

BATTEN DOWN THE HATCHES!

We are seeing much more extreme weather now – high winds, extreme rain, hail and snow, and heatwaves too*. The weather in the UK is predictably unpredictable!

We want to help you to prepare to weather the storm by sharing advice from our trusted insurer partners.

Commercial Property:

Whether you are an individual retailer, office or large industrial unit, the one thing you have in common is that you'll want to protect your business premises at all costs. You will also need to consider the safety and well-being of your staff and customers.

AXA's guide (go to: <https://www.axa.co.uk/business-insurance/business-guardian-angel/protect-business-from-storm-weather-damage/>) explains how to best weather-proof your business premises and provides tips and advice on how to keep your staff and customers safe during difficult weather conditions.

Home Insurance:

For Home Insurance, Ageas, provides practical advice on their website (go to: <https://www.ageas.co.uk/solved/protect-your-home/>). As you will see there are lots of top tips and advice to assist you.

In particular their Weather House provides a storm prevention checklist. It may not be appropriate to everyone's home – but just one of the storm-preventing tips there could have a huge impact.

What's covered, what's not?

The question asked is when making a claim is "was there a storm?" Insurers usually define a storm as a period of violent weather with: –

- Hail of such intensity that it causes damage to hard surfaces or breaks glass
- Torrential rainfall at a rate of at least 25mm per hour (overflowing drains due to volume of water is considered as flood not storm)
- Snow to a depth of at least 12 inches (30cms) in 24 hours
- Wind speeds with gusts of at least 48 knots (55mph)

If you have any questions, please get in touch – we are here to help. More info - the full article:

<https://munro-greenhalgh.co.uk/batten-down-the-hatches-storm-season-is-here/>



Storm damage, Rochdale

*Source: Met Office



COVER STORIES

ISSUE 7 DECEMBER 2023

Welcome

Season's greetings to all!

We hope you enjoy reading our latest newsletter: packed with continued support for charity, advice on cyber-insurance and bad weather, another great client testimonial, the safety PIN, awards and much more. As ever - if you have any questions relating to any of these articles - please contact the editor - Kieran Coe at kieran@kc-marketing.co.uk Thanks!

THE STARS WERE OUT AT THE OSCARS!

Our annual Charity Ball was once again a great success raising £3,200 on behalf of Bury Hospice.

The evening, attended by around 200 'stars' was held at The Stables Country Club, Walshaw, Bury and was this year themed as The Oscars.

Entertainment included Irish music & dancing, an Oscars presentation and an amazing Take That tribute band.

Organiser Ian Hayes, said, "A massive thank you to everyone who came, The Stables for hosting, all the entertainers and the businesses who provided prizes for the raffle. We all had a tremendous night, and raising much needed monies for the Hospice makes it even more enjoyable."

As always, the team at Ice Entertainment UK and The Stables Country Club for providing a brilliant, themed room which sets the mood for the night.

WE CAME, WE SAW, WE WERE LOVED!

We are hugely proud to announce that we have been voted as winners in the Best of Northwest Local and Loved Awards 2023. Voted for by our delighted customers, we came out on top of the Legal and Professional Services Category. Director, Nick Brown, commented, "Winning this award in a public vote

is a great testament to our dedicated staff and their superb customer service that we have been awarded this business accolade. The evening was a true celebration of commercial talent and to be crowned as winners amongst so many other like-minded businesses is a top achievement!"



Director, Stephen Cadman, commented, "As well as having a great time at the Oscars, we do take great pride in knowing that monies raised go directly to helping Bury Hospice. Locally, we believe there is not a better recipient of our financial support."

Nina Camplin, Corporate Fundraiser at Bury Hospice, said, "Munro Greenhalgh's efforts in raising this money are fantastic. We really appreciate their continued

support and would like to take this opportunity to thank them. Without such generosity from the community it serves, the Hospice would just not be able to continue to provide compassionate, palliative and end of life care to hundreds of patients and their families. It takes £4m annually to fund the hospice and 87% of this is raised through public donations, legacies, retail and fund raising."

