

Learn to manage health & safety at TL Dallas this month



TL Dallas Risk Management will hold our next **Managing Safely** course, approved by the Institute of Occupational Safety and Health (IOSH), in the week beginning September 22nd. The course lasts for 4.5 days and will take place at our offices in Bradford.

Managing Safely is for managers and supervisors in all sectors and organisations, and is designed to give them the information and experience they need to handle health and safety issues in their teams. Delegates are active and fully involved all the way through the course, and successful candidates receive an IOSH Managing Safely Certificate.

The cost of the course is £495 per delegate, which includes all course fees, materials, refreshments and a light lunch each day.

For further information or to book places, please contact **Jaki Ainsworth** on 01274 465586 or email: healthandsafety@tldallas.com



Happy 21st Birthday to IFS!

TL Dallas's independent financial services business is 21 years young this year.

The team offers a full range of services including group and individual pensions, investments and wealth management, income protection, key man insurance and shareholder protection.

For more information, please contact Jane Sharpley at jane.sharpley@tldallas.com or Gary Nixon at gary.nixon@tldallas.com



Shetland visit

Group Director Polly Staveley has just returned from visiting TL Dallas' most outlying office on beautiful Shetland.

Contrary to popular belief the weather was stunning, as this picture shows, and the flight was uneventful!

As the only insurance broker with an office on Shetland, the team there deal with all types of commercial and personal insurance.

Also in this issue...



Growing threat of cyber crime



Clamp down on bogus injury claims



Protection for 'good Samaritans'



The growing threat of cyber crime



CYBER crime may be a relatively new threat, but with almost every company storing sensitive data such as customer bank details and addresses, the risk of online criminals breaking into this lucrative store of information is real.

Doing all you can to protect your business against being hacked, and knowing what to do if you suffer a security breach, is vital - some smaller companies have been put out of business as a result of sensitive data being stolen.

A comprehensive cyber liability policy will help mitigate the risk to your online data. Most policies are written on a bespoke basis, so you can choose which risks you would like to insure against. These can include covering the cost of forensic investigations into how your data was hacked and what information has been put at risk; legal costs incurred by defending and settling claims against your business for failing to keep personal data secure; and covering loss of earnings if you make a significant part of your revenue online and a cyber attack stopped you being able to sell that way.

Should you wish to investigate the cost of this cover in more detail, please contact Matt Smith at matt.smith@tldallas.com or Polly Staveley at polly.staveley@tldallas.com.

Knowing what to do if you suffer a security breach, is vital.



Protection for 'good Samaritans' against negligence claims

More changes in the law, this time affecting negligence claims against 'good Samaritans' and employers

New legislation was announced in the Queen's Speech in June designed to reassure people such as first aiders that they will not be successfully sued for accidents that occur while they are acting "for the common good". There will also be increased protections for employers, as the changes will require judges to consider the reasonability of an employee's actions, to protect small businesses with good health and safety procedures against negligence claims by employees who are injured through their own actions.

The Heroism Bill is expected to come into effect in 2015 and will apply in England and Wales.

In negligence cases against individuals, judges will be required to consider three things: firstly, whether the defendant was doing something "for the good of society", such as leading a school trip or clearing snow; secondly, whether they were acting in a "generally responsible way" and had planned the activity carefully; and thirdly, whether they were "acting in an emergency".

Industry welcomes clamp down on bogus claims

New measures announced by the Government to tackle fake and exaggerated personal injury claims should reduce the amount being paid out unnecessarily by insurance companies.

The changes in the law include new rules this year to restrict the settling of whiplash claims without confirmation of the claimant's injury, ensuring medical assessments for whiplash are only carried out by independent, accredited professionals and setting fixed fees for the medical reports. There are also plans to ban personal injury lawyers from offering incentives such as cash or iPads to encourage people to make claims. Finally, courts will be required to throw out compensation claims where the claimant has been shown to be dishonest, stopping people exaggerating the extent of their injuries.

Insurance companies have of course welcomed the changes in the law, with Otto Thoresen, Director General of the Association of British Insurers saying:

"We applaud the decision to ban the distasteful advertising which offers cash or other inducements for personal injury claims. This only serves to reinforce to unscrupulous claimants that there is a compensation culture to exploit."



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