

# BJK *today*



July 2005 issue 1

[www.bjkinsurance.co.uk](http://www.bjkinsurance.co.uk)



## Hello & Welcome



Stuart Charnock  
MANAGING DIRECTOR

Welcome to this, our first newsletter. I hope that you will find it interesting and of some value to you.

Whilst a newsletter is not exactly a new idea we have always recognised the importance of maintaining contact with you. We like to see as many of our clients as possible as this helps us to understand your needs better. We are very proud of the fact that many of our clients have worked with us for a long time, some for over two decades. As our client base grows it becomes increasingly difficult to see everyone as often as we would like and so this newsletter is at least one way to keep you up to date with what we are doing.

The first thing to say is that we love complaints! We are always pleased and flattered when we receive favourable comments about our service or about an individual

here. Whilst this does encourage us we would also like to know if you think there are ways in which we can improve and serve you better. So please do feel free to complain - this can help improve the way in which we respond to your needs.

I hope that you will enjoy the content of this newsletter. We would be delighted if you have any suggestions for future editions. This will help us to give you what you want. If you do want to make a contribution in this way then please speak to Kirsty or Leon our new business team - they are always looking for something to do!

Finally, thank you for your custom - we do value it very much.

**STUART CHARNOCK**

### OUR PROMISE!

- ▶ Endeavour to make sure that you have the right policy cover for the right price.
- ▶ Make no additional brokerage charges.
- ▶ Provide the highest level of customer service.
- ▶ Have no automated telephone services!

### Inside this issue

Introduction by Managing Director	1
Our promise	1
BJK Explained	2
Sun Sea & Sand	2
Motorists Uninsured	3
Summer Drink Drive Campaign	3
Ain't Claims Strange	3
Authorised by FSA	4
Meet the commercial team	4



Sun, Sea and Sand page 2

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Remember our Promise on page 1

## BJK Explained...

Our business bears the initials of the late Bernard J Knibbs who founded the company in 1971. During the last 20 years the company has developed a reputation for being a caring specialist insurance broker to the Charity, Youth and Community Sector as well as the traditional commercial and personal insurance markets.

Considerable growth has been achieved since 1998 when we merged with the MCIS group, another firm of specialist Charity Insurance Brokers. Together we work extensively with some of the UK leading insurance companies and Lloyds with a clear focus to protect the assets of our clients and achieve long-term value premiums across all classes of insurance.



It's the time of year we all look forward to a holiday, whether you're off on safari in Africa, snorkeling in Australia, sunbathing in the Mediterranean or simply having a cream tea down here in Devon!

We know you would have worked

hard all year to save for your time away, but making sure you have the right travel insurance has probably not been a priority. Simply taking out the travel agent's insurance without checking for alternatives could cost you money and not provide the most comprehensive cover.

## INSURANCE SPECIALITIES

- ▶ Shopmobility
- ▶ Commercial combined
- ▶ Shop/Retail
- ▶ Professional Indemnity
- ▶ Public/Employers Liability
- ▶ Fleet
- ▶ Minibus
- ▶ Community Transport
- ▶ Youth clubs
- ▶ Trustees Indemnity
- ▶ Charity Combined

*"Medical expenses could cost you your home, if you're not insured."*

Always remember you must let the Insurer know of any pre-existing illnesses or medical conditions. If you are taking part in anything that could be classed as a hazardous activity, advise the insurers beforehand, as it is much too late should things go wrong. Medical expenses could cost you your home, if you're not insured.

**Should you like advice or to receive a free quotation please telephone our travel insurance specialist, Jennifer Franks on 01271 346711.**

*Otherwise we wish you  
**BON VOYAGE!***

14  
days of  
grace  
GONE FROM MOTOR INSURANCE RENEWALS

# Motorist Uninsured



How many UK motorists realise that the 14 days of grace period no longer applies for motor insurance renewals? Most insurers have now removed the 14 day Road

Traffic Act cover, leaving many motorists unaware that they risk driving uninsured unless they arrange cover before the expiry of their existing policy.

