

Meet our Members



Ian and Lyndsay Shears - Highfield Farm

Highfield Farm is a traditional small 118 acre mixed organic farm situated on the outskirts of the picturesque port of Topsham in Devon. It has been owned and run by the same family since 1939. Since 1987 the farm has been certified organic by The Soil Association, and today it is run by the fourth generation, Ian and Lyndsay Shears and their young family.

Currently Highfield Farm rears organic cattle, including native breed Gloucesters, and produces organic wheat for milling and organic barley for animal feed. As part of the Year of Food and Farming initiative Ian has built a mobile bakery with a wood fired oven which he takes to schools as part of a "Seed to Loaf Roadshow"

His workshops allow children to see and experience the whole process as a sheaf of wheat becomes a loaf of bread - from grinding the grain, to making dough and baking for themselves - over the last eight months over 4000 children have experienced Ian's roadshow.

Well placed for local service

Ian recently moved his insurances to Cornish Mutual due to the local personal service offered by our Insurance Inspectors.

He says: "Although our farm is traditional in agricultural terms, like many others in Devon and Cornwall we have diversified into many different areas - office lets, a caravan site and school visits - it is essential all these enterprises are correctly insured and this is where I find my local inspector, Mitch Portman, to be invaluable in offering prompt quotes and cover."

Ian has taken out insurance to protect his farm, home and contents, commercial activities and very importantly public liability - essential for his visits to schools - and Cornish Mutual was so impressed with his work, it offered help towards costs.

He explains: "I hope to work with many more schools this year as I feel so strongly about reconnecting children with agriculture and locally grown foods. I am very grateful to Cornish Mutual for their sponsorship of this project and feel secure in the knowledge that the range of risks that I insure with them, like my liabilities and property, are well protected."

For further information on Highfield Farm visit www.highfieldfarm.org or telephone **01392 876388**



Receive this News by email

If you would like to receive a copy of this Newsletter by email rather than post please email mward@cornishmutual.co.uk giving your name and address.

We can then send a version of the newsletter to you by email and ensure you no longer receive a print copy.

Pay your premiums by BACS

Following requests from our Members we are now able to accept premium payments via BACS. BACS stands for Bankers Automated Clearing Services' and is a simple secure and reliable service which enables electronic payments to be made directly into bank or building society accounts.

The system is considered to be a cheaper and more efficient way of paying bills. If you would like to start paying your premiums by BACS please contact our Accounts department on **01872 277151** or email accounts@cornishmutual.co.uk

South West businesses want personal touch



According to our independent survey when it comes to deciding which insurer to trust, South West businesses are traditionalists at heart, choosing quality of service rather than simply the lowest quote.

The telephone survey on behalf of Cornish Mutual to over 750 randomly-selected businesses in Devon, Somerset and Cornwall revealed that just one in six (16%) of the region's companies accepts the cheapest quote no matter what, while six out of seven (86%) cited considerations other than price as the main factor in their decision.

Additionally, almost all the respondents (95%) agreed that a straightforward claims process is an important consideration, while (74%) said they preferred doing business with South West based companies where possible.

The desire for the personal touch extends to the actual methods of arranging insurance cover. Although most companies had internet access, less than half of these had ever used it to look for insurance products; and over two thirds (67%) of those who had not done so said it was because they prefer to be served face-to-face.

"People and companies alike need to trust their insurance company not to let them down in a crisis," says Alan Goddard, Cornish Mutual's Managing Director, "so these findings are not a complete surprise. Nonetheless, we're delighted

Continued overleaf

to learn that businesses still value traditional strengths like local knowledge and fast claims handling, because these are exactly the things that Cornish Mutual is known for."

The study, conducted by Ashburton-based Marketing Means, revealed that there is substance to support Cornish Mutual's reputation.

When asked to evaluate their own insurance provider, Cornish Mutual Members were by far the happiest with the customer service they receive, and 25% more likely than average to rate the handling of their claims as "very good."

Alan Goddard explains: "We're owned by our Members, not shareholders, so it's important that we understand what kind of service they really want, and continue to exceed those expectations. These figures are encouraging, of course, but we want to go further, because they also prove that delivering a truly first class service is the best way to cement our place as a leading insurer in the region."

