

# Covered

Issue 4

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INSURANCE SINCE 1919

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# Welcome to the first 'Covered' of 2018

We were delighted to start the New Year with the announcement of the acquisition of a book of specialist demolition insurance business, which adds to our existing expertise in the construction sector – we welcome new clients and staff.

This book of specialist business fits very well with our strategy of offering our clients a fully bespoke service in terms of their insurance and risk management requirements – we are a 'one stop shop' for all the insurance needs, both Personal & Commercial of owner managed and family run SME businesses in particular, and unlike many of our competitors who will direct SMEs to their call centres, we recognise that just because you are an SME doesn't mean you fit in a box in terms of the risks that face your businesses. With 10 offices throughout the UK we are able to offer a local & personal service to our clients and the fact that all our claims are managed in house further sets us apart from many of our competitors.



As usual this edition of 'Covered' includes comment and articles from across our network and specialisms – including both Personal & Commercial Insurance, Risk Management & Health & Safety - please do not hesitate to contact any member of the team to find out more.

**Polly Staveley**  
Managing Director

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# TL Dallas acquire Buckingham House brokerage

The recent acquisition by TL Dallas of the specialist book of demolition insurance business of Buckingham House (London) Ltd, will trade from our City office as TL Dallas (City) Ltd t/a Buckingham House.

The founder of Buckingham House, John Norbury has over 30 years experience as a qualified insurance broker and has specialised in insurance for the demolition contractors and allied industries since 1991. Buckingham House has also been an active Industry Service Provider member of the National Federation of Demolition Contractors since they were established.

We are pleased to extend our service offering through this acquisition and particularly pleased that Mark Clements who has worked with John Norbury for 25 years, has joined the team in City office with John continuing to act as a consultant.

TL Dallas' Managing Director, Polly Staveley comments,  
'We are delighted that John has agreed to sell his book of business to TL Dallas – it fits very well with

the existing construction sector expertise that we have within the team in our City office and is further enhanced by the fact that Mark Clements, who has worked with the clients for over 20 years, has joined our team. We are looking forward to working with the clients and developing the business further.'

**If you would like more information regarding demolition insurance please contact:**

**Mark Clements – [mark.clements@tldallas.com](mailto:mark.clements@tldallas.com)  
or call 07881 934054/0207 426 5347**  
**Mike Mitchell – [mike.mitchell@tldallas.com](mailto:mike.mitchell@tldallas.com)  
or call 07496 888411/0207 426 5343**

**Alternatively, email  
[enquiries@demolition-insurance.com](mailto:enquiries@demolition-insurance.com)**





# Up Helly Aa - a different kind of tradition

TL Dallas provides insurance solutions for a diverse range of clients all over the UK. One of our more unusual risks is for Up Helly Aa; an annual event which takes place in Lerwick, Shetland and involves a series of marches and visitations, culminating in a torch-lit procession and the burning of a Galley.

We spoke to Ivor Cluness, the 2014 Guizer Jarl, to learn more about this annual tradition, which takes place on the last Tuesday in January.

A tradition that originated in the 1880s, Up Helly Aa evolved from the burning of tar barrels that were part of festive celebrations from around the 1840s.

A group of young Lerwick men devised a series of new ideas for the proceedings, including the name Up Helly Aa. The elaborate element of disguise - "guizing" - was brought to the new festival, along with the torchlight procession and a little later, towards the end of the 1880s, the

burning of the 'Galley' - a Viking long ship - was introduced.

Today, not much has changed since those early days. Celebrations consist of a 'Guizer Jarl', the Chief Guizer and his squad, plus another 46 squads taking part in the event. There is also a junior squad who attend an earlier procession and even have their own Galley.

The Jarl Squad start their day early, around 6am, with a meeting followed by breakfast. They then march along the streets stopping at the Bill.

The first 'Bill' was produced in 1899. Its main purpose was to indicate where and when the festival would take place. However, it was soon elaborated with the addition of local jokes and satire, usually at the expense of the Guizer Jarl. The bill head, painted each year by a local artist chosen by the Jarl, usually depicts a scene from the Jarl's saga.



From here, the Jarl Squad head to the Bressay Ferry Terminal for photos, followed by a civic reception. Throughout the rest of the morning and early afternoon there are a series of visits to the Primary Schools, Hospitals and Retirement Homes, as well as a visit to The Shetland Museum.

Around 7.00pm, the Guizer Jarl Squad passes up the ranks of the Guizers before the world famous torchlit procession commences. Consisting of nearly one thousand Guizers, the procession carry flaming torches through the town, following the Galley along the route towards its fiery end at Valhalla. The route is lined with spectators, often over five thousand strong. The town is in darkness, making the red glow at 'light up' a truly phenomenal sight. The procession will march along the route before finishing in the (enclosed) burning site\* at the King George V playing field.

