

Meet our Members



Angela Masters (pictured right) and her business partner Laura

Serendipity

Serendipity, meaning the gift of making fortunate discoveries by accident, is an upmarket women's clothing store in Liskeard. Run by Angela Masters with help from her colleague Laura the two are very experienced in identifying the types of fashions their customers like and are proud of the number of loyal customers who regularly seek them out to see their latest selection of accessories and clothing for all occasions.

Angela has been insuring with Cornish Mutual for seven years.

She says "One of the reasons why I insure with Cornish Mutual is the access I have to my local Insurance Inspector Dave Bersey. He is able to visit me here in the shop to discuss any changes I might need to make to my cover or sums insured and I know that he will be on hand if I ever had to make a claim"

Cornish Mutual cover the stock at Serendipity and public liability both of which are particularly important when they run charity events and fashion shows at external venues. They also cover employer's liability and business interruption. Angela says

"Business Interruption is a particularly important cover for me. It means that if anything dreadful were to happen like for instance the shop flooded then Cornish Mutual will cover my loss of income and staff wages until I'm up and running again"

"I can't say I enjoy sorting out my insurances but Dave does help make the process much easier and that means I can get on and do the job I love - running Serendipity."

You can find Serendipity at:

6 Bay Tree Hill, Liskeard, Cornwall, PL14 4BE, Tel: 01579 345071

Receive our news by email

The winner of our prize draw to win £100 fuel competition was Cornish Mutual Member Colin Otter who won a cheque for the sum of £100 to spend on the fuel of his choice.

You can still sign up to receive this newsletter by email. To do so please visit the Cornish Mutual website at www.cornishmutual.co.uk



Mrs Gail Shinn - Holsworthy and Stratton Show

Show Winners

Congratulations to the following people who each won a luxury hamper of Cornish produce by entering our show competitions.

- Miss Lucy Crimp - Royal Bath and West Show
- Mr Jeff Gill - Liskeard Show
- Ms Daphne Thomas - Stithians Show
- Mr Sam Beazley - Launceston Show
- Miss Charlotte Russell - Gillingham and Shaftesbury Show
- Mr & Mrs Derek Northcott - Chagford Show
- Mrs Gail Shinn - Holsworthy and Stratton Show
- Mrs Heather Bennett - Frome Agricultural and Cheese Show
- Ms Paula Webber - Beef and Growing Cattle South West

Thank you to everyone who visited our stand this year - it was great to see so many people.

Enhancing our staff and infrastructure



Staff at the Truro office who have completed their IT training with their trainer Judith Veaning from Cornwall College

As part of our commitment to offer the highest possible standard of service to our Members we continue to lead the way in training and developing our staff. Five of our personal lines team in the Truro office have now successfully passed their Chartered Institute of Insurance Certificate meaning that we can continue to improve the service we offer.

This follows on from becoming the first major employer in Cornwall to up-skill its workforce under the ITQ award; a new NVQ created specifically for computer users. All members of staff will gain this qualification through a bespoke training programme, delivered by Cornwall College.

Development Manager Chris Ridgers said: "It is important to take full advantage of the

possibilities offered by new, faster technology, if we are to maintain the prompt, professional service Cornish Mutual Members have come to expect".

To further raise our service levels we have also installed a new telephone system that aims to improve the ease of communication when contacting our Truro and Exeter offices or your local Insurance Inspector; calls can now be transferred between all of these parties allowing us to deal with your enquiry as quickly and efficiently as possible.



Tony Rounsevell (right) welcomes Jim Martin

Tony said:

"I have some wonderful memories of my time at Cornish Mutual; we have certainly seen a lot of changes. There were no computers or email when I started – just memo's, the telephone and a lot of ledgers!

"But the ethos today is very much the same as it was 27 years ago: taking good care of our Members – the personal touch. That has always been our strength and I hope it will never change."

Tony's substitute in the area is popular local man Jim Martin,

Jim says: "Tony will be a very tough act to follow; he has had such a long time to build up a rapport with the local Members and it has been great to watch him at work. I'm very much looking forward to developing some similar friendships myself."

Despite a total of fourteen years' experience providing local insurance, Jim views becoming Cornish Mutual's newest Insurance inspector as a step into another world.

