

How to protect your vehicle from winter



As the nights draw in and days become cooler we thought you might be interested in a checklist for preparing your car for winter.

1. Book in for a winter service

As with everything in life, prevention is better than cure, and the time to start thinking about your car's winter maintenance isn't when the snow starts to fall. By arranging to have your car serviced at the start of the season, you'll be able to catch problems early, while there's still time to fix them, and set your car up for the coming cold.

2. Check the coolant mixture

If the coolant (antifreeze and water) inside your engine freezes, it could wreck your engine. Antifreeze is important for the health of your engine even in the warmer months, but much more so in winter, so make sure you keep yours topped up

A garage can check the coolant for you, or you can buy a simple and inexpensive coolant tester. Except in an emergency, never fill your cooling system with plain water, even in summer - antifreeze stops corrosion inside the engine as well as protecting against the cold.

3. Check your tyres

Your tyres should be checked every year as part of your car's MOT, but it's important to check them again in winter, and keep an eye on their condition throughout the season. Weekly and before a long journey ensure your tyres are inflated to the correct pressure and have adequate tread depth. Slippery roads and snowy conditions will test even the best of treads, so make sure yours are ready for the worst the winter has to throw at them.

4. Check the hoses

Look for signs of damage or leaks, and have any problem hoses renewed. It is sometimes possible to repair a leaking hose, but it is always best to replace a suspect hose before a leak develops.

5. Check the drivebelt(s)

Look for damage, and check the tension of the belt(s).

6. Check the battery

Battery failure is the most common source of trouble in winter. Check that the battery is in good condition, then clean the battery lead connections, and make sure they're tight. If the battery shows signs that it might be getting towards the end of its life, fit a new one before winter starts. The

shorter hours of daylight in winter mean that many of us drive in the dark, making us that bit more likely to leave the lights on and drain the battery. Make sure you keep your battery fully charged, and think about buying a set of jump leads to keep in the vehicle just in case.

7. Check wipers & washers

You'll use them a lot more in winter. Make sure the wiper blades are in good condition (new ones aren't expensive, so it's well worth renewing them at the start of every winter anyway). Check the windscreen (and tailgate, if you have one) washer system. Make sure the washer jets aren't blocked, and that they spray onto the screen, not over the top of the roof or onto the bonnet! Always keep the washer fluid topped up.

8. Check the oil, other fluids and filters

Top up or renew if necessary.

9. Check lights and indicators

Make sure that they work properly, and replace any blown bulbs. Remember that the road conditions will leave your car far dirtier in winter than at any other time of year, so clean your lights regularly to make sure they don't become obscured by dirt from the road.

10. For additional peace of mind

Keep a few essentials in the car such as an ice-scraper, de-icer, spade, torch and boots plus a blanket and, if going far from home, drinking water and food in case you find yourself stranded.

Withdrawal of 'days of grace' reminder

We announced in the September issue of the newsletter that we are no longer able to offer temporary cover if a Member does not pay for the renewal of their Motor Insurance policy by its renewal date.

This change arises from the insurance industry's commitment to assist the Government in removing uninsured vehicles from the roads.

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.

Meet your new Chairman



Gerald Blewett was appointed Chairman of Cornish Mutual's Board in April this year, following the retirement of Paul Tamblyn. Gerald has been a Cornish Mutual director for over 5 years and has been Deputy Chairman for the past year.

Gerald's business experience includes over 12 years as director of an abattoir and ownership of a large pig-farming business, together with voluntary roles as a school governor and parish councillor in his local community near Wadebridge, Cornwall.

Having been a Member of Cornish Mutual since he was 16, Gerald is well placed to represent the views of Members and is determined to ensure that Cornish Mutual remains firmly committed to its principles of local service, fair dealing and competitive products.

Gerald will ensure that the Board, the members of which all live and work in the South West, continues to develop and grow Cornish Mutual so that it remains a successful business. He

says: "It is an honour to be involved in a mutual organisation which recognises that it exists to service the insurance needs of its Members.

I know from my own experience that all successful businesses need to understand and relate to their customers if they are to survive and grow. Cornish Mutual has been committed to its Members for over 100 years and I will ensure that their requirements remain at the forefront of all Board deliberations.

The planned steady growth of the business will enable it to meet the continuing needs of Members, whilst making further improvements in the service."

Cornish Mutual supports convoy to Kosova



Alan Goddard

In October, drivers in the Westcountry came across the unusual sight of a slow-moving convoy of specially converted emergency vehicles en route to war-torn Kosova.