Following this, each of the squads, visit all the

local halls to put on their entertainment, involving much hilarity, throughout the night. Each squad has a theme which is generally reflected in both their costume and their chosen entertainment. There is a specific order of attendance at each hall which must be strictly adhered to.

Partying continues throughout the night with the following day marked as a public holiday. You can read more about this spectacular event at <http://www.shetland.org/things/events/culture-heritage/up-helly-aa/> or visit the official website, [www.uphellyaa.org](http://www.uphellyaa.org).

TL Dallas is proud to have been working with Up Helly Aa for more than 20 years and we'd be delighted to discuss insurance solutions for your next event. Contact your Account Executive or local TL Dallas office for more information.

\*public access is not permitted.

# Driving forward with Connected Cars



The automotive sector is currently going through its most significant upheaval for a century. This ranges from the advent of autonomous driving, to Uber and its disruptive taxi services to 'self-driving' lorry convoys and includes the upcoming ban on combustion engines.

All of these technologies rely on a level of connectivity the like of which we have not seen before with vehicles. Today's car has the computing power of 20 personal computers, features about 100 million lines of programming code and processes up to 25 gigabytes of data an hour. In the past, the computing power was focused on the vehicle's internal functions, however attention is now turning to developing the car's ability to connect with the outside world and enhance the in-car experience.

This is the connected car — a vehicle able to optimise its own operation and maintenance as well as the convenience and comfort of

passengers using onboard sensors and Internet connectivity.

This brings a new age of risk to the running of your personal car. This is reflected in new car buyers' attitudes towards the issue of connectivity and cars.

Whilst 13% of new car consumers would not consider the purchase of a car without internet connectivity, a recent study by McKinsey suggests more than a third of consumers are concerned about the safety and identity security of a fully connected car.

Earlier this year, Alex Moiseev, Managing Director of the European arm of software security specialist Kaspersky Lab, pointed out the potential pitfalls for the every day use of connected cars we will soon be living in.

'It's a sunny April morning in 2020 but, as you start



your car for the morning commute, something is wrong. The 20" touchscreen is dead. Suddenly it flickers into life but, instead of the usual map, there is a message:

"Your car's computer has been locked. We control your data, brakes and steering. To unlock your computer you're obliged to pay a fine of \$200."

Moiseev continues, 'It might sound like fantasy but this could happen.'

There is clearly a safety aspect as well, with cars relying increasingly on software to control key elements such as brakes.

What is clear, is that the next 10 years will see more drastic development within the automotive sector than has occurred over the last 50 years.

At times such as these it's important to entrust your important decisions to experts. The

Pike+Bambridge Private Client Concierge team specialise in helping professionals save time and hassle when it comes to the purchase of their new cars.

**For further information please contact:  
John Brebner, Business Development  
Director at Pike+Bambridge  
[www.pikeandbambridge.co.uk](http://www.pikeandbambridge.co.uk)**

Article supplied by Pike + Bambridge





# How effectively are you managing your contractors?

Accidents involving contractors (including fatalities) are not uncommon and subsequent investigations have identified the joint legal duties of the contractor and the business engaging them had not been fully understood by both parties.

Contractors are generally engaged to carry out activities which you are not able to, or chose not to, deliver yourselves. In doing so there is a common misconception that while the risks arising from that activity have been transferred to the contractor, sole responsibility for the activity have transferred also. This is simply not the case.

In 2015 an electrical contractor was fined £20,000 following an incident in which two employees

suffered severe electrical burns after a component which they were replacing on a client site came into contact with a live conductor. In this case the court not only punished the contractor but also fined the client £24,000 for failing to effectively manage their contractor.

How then do you ensure that their legal duties to manage contractors are being effectively met?

Before any works start you must clearly define the activity to be delivered, identify the hazards and assess the risks arising from the activity and consider the measures required to control these risks. But do you actually understand the activity and the risks arising from it?

Selecting a competent contractor to undertake the activity is of vital importance.

Competency may be defined as having sufficient knowledge of, training in and experience of the planned activity. Again, if you do not fully understand or appreciate the risks involved in the activity how would you know if the contractor you have selected is competent? Are you sufficiently competent to make an informed decision on whether to use a particular contractor or not?

If the answer to these questions is 'no', then specialist advice should be sought to assist in the decision making process. A subsequent review of the contractors submitted evidence to undertake the activity should also be considered.

This evidence of contractor competency could be checking:

- Are they a member of an accredited scheme which has assessed how they manage health and safety?
- Have they provided specific risk assessments and method statements relevant to the activity they have been asked to deliver?
- Are their staff sufficiently trained to safely carry out the activity?