He says "No insurance company I've seen offers this level of service, so it takes a bit of getting used to,"

Tony feels he is leaving his patch in safe hands; he says "Jim will be absolutely fine. He's a local lad, very experienced, and gets on well with the customers. Cornish Mutual Members are a loyal bunch, and I'm sure plenty of them will become firm friends of Jim's over the coming years."

Tony calls it a day... after 27 years

Tony Rounsevell, Cornish Mutual's local Insurance Inspector for the Padstow, Wadebridge and Bodmin area, has finally hung up his wellingtons, after providing local farms and rural businesses with friendly insurance advice for more than a quarter of a century.

Tony has become a firm friend to many of his 2,500 customers during his tenure, some of whom were Cornish Mutual Members long before he joined the company.

New roles boost teams across region



Mitch Portman (left) with Philip Wilson

Cornish Mutual has created two new roles to lead its team of Insurance Inspectors across the region with the promotion of Mitch Portman and Philip Wilson to Area Business Development Managers.

For the first time Mitch and Philip will oversee the whole of the South West from Truro to Taunton, and the seventeen Insurance Inspectors that serve Cornwall, Devon, Somerset and Dorset.

As well as larger areas to look after, Philip and Mitch's new role will include developing the business to help keep Cornish Mutual at the forefront of insurance provision in the region.

In Cornwall, Mitch, aged 49 will oversee the county and the eight Insurance Inspectors in the area. Previously working for the firm as a Senior Insurance Inspector, Mitch covered mid and south Devon and looked after four Insurance Inspectors.

Philip, aged 41, will oversee Devon, Somerset and into Dorset, and the nine Insurance Inspectors that cover the patch. Philip also previously worked for the firm as a Senior Insurance Inspector looking after Somerset with

Know the cost of your home

With the Land Registry reporting an estimated 2% drop in house prices in the South West for September it is important to emphasise that our Home Policy Buildings sums insured are based on the rebuilding cost, rather than the fluctuating monetary value, of your home.

This is to ensure you are insured for the true cost should you need to rebuild your home from scratch – including an allowance for the cost of debris removal, architects' and surveyors' fees and local authority requirements - so your Policy will not come up short should the worst happen.

For a guide to Rebuilding and Refurbishment Costs please contact our Truro office on **01872 277151** or visit our website: www.comishmutual.co.uk



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another Insurance Inspector for the county.

Between them, Mitch and Philip have spent over 53 years in the insurance industry. They are both Chartered Insurers and hold the Chartered Institute of Insurers (ACII) qualification.

Commenting on his promotion, Philip said: "I'm delighted to be promoted and am looking forward to the challenge and the increased responsibility the role will create."

Chris Ridgers, Development Manager for Cornish Mutual, said: "We're delighted to be able to promote Mitch and Philip to Area Business Development Managers.

They both bring with them a wealth of experience across all fields of the insurance industry along with a great understanding of the local area, which is something everyone at Cornish Mutual believes sets us apart from the crowd."



Flaming Lucky – John Down

A flaming good idea

Cornish Mutual has reminded West Country farmers to carry fire extinguishers on all their vehicles, after one of its Members saw one tractor go up in flames... then saved another.

John Down of Park Farm, near Taunton, fitted extinguishers throughout his fleet after his first tractor blaze, and was quickly rewarded when a second machine caught fire this summer.

56-year-old John lost the first tractor after it caught fire at the remote end of the 900-acre mixed holding he farms with his wife Sally and youngest son James.

He explains: "You could see the smoke from miles away. We tried to put it out with water, but five gallons doesn't go far. That's when we decided to put two proper, powder extinguishers on everything."

The move paid off, when baling hay became wrapped around another tractor's prop shaft, as James was working some two miles away.

Smelling burning, quick-thinking James took action as the vehicle's cab began to fill with smoke.

Using the new fire extinguishers, the 25-year-old was quickly able to get the situation under control, limiting damage to the prop shaft bearings, rather than the whole machine.

Development Manager Chris Ridgers comments: "Fire extinguishers are an important, common-sense measure for all vulnerable pieces of farm machinery. We hope the happy ending to the Down's story will make a real difference to any farmers who have yet to take this important, but very simple, precaution."

John Down agrees: "Before the first fire, I pooh-poohed fire extinguishers as an unnecessary expense, but now I wouldn't be without them. For ten or fifteen quid, they can save a lot of time and hassle."