



Atkinson Smith
Mallard House
Sidings Court
White Rose Way
Doncaster
DN4 5NU
T 01302 341344
F 01302 341282



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Driving licence law changes to target penalty points cheats

The DVLA is looking to clamp down on driving licence cheats who take advantage of the agency's leniency regarding the time available to hand over a licence for points to be added.

Until December 2010, drivers given points for an offence had 12 months to submit their licence to the DVLA. Meaning that drivers could be driving round for upto 12 months without their licence showing the correct penalty points.

A new interpretation of the law, by the DVLA, means

Welcome to our latest Newsletter

Winter Motoring Tips - Your Guide to not getting caught out

Think like a cub scout..." be prepared"

You need to take extra care when driving in winter. Whether a short trip or a long journey, rain, wind, fog, ice and snow can make driving treacherous, day or night.

Make sure that you and your car are well prepared and in tip-top condition - take heed of weather reports.

- If the forecast is really bad only drive if you absolutely have to
- If you drive in atrocious condition then follow these tips

Watch out for you and your car

- Do you have breakdown cover?
- Travel with a supply of drinks and snacks - pack a thermos and some warm clothing. Be prepared to spend longer on the journey than normal.
- Take regular breaks

Plan your journey in advance and check for closures or diversions

- Take your satnav or carry a roadmap

drivers now have 28 days to hand over their licence before it is officially revoked.

Police officers have the right to seize vehicles driven by individuals who have their licence revoked, therefore fleet operators could see an impact on their business due to the failure of their drivers. Essentially an unlicensed driver may also be uninsured.

The change has come about because, according to the DVLA, a significant number of drivers fail to return their licences each year.

PRM are able to offer a driver licence checking facility. Within it's wide ranging fleet risk management services - please contact us on 01302 341344 for further information.

The Lob

Atkinson Smith run's it's own golf society - and a large chunk of the male population of the office, and the odd female, play over the summer months at a variety of clubs. Their competitor is The Lob - named after the golf club that was first prize in the society inaugural match back in 2005. The Lob is mounted and

- Listen to radio reports of traffic conditions
- Let friends, family or colleagues know where you are travelling
- Keep a fully charged mobile phone with you in case of breakdown

Make sure that your vehicle is serviced and in good shape for winter conditions

- Check tyre pressure and tread (spare too)
- Check your fuel
- Check that your lights are clean
- Do you know how to change a tyre if you have a puncture?

Watch out in the rain, wind and fog

- Keep your distance as a wet or icy road means less stopping distance
- Slow down in fog and put your lights on! Turn fog lights off when the fog has cleared!

Snow and Ice

- Clear all snow not just from the windscreen but also from the bonnet and roof . Snow on your bonnet can be blown onto your screen. Police can stop and fine you for snow falling from your vehicle onto the carriageway/ other vehicles.
- De-mist thoroughly before you set off
- Drive carefully even if the roads have been gritted. Grit only works down to a certain temperature.
- Keep your distance

If you are unfortunate enough to be involved in an accident and you are an Atkinson Smith client please use our 365 days a year, 24/7 Motor Accident Reportline.

0845 4810541

HSE plans to charge for improvement notices

Construction sites issued with improvement notices by Health & Safety Executive inspectors will have to pay a fee under plans being drawn up by the HSE.

presented to the winner of the competition at the end of each season.

Jon Whiteley has been crowned the champion for 2010 and pictured receiving his trophy from last years champion Will Palmer. Also in the picture is Simon Baordman (Lob Coordinator) who never came close to winning, but just wanted to be in on the picture!



**Atkinson Smith
(Financial Services) Ltd
score a professional hat
trick!!!**

Romy Melville has been accredited by Society of Later Life Advisers (SOLLA) to provide advice on Long Term Care funding options - having already achieved CII Chartered Status (equivalent to degree level) in December 2009

Simon Boardman has achieved CII Diplomas Status in December 2010 well in advance of the new

The new "fee for fault" policy, currently in development, is designed to help the HSE make up for the impending 35% cut in government funding that it faces.

