

Welcome

Another fun packed edition of Cover Stories for you! As you can see - lots going on at Munro Greenhalgh: from continued support for charity, to staff qualifications, advice on flood insurance to Buddy the office cutie! If you have any questions regarding any of the articles please contact the editor - Kieran Coe - at kieran@kc-marketing.co.uk Thanks!

GREAT GATSBY

Around 200 people enjoyed an evening which marked not only a return to non-restrictive normality, but also an entertainment feast fit for a flapper!

Organised by Munro Greenhalgh Insurance Brokers of Ramsbottom, in partnership with Consilium Wealth Management of Bury, the ball, which was held Friday 29th October at The Stables, Bolholt Country Hotel, Bury, raised £5,436 in support of Bury Hospice.

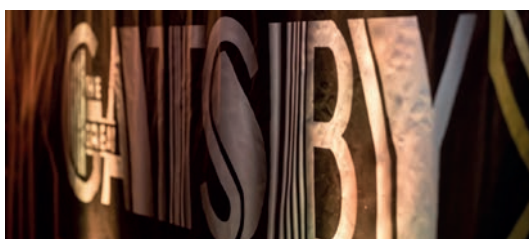
The evening kicked off with the confusing spectacle of two waiters seemingly 'falling out' and making blunders - only for them to suddenly

break out in song and marvellously mislead the entire room!

This was followed by a burlesque dancer who, in her glamorously glittering outfit and feathers, provided an exotic reminder of this 1920's style of sensuous performance.

After the three-course meal, a live band took to the stage and the merry throng (or thong in the Burlesque dancer's case) danced the night away.

A massive thanks to everyone who attended, supported, sponsored, etc, the Stables for hosting and feeding and Ice Entertainment for theming.



FLOOD RISK



Residents of Ramsbottom, Tottington, Bury and Rossendale Valley will know only too well that flooding can be devastating to home and business - please read this article and contact us for any advice.

According to the Environment Agency's last published flooding risk and impact analysis (December 2019), 5.2 million homes, in England alone, are at risk of flooding. Thankfully, many built before 2009, can access subsidised flood insurance under the 2016 Flood Re scheme, running to 2039.

For the one-in-six commercial properties similarly classed as at-risk from flooding, there is no such support. Many have to accept high flood insurance excesses or take out insurance with no flood cover. The Federation of Small Businesses suggests many small businesses, with premises on floodplains, lack flood insurance protection and are exposed.

Whether businesses face a financial hit through a high excess, or through having to completely finance refurbishments and pay for all equipment and other losses themselves, flood can bring true misery.

Things are unlikely to improve. The Environment Agency says the number of properties on floodplains is likely to double to 4.6m within 50 years and predicts a 59% increase in UK rainfall by 2050.

Businesses should assess their flood risk - whether from sea, river, surface water or groundwater - and be cautious in bad weather. Checking with a Government flood-warning service, will show whether quick anti-flood measures, such as moving equipment and goods, are necessary. Businesses should also fully appreciate their insurance policy's flood terms and excesses.

Those struggling to buy flood insurance, or who have tough excesses and exclusions because of their at-risk location or history of flooding, could consider a new insurance lifeline - parametric insurance. Unlike traditional insurance, this works

via pre-set triggers, which automatically lead to a pay-out, if met. For flood policies, the trigger is the depth of water entering the property.

Technology underpins this insurance. An internet-connected sensor, fitted to the insured property, assesses when the water has reached trigger level and wirelessly communicates that, to generate a swift, excess-free pay-out. Loss adjuster visits and lengthy claim negotiations are not required.

The business selects its own trigger depth and pay-out value, according to its own circumstances. Its pay-out sum should be based on the cost of getting things back to their pre-loss condition and the additional expenses and income losses incurred.

Any business struggling with its flood insurance cover because of its location, should find this attractive. It is vital, however, to set realistic triggers and a sensible pay-out level, which is then regularly reviewed. When doing this, the business should consider aspects such as building repairs, drying-out costs, surveyors' fees and site clearance. However, other costs must similarly be considered, including damaged stock, possibly continuing to pay wages whilst closed, lost revenue, rehousing costs, long-term interruption and reputational damage. Working with their broker, a business should get this right.

Two-in-five SMEs never reopen after a catastrophic flooding, but a swift pay-out and embarkation on a recovery plan, could significantly enhance the chances of business continuity.

If you face a flooding risk don't ignore it - speak to us and let us assess what options are. Having the right strategy in place, including insurance, could just keep your business afloat.

MEET THE STAFF!

Tracey Swift - Personal Lines Manager

Tracey joined MG on the 10th of June 2002 - previously with Swinton Insurance from 1982 until 2002.

She manages our Personal Insurance department including their staff training. She is our expert on Mid to High Net Home and oversees standard home, holiday homes, unoccupied, under-renovation and car insurance - and lots of other things on an average day.

Tracey comments, "I will have been here 20 years in June - not entirely sure where that's gone! I love my job and have really good clients who know I will support them in any way I can with insurance queries or requests. My favourite thing about Munro Greenhalgh is interacting with customers and my favourite colleague has to be Olivia (my right hand): she is really bubbly and friendly, good with customers and learning fast."



Tracey Swift

WHAT OUR CUSTOMERS SAY...

Senior Waste Management Talking rubbish...

No not Ian after a few beers; waste removal.