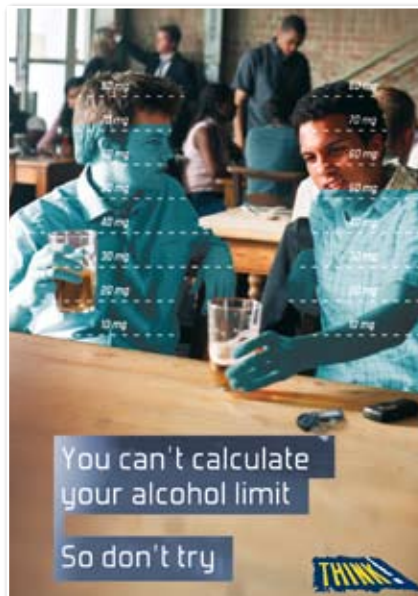
## SUMMER DRINK DRIVE CAMPAIGN!

The Summer Think! Drink campaign launched on the 9th June highlighting that there are just as many drink drive casualties in the summer months as there are at Christmas. The hope is that drivers don't become complacent about drink driving in the summer by thinking that drink driving is just a Christmas issue.

### Drink Drive Statistics (2003)

- 560 people were killed in drink-drive related incidents
- 2580 people were seriously injured
- There were over 19000 drink-drive casualties in total in 2003
- Male drivers under 25 had the highest incidence of failing a breath test after being involved in a road accident in which someone was injured

*"560 people killed in drink-drive and related incidents."*



⊕ The Summer Think! Drive Campaign.

## Ain't Claims Strange



# BJK *today*

Let us know what you think of our first issue.

## Authorised by FSA!

We are pleased to confirm that BJK has been authorised and regulated by the Financial Services Authority (FSA) our registration number is 310287.

The principles we abide by are:-

- ▶ To act with integrity
- ▶ To act with due care, skill and diligence
- ▶ Maintain adequate management control
- ▶ To be financially prudent
- ▶ Observe standards of market control
- ▶ Pay due regard to the interests of our clients and treat them fairly
- ▶ Ensure that all our documentation is clear, fair and not misleading
- ▶ To manage any potential conflicts of interest so that the client is not disadvantaged
- ▶ Maintain an open relationship with the FSA

## MEET OUR COMMERCIAL TEAM...

Providing professional and personal service to the highest standard are the key attributes for this team. They understand that no two businesses are the same and whether the client is a sole trader or a large company they know that they all have their own unique requirements. With the addition of Kirsty and Leon who are our dedicated new business team we know that the team is going from strength to strength.



## CONTACT LIST

**Managing Director:**  
**Financial Director:**

Stuart Charnock  
Sally Cann

**Commercial Team:**  
**Manager:**  
**New Business Team:**

Tel: 01271 346711      Fax: 01271 323677  
Tom Forster  
Kirsty Worth  
Leon Hutchinson

**Commercial Account Executive:**

Richard Brain  
Bruce Vernon  
Cara Hobbs  
Karen Hall  
Jennifer Franks  
Tel: 01271 345005      Fax: 01271 323677  
Phil Snow  
Stephen Robinson  
Ian Musselwhite  
Alan Green  
Naomi Holmes  
Denise Dilworth  
Chris Fallows  
Rosie Poole  
Rachel Snow  
Lindsey Redfern  
Chris Pilkington  
Nikki Cook

**Personal Lines:**  
**Travel:**

**Schemes Team:**  
**Manager:**

**Scheme Account Executive:**

**Claims:**  
**Accounts:**  
**Admin:**



BJK INSURANCE BROKERS LTD

BJK Insurance Brokers Ltd, 2nd Floor, Devonshire House, Riverside Road, Pottington Business Park, Barnstaple, Devon, EX31 1EY  
**website:** [www.bjkinsurance.co.uk](http://www.bjkinsurance.co.uk)  
**email:** [info@bjkinsurance.co.uk](mailto:info@bjkinsurance.co.uk)  
**telephone:** 01271 346711/345005