

One in four flood-affected houses are uninsured



Many of us have felt for the people affected by the floods in Sheffield, Gloucester, Oxford and other areas in June/July but it may come as a surprise to find that as many as 5,000 of the estimated 27,500 homes affected by the flooding in Yorkshire and Lincolnshire could be uninsured.

There are also concerns that many of the householders affected believed they were properly covered and had a nasty surprise when they came to place a claim. At that point they discovered that their policy did not fully cover them and their claim for flood damage was turned down.

If you would like to check that you have the appropriate home insurance cover please contact your Inspector or call our Truro office on **01872 277151** or Exeter office on **01392 824964**.

Sources: ABI website www.abi.org.uk, Abbey Home Insurance. The current estimated cost of the flooding is 2.5 billion.

Staff News

Farewell and thank you to catering queen Grace

After many years of successfully leading a team of caterers who have served at least 100,000 cups of tea and coffee, Grace has decided that it is time to hang up her pinny. We know that many Members would want to say 'thanks' to Grace for providing drinks and food at the Royal Cornwall and Devon County Shows, and more recently at many of the one day Shows which Cornish Mutual attends.

As more and more big businesses decide that providing a seat and refreshment to their customers does not make sense according to their accountants, Cornish Mutual is proud to be different and to recognise that without our Members there would not be a business.

We all send Grace our best wishes for a long and happy retirement.

We hope to see Grace from time to time at Shows so that she can give us her expert opinion on our future catering arrangements.



We've re-branded!



Cornish Mutual now has a new brand as you can see by the new design of this newsletter. After many years using the blue CMA logo we decided that we needed to refresh our look and feel. We appointed a design agency called Gendall in Falmouth and after a consultation process with a number of our Members and staff a new brand logo has been developed and agreed on.

Cornish Mutual has been in business for over 100 years yet we still have a low profile. The new brand will be a key element in attracting more Members and raising our profile with our existing Members. What we will not be changing is our commitment to personal service and fair dealing.

This new red logo is just the start of our re-branding process. Over the coming year you will see a new red and white design for our policy documents, correspondence and signage to name a few. In fact if you were at the Devon Show, Royal Cornwall Show or any of the one day Shows we attend across the summer you will have already seen our new look marquee and trailer.





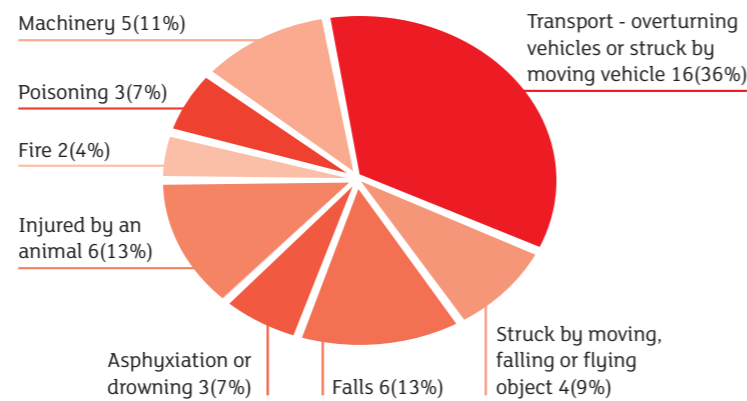
Accidents cost Farmers in the South West £36.8 million per Year

The Health and Safety Executive (HSE) has estimated that farm accidents cost farmers and farm workers in the South West £36.8 million in 2005/06.

According to the report the largest cause of reported injuries was handling, lifting or carrying and the number of fatalities due to farming related accidents in adults aged over 55 accounts for 47% of all fatal accidents.

In the South West 5 out of the 8 adults who died from fatal accidents were aged over 60. The three most common causes of fatal injury to workers in the agricultural sector in the last ten years were being struck by a moving vehicle, falls from height and being struck by moving or falling objects.

The emotional and financial implications of accidents at work can be high. Though Cornish Mutual can in no way claim to help with the pain and suffering caused by such an incident we do offer personal accident insurance which means



you could receive financial assistance should such an event occur.

Our Personal Accident policy provides a payment in the event of accidental bodily injury, death or disablement. To find out more about how this cover works contact your Inspector or call one of our underwriters at either Truro office on **01872 277151** or Exeter office on **01392 824964**.

Have you visited us at a show yet?



The Cornish Mutual trailer at Stithians Show



Alan Goddard awarding a prize at Royal Cornwall

It is always good to meet our Members so thank you to everyone who visited our stand at the shows we've attended this summer. Your visits are important to us as they help us keep up-to date with your needs, which Cornish Mutual has to understand if we are to continue to provide the level of service which you expect from us. If you are at a Show please do call in and say hello - we are always happy to meet you.

At Royal Cornwall Show we had the pleasure of sponsoring the South West Charolais Society's competition where our MD Alan Goddard awarded the winner's prize. At many Shows we provide sponsorship as we believe that it is important that we actively support local communities.

Withdrawal of "days of grace"

Due to new regulations for insurers, from 1 September 2007 Cornish Mutual will no longer be able to offer temporary cover if a Member fails to renew their Motor Insurance policy by its renewal date. We were one of the last insurers to offer this and regret that we now have to withdraw it.

Cornish Mutual, like all motor insurers, is responsible for ensuring that current policy information is passed on to the Motor Insurance Database (MID). This database is principally used by the police and is intended to reduce the number of uninsured drivers on the road, drivers who currently cost every motorist between £15-£30 a year, as a levy on motor insurance premiums.

New legislation regarding the speed with which we pass information to the MID means that we have to withdraw the temporary certificate on the renewal notice. In the long run this should save all motorists money as less uninsured drivers on the road should lead to reduced premiums.

If we have not received payment for an insurance policy by the renewal date then the policy will lapse and you will no longer be covered.

If you are concerned that you may miss your renewal date you can set up a monthly direct debit payment. Please contact the Truro office on **01872 277151** or the Exeter office on **01392 824964** for more information.