

Welcome

to this the third issue of Cover Stories. As always, we have plenty to tell you about!

We continue in our year of support for our chosen charity - Bury Hospice - through cricket and casino, introduce you to Olivia, feature client testimonials and provide some seasonal insurance advice.

If you have any questions regarding any of the articles in this newsletter - please contact editor Kieran Coe at kieran@kc-marketing.co.uk
Thanks!

SIX-A-SIDE FOR 6 BED CHALLENGE!

We added another £550 to our fund raising tally in 2019. Local teams from rival clubs all came together to play for a new 6-a-side tournament trophy. East Lancs Paper Mill (2 teams), Unsworth, Woodbank, Elton and hosts Tottington St. John's all competed with Tottington and Woodbank making it through to the final. Woodbank ran out worthy winners totalling 112 in their 6 overs!

Director Stephen Cadman said, "It's great that all the clubs came together for this - and there was some top cricket played! We wanted to support Bury Hospice this year - but not just by donating money - these events really help to raise awareness of the fantastic work done at the hospice and to involve as many and varied local people as possible. Thanks to all the clubs and volunteers who made the day a success."



CHARITY SUPPORT CONTINUES



Following on from the Cyclethon we have continued our support of Bury Hospice's 6 Bed Challenge with two events: a 007 themed Casino night and a Six-a-side Cricket Tournament. The total amount raised in 2019 is now over £9,000.

007 Casino Night

The evening was attended by over 170 people all dressed in party frocks and tuxedos. They were royally entertained by host Ian Hayes (one of our Directors) and were encouraged to participate in many party games and the 5 casino tables.

The money was raised through auctioning items including tickets and hospitality at Old Trafford, a pair of signed Sergio Aguero boots, a signed Bury FC shirt and the use of a fabulous BMW I8 for a weekend (courtesy of Williams BMW).

Ian commented, "It was a great night - a massive thanks to everyone who turned up, the Stables for the venue and the people who donated prizes for the auction. We are up to £8,750 overall in our year of support for Bury Hospice and our next event is a six-a-side cricket tournament to be held at Tottington St. John's cricket ground on Bank Holiday Monday 27th May."



SEASONAL INSURANCE ADVICE...

DON'T LET FATE RUIN THE FETE

In 2018 Britain had that rarest of things – a heatwave – but it may come as some surprise to learn that it still rained 40% of the time and on 147.4 days last year. In August, regarded as the height of summer, raindrops fell on 13.2 days. Whilst precipitation can be irritating for those holidaying, it can result in financial loss for event organisers. Those hosting indoor or outdoor exhibitions or events face a whole range of circumstances that could lead them to be out-of-pocket or sued or prosecuted. For this reason it is advisable for organisers to get protection in place from day one of their event planning. This advice applies no matter what size the event and regardless of whether it is a national music festival or a local village fête. Insurance cover is available for all manner of celebrations, sports fixtures, member-focused shindigs, farmers markets, county shows, exhibitions, conferences and voluntary fundraisers, to mention just a few. A number of insurers offer protection and policies which can be tailored to the needs of the specific event, making it relevant and affordable. **Cover tends to fall into three categories –**

- **Protection against cancellation**

Cancellation is not all about the weather, there are numerous reasons for calling the 'do' off. These can range from the non-appearance of a key guest, celebrity, act or speaker, to an event having to be called off to respect a day of national mourning. Some policies will also allow an event organiser to add in terrorism cover.

- **Property and money protection**

Property at the event can be at risk of damage or theft, whilst takings and money set aside for wages need to be protected, to avoid the financial loss that could occur if these sums were stolen.

- **Legal liability cover** (public and employer liability).

On the liabilities side, there is always the risk of staging, props or equipment injuring a member of the public or damaging their property, which is why public liability cover is essential. Those employed to erect displays, lighting,



backdrops, stands or other features required at the event, even if only taken on as temporary workers, legally need to be protected by employer's liability insurance. Any size event is vulnerable to an incident that results in proceedings being brought under the terms of corporate manslaughter legislation, the Health and Safety at Work Act, or the Food Safety Act. Defending a claim is typically expensive, so this alone makes buying protection a wise move. Tales of the unexpected have been the undoing of many an event organiser. If you do not wish these to catch you out, talk to us to ensure you have the right cover in place for your event.