When the contractor has been selected, the two parties must agree the 'rules of engagement' such as, the site rules or for example how accidents will be reported.

Once the activity commences you should monitor the performance and conduct of the contractor to ensure safety precautions as agreed are being observed.

On completion of the activity a review of how it was delivered will help in deciding whether the contractor would be used again, or to determine if all applied controls were adequate, or if further measures are required when undertaking similar future activities.

This may seem like a lot of work but given the potential for legal action should things go wrong when engaging contractors, can you afford not to apply a sufficient degree of due diligence?

**If you would like to discuss this topic in more detail please contact the TL Dallas Risk Management team by emailing [riskmanagement@tldallas.com](mailto:riskmanagement@tldallas.com)**



# Branch Spotlight

# Belfast



The whole of the TL Dallas team continually strive to go above and beyond customers expectations to deliver the very best service they can. They are also continually developing by achieving qualifications to improve knowledge and skills.

Gareth James from our Belfast team is no exception. Joining his father, Stephen James (who has had a long and distinguished career in the industry), Gareth has completed his Chartered Insurance Institute Certificate and Diploma within two years - quite an achievement when you consider he only joined the insurance industry at the start of 2016. He is now set on achieving Associateship.

TL Dallas opened the Belfast office in January 2016, introducing the TL Dallas values to the Northern Ireland market. Since then the business

has gone from strength to strength and the Belfast team is well qualified to meet the modern day needs of clients in a customer focused manner.

From their base on Malone Road, they provide insurance and risk management solutions across the Province to a broad range of Commercial and Personal clients. The team has access to specialist and bespoke products, in particular for Churches, Charities, Community Organisations and Jewellers.

**For more information, contact the Belfast office on 02890 380980.**



# Insuring Gifts and Purchases

Whilst never at the top of anyone's 'to do' list, it is important to remember any new presents you may have given or received, that are now within your home, are added to your insurance policy to be adequately protected.

New items - particularly jewellery, watches and works of art - should be notified to your broker. Some policies provide a contingency cover for newly acquired valuables, although it is important to remember that this tends to be limited to a percentage of the existing 'specified' sum insured for that category of valuable. Typically, this is 25%

with a requirement that the new items are notified to your insurer within 60 days.

It is also important to review your overall 'general contents' sum insured after the festive period to ensure that this remains adequate to reflect new acquisitions such as clothing, electrical equipment, furniture and so on. Remember - any items bought in the sales should be insured for the full replacement value!

**If you would like more information please email [personalinsurance@tldallas.com](mailto:personalinsurance@tldallas.com)**





# Helping you through Winter - hints and tips for buildings

In the Winter months, the maintenance and protection of buildings are put to the test. We offer some practical advice for a couple of the most common issues.

## Keeping Pathways Clear

You have a duty of care to ensure that any visitors are safe; this is particularly relevant over the Winter period.

Unfortunately, slips and trips can happen, particularly when there is ice and snow on the ground.

You should take actions that are 'reasonable in the circumstances'.

This can include ensuring that entry and exit routes are kept free of anything which may cause a person to slip and taking preventative measures, such as clearing and gritting paths.

It is not necessary to clear every available path immediately, as long as there is one safe route available to access the building. The longer the snow and ice remains on the ground, the greater the risk of an accident occurring.

## Protecting Water Pipes

- Ensure your pipes are in good condition and your heating system works properly and efficiently
- Have the boiler and heating system serviced on a regular basis
- Familiarise yourself with the location of the stopcock

If you discover a frozen pipe DO NOT WAIT! Turn off the water supply and slowly allow the pipe to thaw.

Should you discover a burst pipe, turn off the water supply and seek to catch any excess water in a suitable container and then call a plumber. Do not use electrics if you believe they have been affected, they should be checked over by an electrician.

**For more information about protecting your buildings during the Winter months, please speak to your local TL Dallas branch.**

# Client Insight babylon



Nothing is more important than our health.

babylon is the UK's leading digital healthcare company, on a mission to place accessible and affordable healthcare into the hands of everyone on earth. They are disrupting the healthcare industry by delivering primary healthcare to everyone with the assistance of Artificial Intelligence (AI).

Launched in 2014, the service now covers over 1.2 million people globally, with local services operating in the UK, Europe and Africa.

Through the babylon app, users are able to:

- book face-to-face video consultations via smartphone or desktop
- check symptoms quickly and easily
- receive fast and safe health information wherever they are
- monitor overall health indicators (including pulse, stress, blood pressure)

In the UK, the service is available 24 hours a day, 7 days a week, 365 days a year.