Watch this space for 2024 events.

Photo shows left to right:

*Richard Ernil, Account Executive, Munro Greenhalgh,
Nina Camplin, Bury Hospice,
and Olivia Greenwood, Munro Greenhalgh.*



... We've got you covered

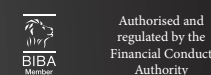
NEXT ISSUE...

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

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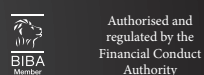
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DID YOU KNOW: OCTOBER WAS CYBERSECURITY AWARENESS MONTH?

Yes - it may have passed you by, but October was CAM (CyberSecurity Awareness Month).

To 'celebrate' this we are taking the opportunity to share cyber security knowledge with you in the hope that we can all be less vulnerable to an attack or breach and that, if the worst happens, we can act accordingly, saving time and reputation.

We start off with a general introduction - hope it helps - if you need more information or a discussion about insuring against this - do not hesitate to contact us.

Why have cyber insurance?

Good question.

Did you know that in the last 12 months 32%* of ALL UK businesses (across all sectors and size) - nearly a third - have experienced a cyber-attack or IT breach. This is a threat that is not only not going away, but also is increasing like the virus it often transmits! We are all at risk.

In this 'AI' led society of technological advancement, we all reap the benefits of fast communications and efficient systems - but we must therefore also admit our vulnerability and do what we can to protect what we have.

Human error will always be a factor, no matter how automated / robotic we make our businesses. Are your staff fully trained as to spot an attempted cyber attack and/or to act swiftly and appropriately if faced by one?

A cyber attack or breach of your IT systems will cause both monetary damage through business disruption AND also impact upon your company's reputation.

Cyber insurance can help to reassure both your customers and your employees that you have taken the necessary steps to protect against an attack or breach - which surely makes good business sense?

*Cyber Security Breaches Survey 2023, DCMS

NEW WEBSITE LAUNCHED!



Adam from Mahon Design has designed and built our new site - which, we hope you agree, is a lot cleaner, easier to navigate and shows our services off better whilst providing a platform for our regular news updates.

Hope you like it - let us know your thoughts - enquires@munro-greenhalgh.co.uk.

BUDDY'S COLUMN...

Nothing from me this time folks - just a picture of me 'giving up' during a recent marketing meeting - highly recommend for anyone suffering from lack of sleep...



WHAT OUR CUSTOMERS SAY...

BDB Special Projects Limited

BDB Special Projects Ltd are a civil engineering and specialist concrete repair company based at Heap Bridge, Bury.

Whilst they are a relatively new business (starting trading in 2018) the directors, staff and workforce have many years' experience in the industry, working across a variety of sectors including Highways, Power, Water, Rail, Commercial and Residential, Private and Public Sector.

Ben Dobson, Director, describes their relationship with Munro Greenhalgh: "It is fundamental to our business and the safety of our employees and the public to be properly insured. Ian and the team at Munro Greenhalgh

have been with us since inception and the peace of mind this has given us comes from them being local, able to respond quickly and providing us with the level of service we demand. As we grow as a company, we know that our insurance cover will be critical, and we are confident that our relationship with Munro Greenhalgh will enable this business to develop."

Ian Hayes, Director at Munro Greenhalgh, commented, "BDB are a great client as they understand the necessity of insurance in the construction industry. Our job is to support them with advice and react swiftly to any queries, whilst acting on their behalf should any claim need to be made."



Photograph shows left to right: Craig Hall, Mark Butterworth and Ben Dobson, Directors of BDB Special Projects Ltd and Ian Hayes, Director of Munro Greenhalgh Insurance Brokers. Photograph taken under Queens Park Road Bridge, Heywood - prior to repair project commencement.

YOUR SAFETY PIN
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- experienced advice on the most appropriate and commercial cover for your business
- a **FREE REVIEW** of your insurance needs

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