MEET THE STAFF!

Olivia joined us in March from Holy Cross where she did Business, English Literature and Geography. With previous work experience at Levanter Tapas restaurant, she is now an apprentice at Munro Greenhalgh, supported by North Lancashire Training Group.

Olivia comments, "There is just so much to learn - not just about

insurance, but also customer service. The people here have been really welcoming to me and my favourite thing about Munro Greenhalgh is meeting and interacting with the customers - we really seem to be at the heart of the community with so many people calling in to the office. I am looking forward to learning and developing my career here."



Olivia Greenwood

WHAT OUR CUSTOMERS SAY...

The Vacuum Pouch Company

is the largest supplier of vacuum pouches and packaging to the UK food industry.

Adam McCormack, Managing Director of The Vacuum Pouch Company:

“We invited Munro Greenhalgh in at the 11th hour really – after they were recommended locally. From that moment they have showed that they understand the needs of a manufacturing business like ours. Saving us a considerable amount of money – I think it was around a 40% saving – on our combined commercial policy without compromising our levels of cover is great business! They have also been proactive in handling a claim for us that we previously almost gave up on. Working with Munro’s is now an integral part of our company and knowing that we are properly covered allows us to get on and maintain our business growth.”

Richard Ernill, Account Executive at Munro Greenhalgh:

“The Vacuum Pouch Company is a highly successful business and their trust in us is a great testament to our services, underlining the fact that obtaining insurance for manufacturing risks has always been a strength of ours.”



Richard, left, with Adam in The Vacuum Pouch Company's Manufacturing Department.



Thompson Jones Business Solutions Limited

one of the leading Accountancy firms in the North West, have been working with Munro Greenhalgh for over 30 years.

Peter Carlin, owner and Director, explains why:

“We have a really good working relationship – they are easy going, approachable and react quickly. A recent claim (for flood damage) was dealt with swiftly and effectively. Running a business like Thompson Jones requires a certain amount of trust in specialist suppliers and we rely upon Munro Greenhalgh to understand our needs and keep us covered and protected.”

David Smith, Director at Munro-Greenhalgh agrees:

“Thompson Jones are our Accountants and we work together really well – they provide excellent advice, are a proactive team and their tailor-made approach comes from them understanding us as a business.”

David Smith, Director at Munro-Greenhalgh, left, with Peter Carlin, Director and owner of Thompson Jones.

SERVING UP A SAFER BARBECUE

Barbecues are an essential ingredient of summer. For many, enjoying the unmistakable aroma of hot coals and outdoor cooking is the perfect way to enjoy the warmer weather. However, there are two major risks that can turn barbecues into recipe for disaster: food poisoning and fire. To make sure you avoid both at your barbecue, simply follow these hot tips.

Preventing food poisoning

- Defrost meat in the fridge – make sure it's completely defrosted before you start cooking.
- Light the barbecue well in advance to allow time for it to heat up – the coals should be glowing red before you start to cook.
- Pre-cook chicken in the oven before finishing it off on the barbecue.
- Make sure you wash your hands regularly, especially if you're handling both raw and cooked food.
- Eat the food as soon as it's ready.

Keeping blazes confined to the barbecue

The summer months consistently see a higher number of fires – particularly outside – with dry weather and barbecues both contributing to blazes.

- Choose a sheltered site for your barbecue and keep it away from fences, plants or anything else that could catch fire.
- Make sure children and pets stay out of the way.
- Only use lighter fuel specifically designed for barbecues and don't add any more once you've got the fire going.
- Keep a fire extinguisher to hand, or a bucket of water or sand.
- Don't wear loose clothing that might catch light – wear oven gloves and use long-handled utensils.
- Once you've finished, extinguish the fire before leaving it and make sure the coals and ashes are completely cold before you dispose of them.
- Put ashes on your garden or compost heap, not in with your normal rubbish.



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More great insurance advice, customer testimonials, meet more staff, and much, much more!

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