“The majority of digital healthcare companies simply connect people to doctors through a mobile phone, but developments in technology mean we can now achieve a great deal more, this is the area we are focusing on. Our next generation app will harness the power of Artificial Intelligence (AI) and Machine Learning (ML) to not only prevent ill health, but also predict it and intervene when necessary.”  
Dr. Ali Parsa, Founder and CEO of babylon.

babylon's unique advantage lies in an AI platform developed by a team of doctors, engineers and

scientists. Combined with data gathered on a population's health, the AI platform is an integral part of babylon's delivery of high-quality healthcare information to a global population, helping babylon to achieve their mission. When combined with broader advances in medicine and technology, babylon is uniquely positioned at the forefront of health innovation.

To further support their stated mission, babylon are joining forces with partners across the world to provide their employees, customers, clients and members easy access to virtual and physical medical services with an award-winning experience.

Enrich your employee benefits programme by putting trusted doctors, expert advice and health monitoring tools at the fingertips of your entire workforce. GP appointments are available 24/7, whether they are at the office, working from home or on a business trip.

Speak to babylon's Employee Health & Wellbeing expert, Zoe Puckering, to see how they can keep your workforce happy and healthy. Enquire with the promotional code TL DALLAS, to receive an exclusive offer for your business.

**E: [zoe.puckering@babylonhealth.com](mailto:zoe.puckering@babylonhealth.com)**

**P: +44 (0)7557789633 [babylonhealth.com](https://www.babylonhealth.com)**



Article supplied by babylon

# Free ALPS Road Rescue App

## Did you know...

As a TL Dallas private insurance client you can receive a free ALPS road rescue app if you have purchased car breakdown insurance.

The free ALPS road rescue app, which is available for both iPhone and android smartphones, provides a fully integrated approach combining road rescue assistance with the ability to capture service and maintenance requirements throughout the life of the vehicle.

Features include:

### My Car

By entering the car registration and mileage the driver has a suite of vehicle information at their fingertips such as the vehicle's MOT and tax due date, MOT advisory information and service schedule details. The user can even purchase their road tax straight from the app.

### My Journey & Driving

For each completed journey, the driver is given a score based on speeding, acceleration, braking and cornering results. This information is used to build a driving profile which can contribute to improved safety. The data is used as a driver reward system. The latest live traffic updates are also available.

### Roadside Assistance - SOS Button

The app provides a simple and convenient way to access help by using GPS tracking. By simply pressing a button the app automatically connects you to the Road Rescue assistance centre and



with the vehicle locator map, you can easily explain your exact location.

For existing breakdown assistance policyholders, the link to the free app will be included with your renewal documentation but if you would like details now please email [personalinsurance@tldallas.com](mailto:personalinsurance@tldallas.com) or call one of the team on 01274 465500. If you do not have roadside assistance cover and would like to find out more please email or call as above.



# Staff Spotlight

# Mike Mitchell



## 1. What is your role at TL Dallas?

My role at TL Dallas is Group Broking Manager. I have responsibility for managing and maintaining (sometimes troubleshooting) our Insurer relationships.

I also have responsibility for leading the Group's Construction & Demolition Sector Work, which means I often support colleagues and their clients around the country.

## 2. How did you get into working in insurance?

I decided a uni course in "Industrial Measurement and Control Engineering" was even more boring than Insurance and joined Legal & General as an underwriter.

## 3. What part of your role do you find most rewarding?

Educating clients as part of the process. Not all policies are created equal and seeing prospective clients faces when you explain the inevitable failings of the policy they already have and what cover is actually available (with the right advice from us) is always good.

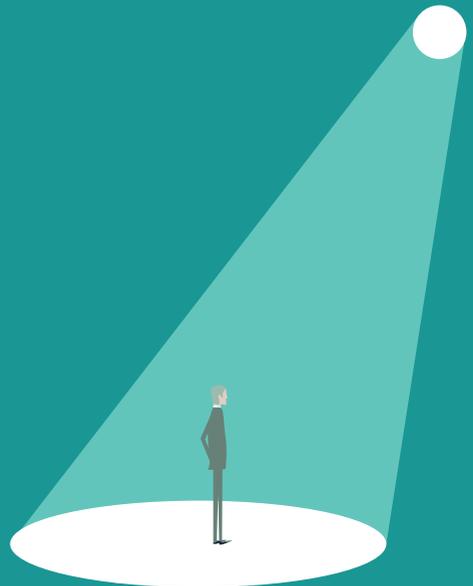
## 4. What motivates you outside work.

What drives me or who do I drive? I secretly aspire to be a chauffeur, so the opportunity to ferry my children between events at the weekend is a blessing. I'm a Manchester United fan, from a family of United fans, so you'll understand I can

have more fun watching the children play football at obscure grounds around Cambridgeshire and Essex.

## 5. Name a person that inspires you.

MC Escher – he always had great perspective.





[tldallas.com](https://www.tldallas.com)