The five vehicles making the 1850 mile one-way trip were a donation from Rotarians in Cornwall, Plymouth and West Devon, supported by Cornish Mutual and the Cornwall County Fire Brigade in Liskeard. They included:

- A police car, converted into a fast-response paramedic vehicle
- A former St John's Ambulance, converted into a mobile doctor's surgery
- An ex-service fire engine
- A transit van, now a fire incident support vehicle
- A heavy goods truck, packed with essential medical supplies

Their destination was Gjakova – the aptly-named “City of Blood” – which



Alan and Liskeard firemen

suffered significant loss of life and large-scale human rights abuses under Slobodan Milosevic, and formed a major part of his indictment for war crimes.

Today, four out of five residents there are unemployed, and the newest fire engine serving the city and 84 surrounding villages is 32 years old with only one working pump. It is hoped the donated vehicles will transform access to emergency and primary care services in the deprived and troubled area.

It will be the fifth time that the organisers – Rotary International district 1290 Overseas Project Team – have made a charitable delivery to Kosova since the war. However, the risks of taking such high-profile vehicles through up to nine countries are considerable, and this particular form of donation was only made possible when long-term supporter Cornish Mutual offered to insure the trip, free of charge.

Managing Director Alan Goddard explains: “This important mercy mission will undoubtedly save many lives, and Cornish Mutual is proud to be able to help once again. Our Members, who live in rural communities throughout the South West, know all about the importance of a fast emergency response in isolated areas, and I feel sure they will join me in wishing the team every success.”

Are your grains covered?

With the pasta strike in Italy this year reflecting the worldwide increase in wheat prices, arable farmers in the South West are benefiting from increased value in their wheat and other grain crops.

Cornish Mutual would like to remind its arable farming Members that if they haven't increased their farm produce and supplies sum insured recently they may be underinsured in the event of a claim due to the increasing value of these crops.

It is easy to increase your sums insured contact your local Insurance Inspector or our Underwriting Department in Truro on **01872 277151** or Exeter on **01392 824964**.



Would your business survive?

Following the tragic events of September 11 2001, many small commercial businesses in the area surrounding the Twin Towers went out of business. It was not the direct losses that forced them under as most of them had property insurance but the fact that they were unable to withstand the loss of income that came with shutting down for an extended period of time.

The small businesses of New York may seem rather far removed from those found in the Westcountry but have you ever considered what you would do if you lost income even for a week due to fire, flood or damage to your commercial property or to neighbouring property belonging to someone else which disrupted your business?

Imagine a restaurant that suffered flood damage. Buildings & contents insurance would cover the repair of the building and replacement furniture etc. But what about the staff wages and lost business as people go elsewhere to eat whilst repairs are being made? It would take a long time for that restaurant to build its business back up to the level it was before the flood.

Would your business survive the loss of earnings over that time?

Business Interruption Insurance aims to place a business in the same financial position as if the damage had never occurred.



If you would like to find out more about Business Interruption Cover please contact your local Insurance Inspector or Underwriting Department in Truro on **01872 277151** or Exeter on **01392 824964**

Health and safety and the family business



If working arrangements are consistent with a contract of employment, workers will be classed as employees, irrespective of whether they are treated by the business as self employed for tax and NI purposes. These working arrangements can include agreed working times, control and supervision of the way the job is done, and the provision of the necessary tools and equipment.

Therefore, if members of the family work mainly for you, work in an agreed way, use your tools and materials, and are under your control, they will probably be considered your employees for health and safety purposes and health and safety legislation will apply to you, as with any other employer.

Many small businesses traditionally rely on members of the family to run the business.

Family members may be self employed, employees, partners, or directors. Whether or not they pay their own tax or national insurance may be irrelevant for health and safety purposes.

- **Formal partnerships:** If all those working on the farm at any time are included in the partnership agreement, each partner will be regarded as self employed.
- **Limited companies:** The company is the employer, and all directors are employees of the company.
- **Individual employer:** People working for an individual trader may be either “employees” or “self employed”.

The fact that the law does not require you to have in place Employers' Liability insurance for close relatives, does not alter the fact that, at law, they have a legal right to seek compensation from you if they suffer injury at work which results from your negligence.

For information on Employers' Liability insurance and your Health & Safety obligations, please contact us by calling the Truro office on **01872 277151** or the Exeter office on **01392 824964**