

# Defined

Winter 2017 Newsletter

Exclusive Motor Trade Insurance Scheme

Local Motor Trade Specialists



## Ascend Motor Trade

Business Insurance Solutions

01245 449060

## Inspection

Engineering inspections of plant and machinery is essential to ensure the safety of employees and the general public and help meet the statutory requirements for workplaces in the UK.

Most accidents in servicing/mechanical repair involve slips, trips and falls or poor manual handling. Other causes of incidents, sometimes resulting in serious injury or death, include working under inadequately supported vehicles, incidents involving petrol and vehicle movement.

Most fatalities in motor vehicle repairs are caused when a person is trapped (and crushed) under an inadequately supported vehicle which has been raised or had a wheel removed. Typically, the type of plant and equipment that would be found in these environments would include motor vehicle lifting tables, jacks, scissor lifts, axle stands, engine hoists, car spraying booths, air receivers, tyre machines and pressurised oil drainers.

### Have you also thought about:

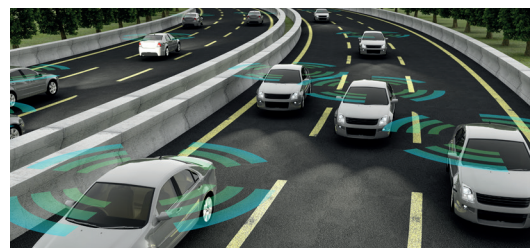
- ✓ Control panels
- ✓ Fixed wiring
- ✓ Generators
- ✓ Café/hot water boilers
- ✓ Lorry mounted cranes



## Flood

Flooding has become a major issue for some businesses with well documented floods in recent years. Consequently many insurers have re-evaluated their flood mapping strategy and are either excluding flood cover, imposing a higher excess or declining the risk altogether even though there has been no history of flood.

With our advanced flood mapping tool we are able to provide more information to insurers to enhance the cover offered, or find alternative solutions as we have access to specialist stand-alone flood schemes.



## Telematics

### Featuring the following benefits:

- ✓ Front Facing CCTV & Telematics
- ✓ One price per annum per vehicle which includes fitting and data costs. Access footage from anywhere at any time.
- ✓ Instant Accident Notification
- ✓ Automatic accident alert with photos. Instantly access accident footage as evidence of what happened.
- ✓ Live Vehicle Tracking
- ✓ Know where your vehicles are and where they have been. Instant defence against spurious and fraudulent claims

### Also allows you to:

- ✓ Monitor harsh braking, sharp turning, aggressive acceleration
- ✓ Claims Costs & Premium Reductions

### Ascend Welcome two new starters

Ascend continue to expand with the recent appointments of Simon Horton as Transportation Director and Ian Lawley as Technical Director

Find out more how they will be able to help you review your insurance programme

[www.ascendbroking.co.uk](http://www.ascendbroking.co.uk)



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0% Interest Available  
Competitive Terms  
National Expertise Delivered Locally in Chelmsford



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Obtain an alternative quotation today  
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## Key Theft

Motor traders have been warned to be vigilant following a series of vehicle thefts this year by a professional gang who steal keys from car showrooms.

To steal the vehicles, the showrooms were initially visited by a couple who took keys from employee drawers and desks. The keys were then passed on to other members of the gang. By operating in this way, the gang were able to take the vehicles quickly with three of the five identified cases carried out on the same day.

As well as looking out for these criminals, it is important to take a proactive approach to reducing the risk of vehicle theft. Although it can be tempting to leave keys in a desk drawer, especially on a busy day, it is essential to keep them locked away whenever possible. This rule should apply both to stock vehicles but also employees' own company cars. As well as reducing the risk of theft, leaving keys lying around contravenes the key clause included in the insurance policy. This means that, if a vehicle is stolen and the keys had not been kept securely, as well as the inconvenience of the theft, the policyholder also risks having a claim declined or co-insurance being applied, which could cost around 35% of the claim value.



## Noise induced hearing loss claims

In recent years, our customers have seen a dramatic rise in the number of compensation claims being pursued for Noise Induced Hearing Loss (NIHL).

In the vast majority of these cases, it is alleged that negligent exposure occurred with more than one employer, resulting in solicitors being able to recover additional legal costs at the conclusion of a successful claim. Although regarded as a historical problem, the claims presented today range from exposure in the mid 60's to the present day. This can make life very difficult, as defending these claims will often come down to the availability of historic documentation and witness evidence.

Records have shown that in recent years claims have come from every possible industry imaginable including allegations from library workers. With this in mind, it is difficult to find a customer who has not been impacted by the rise in NIHL claims. To compound the problem further, when a genuine claim is paid, other employees will often be targeted by Claims Management Companies (CMC) in an attempt to convert more people into making a claim.



**Your local motor trade specialist - Contact us today to arrange a free appointment and review - Exclusive AA rated insurer**

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