

30 YEARS INSURING IN RAMSBOTTOM!

1988 was a year when the pound note ceased to be legal tender, pubs were allowed to stay open all day for the first time and Edwina Curry took it upon herself to scare everyone about eggs. But in Ramsbottom it was also the year when Ian Hayes started work for Munro Greenhalgh Insurance Brokers.

Established way back in 1926, Munro Greenhalgh are approaching their 40th year in Ramsbottom and have always maintained their focus on serving the business community.

As Ian puts it, "Being a Radcliffe lad and someone who has always been involved in football and cricket, I can probably talk the hind legs off a donkey! But the reason for our ongoing success – despite my banter – is definitely down to us getting to know our clients and working with them to sort the best way of protecting their businesses. Insurance gets a bad rap – and possibly rightly so in some cases. Internet 'Insure and don't care' sites do not help with this image as their focus is all on price. We look at it differently: if the worst happens, can your business survive? We actually get a tremendous kick out of seeing our clients through bad times caused by accidents or loss. But we go beyond that: we sit down with our clients to identify potential risks to their business, implement measures to reduce these risks and then, should a claim be made, ensure that the process is dealt with as efficiently as possible with least upheaval."



Photograph of Ian Hayes, Director Munro Greenhalgh

Welcome

to this the first edition of our newsletter! As you can see – there is lots going on at Munro Greenhalgh. Here we share what our customers say about us, what we are planning to do in support of our chosen charity, Bury Hospice and some insurance information. We also want to use this opportunity to introduce you to members of staff.

If you have any comment about this newsletter or any suggestions for future content – please contact the editor at kieran@kc-marketing.co.uk



Old pic – Ian is 3rd from the right!

PLANS FOR CHARITY

We have decided to support a designated charity each year. For 2019 it will be Bury Hospice. We have the following planned and will be communicating these events, dates and details to you – hope you can support us in supporting them?

1. In January we will have an exercise bike at the front of the office. The aim is to cycle the 350 miles from our office to Lloyds of London and back. This will be done over a week, the public can join in and employees from Insurance companies will be invited.
2. We will have a James Bond themed Casino night end of March or early April. Venue yet to be arranged and full format not decided upon but hopefully 120 people will attend.

3. In Summer we hope to have a fun event, possibly three legged pub crawl or teams carrying/pushing a barrel around Elton Reservoir. Again, the full details or indeed any details are yet to be decided upon.
4. 6 a side cricket tournament at Tottington St Johns Cricket Club probably on late May bank holiday Monday.
5. Our Director Nick Brown hopes to run in the Manchester half marathon supported by Ian Hayes and Stephen Cadman.
6. The final event will be a Gala dinner in October where our customers will be invited.

TURNOVER IS SOARING!!

Munro Greenhalgh turnover in the last 12 months is up 15% and premiums income up 25%. This we believe is thanks to our restructure, the introduction of Richard Ernell, the launch of KBB Insure and the continued hard work of our loyal staff – well done everyone!!



MEET THE STAFF!

Sarah Shimmons (pic) joined us straight from school at age 15 and has only ever worked for us. She has seen off a total of 8 directors. She goes to the gym three times a week and becomes extremely loud after two wines. She is multi talented, she does all our accounts, handles our Property owners business, keeps the bosses in check and attends all our functions (anything for a free wine).

Sarah said, “I have worked here for 32 years (but do not look any where near old enough – Ed.) My role has developed into Accounts Administration. Best thing about my job? The people. Not just here at Munro Greenhalgh but our customers who come in to see us and those I chat to on the phone.”



Cyber Insurance

Cyber attacks are fast becoming one of the biggest threats to UK businesses, yet most do not have adequate cyber insurance in place. The numbers surrounding cyber security in the UK are quite frightening:

- 37% of UK businesses experience a cyber-attack or breach every month
- Over 50% of UK businesses suffered from cyber-crime in 2017
- 60% of those affected went out of business within six months
- An attack on an SME costs an average of £1,380
- Only 30% of the UK's small businesses staff are trained in cyber security

Businesses face a range of Cyber risks including-

- Rogue Employees stealing hardware or data to gain competitive advantage, sell to criminals or for extortion.
- Negligent employees sending incorrect data, losing hardware or falling victim to phishing attacks.
- Hackers.
- Malware
- Poor IT controls.
- Data breaches as a result of outside providers with inadequate security.
- Backdoor intrusion into the business through employees social networking accounts.
- Employees accessing company data through their own smartphones, tablets, this is often referred to as Bring Your Own Device (BYOD) working

*Contact us to discuss
how to protect you and your business*

WHAT OUR CUSTOMERS SAY...

Compudal Ltd – Chris Dalziel:

“Munro Greenhalgh have been with us from the beginning - since we started Compudal in 2008. We need them to understand our business and to be quick to react. They have, over the years, managed to minimise our premiums significantly whilst also identifying new areas of risk. I would say that they are an integral part of our business and a pleasure to deal with.”

