



Atkinson Smith
Mallard House
Sidings Court
White Rose Way
Doncaster
DN4 5NU

T 01302 341344
F 01302 341282



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[Insurance Premium Tax \(IPT\)](#)

As part of the Government's initiative to tackle the Nation's debt: Insurance Premium Tax will rise from 5% to 6% on 4th January 2011 and for

Welcome to our Newsletter

Is Your Public Liability Cover Adequate?

If your employees are injured at work and make a claim against you, your Employers Liability policy will respond. In the UK all Employers Liability policies provide cover up to £10m in respect of any one accident.

In contrast, where a member of the public is injured it is your Public Liability policy that responds. These policies do not have a standard "limit of indemnity". It is up to you to decide how much cover to purchase. Typically, many clients buy £5m of cover.

And so for a word of caution. We have recently handled a claim where a sub-contractor suffered terrible injuries whilst on a construction site. As a result the claimant is tetra-plegic. Insurers have placed a reserve on the claim of £5.5m. A similar incident as reported in our trade press recently saw an incidence of tetra-plegia result in a payment of almost £11m.

Of course these incidents are thankfully rare and in the former instance our client had the foresight to purchase £10m of cover (recognising the hazardous nature of construction sites).

Personal Travel it will rise from 17.5% to 20%.

We are a little surprised the increase was just 1%. Some of our European neighbours levy IPT at the same rate as VAT.

It's Twins!

Congratulations to Dawn and Ian Stephenson on the birth of their twins - Fraser and Luka.

Ian will be known to many of you through his role as Claims Manager at Atkinson Smith.

As you can imagine, it's all go in the Stephenson Household



Charity

For the second year running we were delighted to partner-up with Doncaster Golf Club to organise and sponsor their Annual Charity Fundraising Weekend.

Indeed the event was so well supported in 2009 we were able to run the event

If however, a claim does exceed your "limit of indemnity" you are "on your own" so to speak.

If you have any concerns about the scope and level of your cover please talk to us. There are no hard and fast rules in setting limits of indemnity, as with many issues it is a matter of good judgement and common sense.

New Motor Insurance Law

From January 2011 a new law gives DVLA more power to combat keepers of vehicles that are not insured.

DVLA will compare its records with details of vehicles on the MID (Motor Insurance Database) - the UK's central record of vehicle insurance.

If a vehicle does not have insurance the registered keeper could face;

- A Fixed Penalty Fine of £100
 - Their vehicle being clamped, seized and disposed of, and
 - A Court Prosecution with a maximum fine of £1,000.
- unless a Statutory Off Road Notification (SORN) has been made. These measures are in addition to the powers the police already have to seize an uninsured vehicle and fine the driver.

If you want to check your vehicle is recorded as 'insured' on the MID record, visit the free service at www.askMID.com

Do not contact DVLA as only your insurance provider can update your insurance details on the MID. If your vehicle registration number is not on the MID, contact your insurance provider immediately to get the MID updated.

What This Means For You

- If you are keeping your vehicle for use on the road and it is not insured, insure it now.
- If you are keeping your vehicle off the road and it is not insured you must make a Statutory Off Road Notification (SORN). If it is taxed you need to return the disc (including nil discs) to DVLA.

over two sun-kissed days in the middle of September.

33 teams took part, raising over £7,000 for good causes including: Talking Newspapers for the Blind, Danum Disabled Sport, Macmillan Nursesm Doncaster Cancer Detection Trust.

Thanks to everyone who supported the event. To raise over £7,000 amidst a credit crunch is testament to the generosity of Doncaster's business community.



Winter Driving Tips

Click [here](#) for guidance

"Common Sense Common Safety"

Summary of recommendations by Lord Young of Graffham to the Prime Minister following a Whitehall-wide review of the operation of health and safety laws and the growth of the compensation culture

Introduction

Lord Young's report, entitled 'Common Sense Common Safety' states:

'The aim is to free business from unnecessary burdens and the fear of having to pay out unjustified damages claims and legal fees. Above all it means applying common sense not just to compensation but to everyday decisions once again'.

Compensation Culture

Simplifying the claims procedure for personal injury claims (such as road traffic accidents under £10,000) on a fixed cost basis, and examining the option for extending the upper limit for road traffic accident claims to £25,000.

Low Hazardous Workplaces

Simplifying the risk assessment procedure for low hazard workplaces along with the production of HSE checklists enabling low risk businesses to check and record compliance.

Education

Simplifying the process that schools and other organisations undertake before taking children on trips.

Local Authorities

Placing a responsibility on officials who ban events on health and safety grounds to put reasons in writing.

The 'Compensation Culture'

Lord Young noted how Britain's 'compensation culture' is fuelled by media stories which places unnecessary strain on businesses of all sizes fearing litigation and being subjected to rising insurance premiums.

He also discusses the access to justice, conditional fee arrangements and referral fees.

Looking at the Jackson Report he discusses recommendations from Lord Justice Jackson and the 'no win, no fee' arrangements, and how changes could be made to limit the costs for which a losing side would be liable.

And Finally...

The 1st December 2010 sees the retirement of one of our longest serving members of staff. Geoff Hopkins started work with the Commercial Union in 1964 and joined Atkinson Smith in 1988

Geoff has been a stalwart in the Claims Department for many years now. His depth of knowledge and experience has proved valuable on many occasions.

Geoff intends to spend time with his grandchildren and time in the garden as well as pursuing his love of Geology.

We wish him all the very best.

Ian Laycock



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