

BJK *today*



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www.bjkinsurance.co.uk



Why we're in the driving seat



Stuart Charnock
MANAGING DIRECTOR

BJK has arranged minibus insurance for nearly 25 years.

Those of you who have been involved in the voluntary transport sector for any length of time will be aware that over the years there have been many insurance companies and brokers/agents who have appeared on the scene making all kinds of claims and promises to you and then disappeared. Has it ever occurred to you why?

The reasons generally boil down to one fact – that minibus insurance is a specialist field and not one to be 'played with'. This is the reason that we have maintained and indeed increased our presence in this market. We have over the years developed a reputation of professionalism

within the insurance sector. This allows us to have influence for the benefit of our clients. We have a long established and experienced team to serve our clients throughout the year. It means that you can enjoy a consistency of quality, advice and service, be able to speak to the same person and build up a relationship with people who understand your organisation and the voluntary transport sector.

We also understand the importance of correct pricing to achieve sustainability in an otherwise volatile market. We do not go in for gimmicks, free gifts, 'kick backs' or any other type of inducement. What we will do is to continue to strive to provide our clients with the most professional, consistent and supportive service that we can. This is why we have been around for such a long time and why we will continue to be around for many years to come!

Please consider BJK when you next have to buy minibus insurance and ask to see our policy comparison which summarises and compares the main minibus insurers policy features. We think that you will be surprised if not concerned!

Finally visit our new look website at www.bjkinsurance.co.uk

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!

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Check out our competition on page 2!

BJK today

Remember our Promise on page 1

Always here to help!

No one likes having to make a claim but sadly incidents do occur. Whether it's a motor accident, water damage caused by a washing machine or a major house fire, providing a fast and efficient service should be the Insurers priority but sadly these days many Insurers in our opinion are failing to do so.

Therefore at BJK my team and I are here to provide support and guidance through the claim process in order that you get a quick and satisfactory conclusion. Even if your insurer has a helpline we want to know about your claim so that we can be proactive and assist you. Telephone 01271 345005 and we will be pleased to be of service.

Rachel Snow
CLAIMS MANAGER



RACHEL SNOW



MID — HELP REDUCE UNINSURED DRIVERS

- w More than one million uninsured drivers - that's around 1 in 20
- w Accidents involving uninsured drivers cost every policyholder an estimated extra £30 a year in insurance premiums.
- w Cost the insurance industry around £550 million a year.

The Motor Insurance Database (MID) plays a vital role in addressing this growing problem and was launched in response to new European legislation known as the 4th EU Motor Insurance Directive. This made it a legal requirement that a national information centre should record insurance details of all vehicles in the UK.

How to help

- w Inform your Insurer immediately of any vehicle changes, including sales.
- w Provide all necessary documentation promptly.

"Did you think LOLER was an exotic dancer?"

WIN A BOTTLE OF CHAMPAGNE!

Think of a caption for the photo and the funniest one, in the opinion of our staff, will win one person a bottle of Champagne!

Email your suggestions to kworth@bjkinsurance.co.uk or send by post by 31 January 2006.

Winners will be contacted by email and will be announced in the next issue. BJK's decision is final!



Lifting the veil on LOLER

Did you think LOLER was an exotic dancer? Many people seemed to think so back in December 1998 when the current Regulations became mandatory!

The Lifting Operations and Lifting Equipment Regulations (LOLER) were introduced to govern organisations providing lifting equipment at work to ensure that the equipment is sufficiently safe, strong, stable and suitable for the proposed use. Any lifting

operation has to be planned and supervised and all lifting equipment must be examined by a competent person to reduce the risks to people's health and safety.

Those working with vehicle tail lifts are responsible to ensure that the legislation and regulations are understood and due diligence put into place. Everyone involved with the tail lift has responsibilities from the directors to the shop floor.



Key points:

- w A thorough examination is a legal requirement every 6 months if the tail lift carries personnel, this includes a person riding on it to operate the controls.
- w Lifting equipment is not covered within an MOT.
- w The examiner should have independence and genuine authority to carry out the thorough examination without fear or favour.
- w The report of thorough examination (or copy of) should be kept with the vehicle for examination off-site.

This is just a brief guide to LOLER, and we would recommend obtaining a full copy of the Regulations and speaking to a specialist engineer to identify and action your inspection requirements and provide guidance on meeting the regulations.

BJK has arrangements with Oast Engineering Examinations Limited who will be pleased to assist should you require it.

Who cares...?

we do!

Our team is committed to providing you with a caring and professional service. With nearly 25 years experience BJK understands that charities and community organisations need special care and recognizes the importance of long term relationships built on trust and understanding.



Standing L-R — Phil Snow, Stephen Robinson, Ian Musselwhite, Alan Green
Seated L-R — Rosie Poole, Denise Dilworth, Naomi Holmes, Chris Fallows

BJK today

How do you use yours?

At BJK we act for over 1,200 charitable and voluntary minibus operators the length and breadth of the country and see a wide variety of uses for those vehicles. The majority of those clients ply their trade under Section 19 of the Transport Act 1985, but with the cost of running a minibus rising each year, some organisations have had to find alternative uses for their vehicles to help keep them on the road. With this in mind, does the vehicle use still qualify for a Section 19 Permit?

Section 19 Permits allow certain non-profit making organisations to charge for transport services without the need for a Public Service Operator Licence. Minibus permits however, do not allow a vehicle to be used to make a profit, or to be used in connection with a profit making activity.

Charitable and voluntary groups concerned with education, religion, social welfare, recreation or other activities of benefit to the community can get

minibus permits. A Section 19 permit is issued for a vehicle that can carry between 9

and 16 passengers. These permits are issued by Traffic Commissioners or designated bodies (local authorities, various national charities or church organisations etc). The permit gives details of those who may use the vehicle but it must not be the general public. For further information about vehicle use under a Section 19 Permit please visit www.dft.gov.uk.

In order to understand the demands and needs of our clients and to ensure that we stay abreast of any changes, such as vehicle use, we issue a Factfinder document prior to renewal each year. This document also enables us to ensure that our clients have the correct cover and helps us to represent their risks to the insurance market in the most professional light, leading to more favourable responses from underwriters.

Phil Snow
SCHEMES TEAM
MANAGER,



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BJK Insurance Brokers Ltd is authorised and regulated by the Financial Services Authority (Reference Number 310287)



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