Nick Brown, Director, Munro Greenhalgh:

“For Compudal we arrange policies for Fleet, Business Combined, Marine Cargo & Business Travel. They are involved in the sale of IT equipment, consumer electronics, perfume amongst other lines. As their business continues to go from strength to strength we look to support them through close customer service enabling the most appropriate cover.”



Nick Brown, Director, Munro Greenhalgh with Chris Dalziel, Compudal Ltd.

Irwin Plant & Equipment Services Limited

John Irwin, Managing Director of Irwin Plant & Equipment Services:

“Munro Greenhalgh have been with us from the start – 1998 - and even before that for my Dad’s business. You would

expect to see an insurance company only when there is a claim – but that is definitely not the case with Stephen. We have regular meetings to keep up to date with any changes and they provide a full risk management service that is tailored to my business’s needs. The nature of my business – especially with the carriage of heavy plant for construction sites – means that I must have appropriate protection and I trust in Munro’s to provide this.”

Stephen Cadman, Director at Munro Greenhalgh:

“My background is in Construction Insurance and it is this sector knowledge and my understanding of John’s needs that enables us to work together so well. We provide a bespoke package for his business in heavy machinery haulage and work together with John in ensuring that his business is properly protected and that any claims are dealt with quickly and effectively to keep his business moving.”



John Irwin, Managing Director of Irwin Plant & Equipment Services, left with Stephen Cadman, Director, Munro Greenhalgh.

DON'T LET COLD WEATHER BURST YOUR BUBBLE – OR YOUR PIPES

Cold weather isn't just an inconvenience – it can create some very real problems for homeowners.

A burst pipe can cause serious damage to the structure of your house and to electrical wiring. It can also cause damage to expensive contents, such as carpets and electrical equipment. We've seen some very cold spells in recent winters, leading to many more pipes freezing and bursting. The good news is, there are a few simple ways to protect your home from the worst effects of the cold.

Prep your pipes for the big freeze

Make sure to inspect your pipes every autumn. Look for moisture around the joints, or discolouration of pipes and surrounding walls or floors. You should also check the pipes in your loft and outside the

house, making sure they're properly lagged to prevent freezing. While you're in the loft, it's a good idea to check your cold water tank too.

Lubricating stopcocks and valves with thin oil is a great way to keep your pipes in the best condition. Try turning them on and off to make sure they don't seize up. Fix any dripping taps – especially if you're on a water meter. Make sure you know where the stopcock is so you can turn the water off in an emergency if you need to. In most homes it's under the kitchen sink, below the stairs, or in the basement.

If you're going away for a while, leave your heating on a timer. Setting it to a low level will stop the water in the pipes getting cold enough to freeze. Removing the hatch to your loft will also let warm air circulate throughout the whole house.

What to do if you discover a burst pipe

Immediately turn the water off at the main stopcock to minimise damage. Then switch off the central heating – and any other water heating installations – to avoid further problems. Finally, open all the taps to drain the system.

If it's very cold, a pipe might burst without you realising.

Look for these tell-tale signs: taps not working, showers not running and problems with heating.

If you find a pipe that you think might be frozen, open the nearest tap so the water can flow through when it's melted. Thaw the ice in the pipe with a hot water bottle or hairdryer – making sure to keep it well away from any water!

STAY SAFE ON THE ROADS

The cold winter weather often leads to hazardous driving conditions – particularly when ice and snow create extra danger on the roads.

Taking a few minutes to prepare your car for winter could save a lot of time and trouble. It could also reduce your chances of being involved in an accident or break down.

Check your car is in good working order before setting off.

Remember to make sure all of your lights are working and that you have enough fuel for the journey. Also check your tyre treads. They must be at least 1.6mm to be legal. But the deeper they are, the more control you'll have on snow and ice. Fill your washers with a high-grade screen wash to avoid freezing. Never try to defrost your windscreen with hot water, as it could easily crack. Remember to check the oil and water levels in your engine too. Before you leave, it's a good idea to stock up on these winter driving essentials: de-icer, ice scraper, blanket, torch, coat and

gloves, boots, old carpet or car mat, shovel.

When driving, always leave plenty of space between you and the car in front. Stopping in snow and ice can require ten times the usual distance. Remember to drive slowly. To avoid wheel spinning, accelerate very gently. If you start to skid, pump your brakes to stop the wheels locking.

Ultimately, if the forecast or conditions are bad, only drive if your journey is absolutely necessary.

Information
provided by Aviva



... We've got you covered

NEXT ISSUE...

Our new website, more customer testimonials, details of our charity events, meet the staff, KBB Insure and much, much more!

01706 824 023
www.munro-greenhalgh.co.uk

Munro Greenhalgh Ltd
78 Bridge Street
Ramsbottom, Bury
Lancashire BL0 9AG

*We make it our business to
understand your business*



Authorised and
regulated by the
Financial Conduct
Authority