Senior Waste Removals are an award-winning waste removal business, based in Bury. Their services range from house and office clearances to loose bags, metal, scrap and electrical waste. They pride themselves on their environmentally friendly credentials, recycling up to 90% of waste collected (rather than it going to landfill). The team at Senior Waste Removals have built a strong reputation for getting the job done - no matter the size or whether domestic or commercial.

Munro Greenhalgh have looked after their insurances since January 2019, when they just had one vehicle!

David Smith, Director at Munro Greenhalgh explains, "Senior Waste Removals are a rapidly expanding business and have recently brought Orange Skips (NW) into their company. We hold their motor fleet policy and associated liabilities (for

both Senior Waste and range Skips). We use them ourselves for our waste removal, and I have actually used them domestically too. They are a pleasure to work with and we will enjoy supporting them further as their growth continues."

Warren Senior, Managing Director of Senior Waste Removals, said, "We are an extremely fast-moving business (literally!). We therefore need the support from Munro Greenhalgh and for them to understand what we do. We have a really good relationship which means we can ring them anytime - even on the weekend - to add vehicles to our insurance, and we know we will be both covered properly and if a claim needs to be dealt with, Tracy supports us through the process."

A great illustration of how well the relationship works is in the fact that Munro Greenhalgh use Senior Waste both domestically and commercially, and, Senior Waste use Munro Greenhalgh for both domestic and commercial insurances!



Warren Senior, Managing Director, Senior Waste Removal
with David Smith, Director, Munro Greenhalgh.

"The guys at Munro Greenhalgh are really a breath of fresh air. They know their stuff and I much prefer to be able to speak to a human when discussing important and private financial details like my house and contents insurance. For the personal touch, I have no hesitation in recommending Tracey and the team at Munro Greenhalgh."

Phil Fellone, Best of Bury



Olivia Greenwood

Well done Olivia!

Olivia Greenwood has passed her CII IF1 Insurance legal & regulatory exam, after completing her apprenticeship.

We are all proud of her progress and wish her the best for the next stage in her career at Munro Greenhalgh.

MAMMA MIA!

— HERE WE GO AGAIN —

SATURDAY OCTOBER 14TH

Back by popular demand, our annual charity fund raising night is this year set for (save the date)

Saturday October 14th at the Stables, Bolholt Hotel.

The theme (you may have guessed) is ABBA! So (sorry)...

Gimme Gimme Gimme your bookings for tables of 10, Knowing Me Knowing You, you will want to make sure you don't miss out!

Ask friends and family - Does your mother know?

So be a Super Trouper and say I do I do I do I do I do want to be a Dancing Queen.

Go on, Take a chance on me, I still have faith in you, When all is said and done, its all about raising Money, Money, Money for Cancer Research...

MEET BUDDY!

You may have seen recently that Buddy (Director Stephen Cadman's adorable puppy) is our new 'poster boy' appearing in our social media and local leaflet marketing.

We make no apologies – he's cute! (the dog – not Stephen). But we have a serious, if ironic, point to make too.

Many people are drawn into searching (online) for the cheapest insurance quote. Insurers, Intermediaries and Comparison Sites promote themselves via a bulldog or a small mongoose – or even an opera singer. That is fine. That is marketing. But what service or after sales do they receive from these companies?

If you are OK to go online, prove you are not a robot, and then insure your business, your home, etc without having the support and advice from real humans who make it their business to understand yours – then fine... crack on.

On the other hand, if you would like the benefit of our experience in tailoring bespoke insurances to suit the individual needs of our customers since 1926, then get in touch. First of all you will notice that our phones are answered by one of our team, a real human, within a few rings!

Our Approach:

We understand that the last few years has been difficult for many businesses and this is set to continue with the increased fuel

costs and knock on effects of Putin's attack on Ukraine. In the insurance market over the last 2 years we have seen premiums increasing – significantly for certain classes such as Contractors Liability, Professional Indemnity or for Commercial Property Insurance. In some cases the existing insurer is no longer offering terms or has imposed unacceptable conditions. This has been caused by the hardening insurance market.

We will always seek to obtain the best 'deal' for our clients and will undertake regular reviews checking the adequacy of cover. However, it is not necessarily the cheapest insurance that will cover and provide you with the financial support you need if the worst happens.

Therefore, it is vital that you regularly review your insurances to make sure they are still appropriate to your changed circumstances.

We pride ourselves on ensuring that our customers are properly insured – that way, when it comes to a claim, we are able to work efficiently and effectively in our customers' best interests.

Call us now to arrange a free review of your commercial business insurances or your home insurance.



TEE SPONSORSHIP AT WALMERSLEY GOLF CLUB

We are delighted to support Walmersley Golf Club, Bury, through sponsoring the 3rd Tee on the picturesque course.

Richard Ernill, Business Development Manager at Munro Greenhalgh, said, "Walmersley Golf Club continues to be a great place to relax with friends and network like minded businesses. The course affords some really great views of Bury and surrounding areas and we had no hesitation in supporting this great club."

This sponsorship furthers Munro Greenhalgh's support of local sport which

has recently also included becoming the official insurance broker to the Greater Manchester Cricket League and helping Tottington St. John's Cricket Club purchase a new electronic scoreboard.

Munro-Greenhalgh is a team of Independent Insurance Brokers located in Ramsbottom, Bury providing personal and professional advice on both commercial and personal insurance. Whether you are looking for commercial insurance for your manufacturing business or you need cover for your first home, Munro-Greenhalgh can help.

... We've got you covered

NEXT ISSUE...

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

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*We make it our business to
understand your business*



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