The HSE already generates a third of its budget itself and has been encouraged by government ministers to create new revenue streams. "Given that we do already have a substantial level of cost recovery in HSE it seems both logical and fair to all dutyholders that we look at ways of extending this approach to increase consistency and place any increased burden on those who are found to be at fault, said HSE chair Judith Hackitt.

She said: "We are working on a proposal to charge those who create risks. A so-called: "fee for fault" principle. The idea being that those who are found not to be compliant with the law during an inspection should be charged for the work that HSE does following the issuing of a notice or other requirement for action to rectify the fault. We believe that this approach is fair and equitable and will be welcomed by the vast majority of businesses who are compliant and who see those who take short cuts as getting away with an unfair competitive advantage. Such an approach should be seen by business as a way of levelling the playing field."

The more notices the HSE issues, the more income it would generate. The idea opens up the prospect of incentivised HSE inspectors operating like traffic wardens, issuing on-the-spot fines, with a further step seeing private sector inspection teams raising money from safety infringements.

"We do recognise that there will need to be safeguards built in to the process to ensure that such a scheme is transparent and open to scrutiny," Hackett added. "Those who are doing the right thing have nothing to fear from any such change in approach - and we will be emphasising through charging the need for those who choose to flout the law to put their house in order.

If you are concerned regarding this, please contact our Health and Safety advisors on 01302 341344.

Atkinson Smith achieve Chartered Status

We are pleased to announce that Atkinson Smith have recently been awarded the prestigious 'Chartered Insurance Brokers' title by the Chartered Insurance

RDR regulations coming into force in 2012.

Atkinson Smith Financial Services have become members of SIFA - PROFESSIONAL, (Solicitors Independent Financial Advice). SIFA Professional was established to encourage and support solicitors involved in financial services work and was a founder member of the Law Society's Financial and Investment Business Working Party and is recognised by the FSA as the trade body for solicitor financial advisers. Since 2001 SIFA has also accepted accountancy IFAs as members.

SIFA Professional members have to be totally independent and their advisers highly qualified and adhere to the SIFA Charter - standards that we meet comfortably with one Chartered Financial Planner and 4 Diploma qualified planners in the business. Our Sales Support staff are also hot on the qualifications trail, with Becci Jones already having achieved Diploma status and her colleagues, Michelle Bell and new boy Michael Dutton taking exams throughout 2011 to

Institute.



This is a real opportunity for us to demonstrate our commitment to achieving high professional standards and distinguish ourselves from other Brokers. To achieve this status we had to demonstrate that we work in an ethical manner, putting clients' interests at the heart of everything. We also have a continuing duty to ensure our staff have the knowledge and skills necessary to provide the best possible advice.

Atkinson Smith are the only Chartered Insurance Brokers in the region, with only around 60 firms registered nationwide so we are very proud of our achievement.

The way we do business isn't going to change as a result of this but it's great to receive external recognition of organisations commitment to excellence.

Jon Whiteley, Group Chief Executive and Ian Laycock, Managing Director comment "We are extremely proud of the professional standards that all of our staff portray at Atkinson Smith and it is a real achievement that we have have been granted this award"

And Finally...

Thankyou for reading our newsletter. We hope you found the articles and details of courses of interest. Please contact us if you need further information or assistance.

add further experience to the team.

The Legal Services Act of 2007 ushers in a new era of professional advice in which the dividing lines between the legal, accounting and financial planning disciplines will be broken down and reconfigured business entities will emerge which are focused on identified client needs.

As SIFA members we are ideally placed to advise you and your clients.

Sincerely,

Ian Laycock
Managing Director

 **Atkinson Smith**
INSURANCE BROKERS & RISK MANAGERS

A ProActive Company

Authorised and regulated by the Financial Services Authority.

Atkinson Smith Ltd. Reg No 4323903 England

Atkinson Smith Financial Services Ltd. Reg No 1205413 England.

