

## Welcome

to this the fourth issue of Cover Stories. Sorry for the gap since the last one - but as you can see from our 'Despite Covid' article and the rest of the content of this newsletter - we have been busy!!!! If you have any questions regarding any of the articles please contact the editor - Kieran Coe - at kieran@kc-marketing.co.uk

Thanks!

## DESPITE COVID...

During the pandemic and various lockdowns and restrictive / adaptive measures etc (sigh)...we have managed to continue helping and supporting you, our customers. We have achieved this through staff working remotely (from home) and running a 'shift' scheme of office attendance. But over and above this we have kept lines of communication open with you, knowing that if you need us - you really do NEED us! As a business we have actually increased

turnover during this time and have loads of good news to share with you in this newsletter including Olivia finishing her apprenticeship....Cricket Sponsorship..... Meet Tracy P....Cyber insurance....Great Gatsby back on....R2M case study.... Oh yes and we have also done some 'branding' during the pandemic - with our bright orange unmissable umbrellas and the fabulous marquee providing outdoor seating at Lavanter and The Vineyard!

## CHARITY SUPPORT CONTINUES



Since the last newsletter and after all the fundraising events -here is the team presenting the cheque for £9,500 to Rachel Wallace at Bury Hospice. Thanks again to all those who attended and supported. See later in the newsletter for the next event!

We are also proud to announce that due to our fundraising efforts we have been awarded a Hospice heart to go alongside all the other likeminded organisations and individuals on the donor wall.



# CYBER INSURANCE



As a follow up to our previous article on Cyber Insurance in Issue 1, Stephen Cadman examines the real and present dangers cyber attacks pose in today's society....

Recent cyber attacks have been well documented and reported in the press and the impact they have had on countless people and businesses. They seem to be becoming more frequent and, concerningly, more sophisticated.

Ask yourself: should something like this happen to you, what would you do?

As your insurance broker, it is our responsibility to make you aware of cover and policies we feel would help protect you in these circumstances. Cyber crime policies are not a standard cover and are subject to your individual situation and needs.

## What are the risks?

Risks of cyber crime include but are not limited to:

- Risks to money and assets
- Breaches of confidential data and information

- Structure and financial instability
- Business continuity
- Bogus firms
- Damage to reputation

## Do you need cyber insurance?

If you do not have cyber insurance you are open to potential loss of revenue and assets, reputational damage, business discontinuity, data security breaches and much more. This can ultimately lead to your inability to trade, regulatory investigations, third party claims and many more additional costs not covered by your standard combined business insurance.

We unfortunately live in an age where cyber attacks are becoming more sophisticated and more targeted.

## Can you really afford to take the risk?

If you have any concerns regarding cyber attacks or cyber crime - we can easily and quickly provide you with a quotation for the right cover based upon your unique circumstances.

# MEET THE STAFF!

## Tracy Paterson, Claims Manager

Ramsbottom born and bred, Tracy joined Munro Greenhalgh in September 1991 (yep that is 30 years!) and says she still has the letter with her first wage on it.

She is our claims expert and works closely with all Directors in ensuring an effective and smooth claims process for our Commercial Clients.

Tracy adds, "As this has been my only job - I don't know any better! Just kidding - I take great pride in the service I provide and love working with our customers and sorting the claims for them. My favourite Munro colleague? - has to be my 'wingwoman' Sarah!"



Tracy Paterson



# WHAT OUR CUSTOMERS SAY...

## R2M Limited- Pipeline Industry Specialists

Supplying all UK Utility companies with pipes, including fitting, for water flow in the ground and sewerage, R2M have operated a 24/7 365 service since 2003 and built their company to a £13.5m turnover.

Operations Director, Paul Rodgers, explains their relationship with Munro Greenhalgh:

"We are into our 9th year with Stephen and Munro Greenhalgh - which is quite funny as I was once advised to 'change your broker every three years'!

We've developed our relationship on trust and knowledge and Stephen has done the hard yards in understanding R2M's business. This means that we can get on with running our business and supporting our customers in the knowledge that we are covered - which is vital when you are working with companies the size of Thames Water. Being properly covered by insurance is integral to our business in terms of quality / ISO accreditation, our wider reputation in the industry and also peace of mind.

I have no hesitation in recommending Stephen and Munro Greenhalgh to other like minded organisations."

Stephen Cadman, Director, Munro Greenhalgh, also adds, "I do enjoy the challenges of working with R2M - the complexity of cover required for their business requires an ongoing and open communication with Paul and we are proud to be involved in R2M's business. We even regularly speak directly with their customers which is an endorsement of R2M's trust in us."



## THE GREAT GATSBY EVENING IS BACK ON!

29th October 2021

The Stables, Walshaw, Bury

Raising money for Bury Hospice we are having a 1920's themed evening, celebrating the jazz, glitz and glamour - so all you FLAPPERS get your glad rags and dancing shoes at the ready!

More detail of how to book to follow...





**We are supporting local cricket with various initiatives including being announced as The Greater Manchester Cricket League's (GMCL) official insurance partner and supporting the purchase of an electric scoreboard at Tottington St. John's Cricket Club.**

Martin Kay, Chairman of GMCL said, "It is great that Munro Greenhalgh are sponsoring the League. We always partner with like minded businesses and Munro Greenhalgh are ideal not only being an established and local business (1926), but also due to their understanding and knowledge of how a cricket club should be run and what specific cover is required."

Ian Hayes commented, "The GMCL is now into its 6th season and has proved to be a massive success not just in terms of quantity of cricket being played in the region but also by raising standards in the quality of cricket and also improvements to club facilities. We are looking forward to working with the League in ensuring that clubs are properly insured and supporting them."

Director Ian Hayes is a well known local sportsman with over 44 years in cricket at Radcliffe (where he was cricket chairman) and latterly at Tottington St. John's where he (amongst other positions) runs the juniors. Richard 'Dixie' Ernill is just as famous in the cricket fraternity with over 36 years at Brooksbottoms with several of those also as chairman.



Stephen Cadman and Ian Hayes at Crompton Meadows - home of Tottington St. John's CC



Martin Kay, Chairman, GMCL with Ian Hayes

## OLIVIA COMPLETES HER APPRENTICESHIP

Olivia Greenwood started her apprenticeship with us in March/April 2019 and completed it in December 2020. She completed a Level 2 Customer Service Practitioner Apprenticeship with North Lincs Training group (which she received a distinction in), along with passing her first CII exam, which was IF9 Customer Within Insurance.

Olivia explains, "It consisted of a lot of revision and course work along with my normal day to day work - but

I managed it! I have now started a Level 3 apprenticeship where I will be completing my IF1 exam - Legal & Regulatory and my IF2 exam - General Insurance Business. This will end by March 2022 where I should then become a fully qualified CERT CII."

We congratulate her on her studiousness and wish her good luck with her studying to achieve further and higher qualifications.

Well done Olivia!



Olivia Greenwood

... *We've got you covered*  
**NEXT ISSUE...**

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

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