Confusion over Child Work Permits



Many Westcountry businesses and parents are still confused about employment rules for 13-16 year-olds, a decade after new regulations were introduced.

Since 1998, anyone employing a child of compulsory school age has been required to apply to the local education authority for an official permit, approved by their school and parent or guardian.

Cornish Mutual Development Manager Chris Ridgers explains: "The regulations apply whether the work is paid or not, so the point at which everyday chores become employment is a notoriously grey area."

Uncertainty among parents and employers is further intensified by an apparent lack of consistency over exact rules, with each local authority appearing to set its own procedures and bye-laws affecting permit applications and types and hours of employment.

Although local rules vary, the "Top Ten" points to note are:

- Child Employment regulations apply to anyone of compulsory school age (up to the last Friday in June of the school year when they reach 16) - but not to anyone over this age, even if they stay in full-time education.
- No child under 13 years old can be employed, even by their own parents.
- Some kinds of work are prohibited for children. These vary by age and council, but typically include tasks like telephone sales, delivering milk, commercial kitchen work and preparing meat products.
- Children cannot work before 7am, or after 7pm.
- Exact hours vary with age (and county), but children must not work for

more than two hours on a school day or a Sunday, or more than twelve hours in a school week.

- Employers must apply to the local education authority for a work permit within the first week of a child's employment. This will require parental and school consent and must use an official form - permission notes are not accepted.
- Depending upon local procedures, the employer and the parent/guardian will both receive a copy of the permit, setting out the hours, premises and type of work, along with any other restrictions or requirements.
- Work permits are specific to that child, place and job. Employers must apply separately for each child, and a child with more than one job must have a permit for each.
- Permits can be withdrawn if the child's school work suffers.
- As with any employee, the employer must have Employers' Liability Insurance and carry out a risk assessment for the work - taking special note of the child's inexperience in the workplace.

Chris Ridgers concludes: "we are sometimes asked for advice because of council guidance notes, particularly regarding their effect on Employers' Liability Insurance, and our recommendation is that it is always a good idea to apply for a permit if you're in any doubt."

"Similarly, if your child is of compulsory school age and starts a job, their employer must ask you to sign a permit application almost immediately. If they don't, if you have any concerns, or if their school work is suffering, you should certainly ask questions, or contact your local authority."

Is your car covered for foreign travel?

If you are thinking of taking your car abroad with you this summer the following details may be useful in understanding whether or not you have the level of insurance you'd like.

All UK motor insurance policies automatically provide at no extra cost, third party liability cover which is the minimum cover required by law in the European Union (EU) for accidents which occur within the EU. If you are planning a trip to a country outside the EU we recommend that you contact us to check your cover before travelling.

If you would like the same protection you enjoy in the UK when travelling abroad, for example Comprehensive or Third Party, Fire and Theft then Cornish Mutual will, on request, provide a free of charge extension to your normal cover for 60 days while travelling in the EU.

A Green Card is an internationally recognised document which serves solely as evidence that the holder has the minimum insurance cover required by law in the country being visited. A Green Card provides no insurance cover in itself.

It is not necessary to have a Green Card when travelling to the EU although if you do not take a Green Card, you should instead carry your Motor Certificate of Insurance. However, a Green Card can serve as easily recognisable proof of third party insurance, for example in the case of an



accident when travelling abroad. Cornish Mutual do not charge for issuing a Green Card.

If you would like to check that you have the cover you need before travelling abroad please contact the underwriting department on **01872 277151**, speak to your local Insurance Inspector or email uw@cornishmutual.co.uk

Increased cover for garden contents



If you have a home contents Policy with us you will be pleased to hear that we have recently increased our standard home contents cover on items outside the home to £1500. Formal documentation noting this will be issued with your renewals.

If you have items like ornaments, garden furniture and outdoor play equipment worth more than this it is possible to increase the Sum Insured on these items. Please speak to your local Insurance Inspector or call **Truro office on 01872 277151 or Exeter on 01392 824964.**

New Cornish Mutual website launched



We are pleased to announce that our new website is now live. The site has been designed by web development company Slightly Different based in Penryn, who worked hard to ensure that the site is easily accessible and reflects the Cornish Mutual brand we launched last year.

You will find news and information on Cornish Mutual, our insurance products, claims service, answers to frequently asked questions and details on how to contact us.

To find out more visit www.cornishmutual.co.uk