

## Proposed Changes to Motor Insurance Law - January 2011

According to a leading insurer the **Continuous Insurance Enforcement (CIE)** regulations are due to be laid before Parliament in November 2010. This will introduce that it is an offence to be the registered keeper of a vehicle which may not be insured, even if the vehicle is not driven on the road.

Following comparison of the Motor Insurers Database (MID) and DVLA records, registered keepers suspected to be without insurance will receive a letter and given the following options:

- contact their insurance provider to ensure registration on the MID is accurate
- update their DVLA record
- declare vehicle SORN (statutory off road notice)
- buy insurance.

Enforcement will only follow if the keeper fails to comply with one of the above and will result in:

- an initial fixed penalty fine of £100
- their vehicle being clamped, seized and disposed of

possible court prosecution which carries a maximum fine of £1000.

Registered keepers can check if their vehicle appears on the MID using [www.askMID.com](http://www.askMID.com)

## Taking the Lead!

The rising number of metal theft claims has put 2010 on course to be the second worst year for metal theft on record.

According to insurance specialist Ecclesiastical, during the first five months of 2010 the company received a total of 722 theft of metal claims worth more than £1.6m.

Although lead stolen from churches still makes up the majority of theft of metal claims, a significant increase is now emerging in other areas.

With nearly 20% of the total metal theft claims now being recorded customers - such as schools, heritage buildings and other commercial properties - the insurer is warning that a number of sectors will need to improve their security measures to fight the epidemic.

## Subsidence claims rise following dry summer months!

Following the dry months earlier this year homeowners are being advised to be aware of the increased risk of subsidence.

2009 saw an increase in claims of almost 22% over previous years. Repairs can cost hundreds of thousands of pounds and in extreme cases, homes can be completely destroyed.

Almost 70% of subsidence damage is caused by shrinking clay soil. Moisture is leached out of the soil by trees and hedges planted in close proximity to the home, the ground shifts and foundations crack which can result in serious structural damage.

Signs of subsidence include cracks that begin at the corners of windows and doors, can be seen from both sides of the wall and get wider from one end to the other. Windows and doors that are no longer easy to open or close can also be a sign that something is amiss.

## Claims Key Times

### Late October

Clocks go back claims go up - Burglary rates rise by 5% in the week after the clocks go back compared with the week before.

Car accidents rise by 15% and motorbike accidents by 10% in the week British Winter Time begins.

### Tricks not treats

Halloween is the worst day of the year for malicious damage to your home with claims soaring by 150%.

Watch out for your car too - there's a 23% rise in motor thefts on 31<sup>st</sup> October.

### November - Bonfire fright

November 5<sup>th</sup> is the worst day of the year for burglary - nearly 30% higher than the rest of the year. Dark nights and lots of noise all aid the opportunist thief.

And it's the second worst day for malicious damage to the home with double the amount of claims than normal.

Unsurprisingly it's also one of the worst days of the year for fire claims with 50% more than on an average day.

Lock the car and put it in the garage, motor theft claims are 25% higher and malicious damage to cars go up by 50% on 5 November.

## So what is RIDDOR?

If you employ people or are self-employed or in control of premises, you have a duty to report some accidents and incidents at work under RIDDOR (the Reporting of Injuries, Diseases and Dangerous Occurrences Regulations 1995).

Incidents that must be reported:

- Deaths
- Major Injuries
- Over-3-day injuries - where an employee or self employed person is away from work or unable to perform their normal work duties for more than 3 consecutive days
- Injuries to members of the public or people not at work, where they are taken from the accident scene to a hospital
- Dangerous occurrences - a near miss, where something happens that does not result in an injury, but could have
- Some work-related diseases
- Gas Safe Registered fitters must report dangerous gas fittings they find, and gas conveyors/suppliers must report flammable gas incidents.

It is advisable to ring and report the incident as soon as possible, by calling the Incident Contact Centre (ICC) on 0845 300 9923

Alternatively, online or email forms can be completed, 24 hours a day, by visiting [www.hse.gov.uk/riddor](http://www.hse.gov.uk/riddor)

Deaths, major injuries and dangerous occurrences must be reported without any delay, however, only the following need to be reported out of normal working hours:

- Fatal accidents at work
- Accidents where several workers have been seriously injured
- Accidents resulting in serious injury to a member of the public
- Accidents and incidents causing major disruption, such as evacuation of people, closure of roads, large numbers of people going to hospital etc.
- Over-3-day injuries must be reported within ten days.

If you are unsure about any aspect of RIDDOR, or any other legislative work place matter, then please contact us.

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Keeley & Co can provide information and / or quotations on the following risks:

### **Commercial Clients**

We can arrange the following insurances and advice on how to protect companies and firms from the many disasters which can occur during the course of business life.

Material Damage  
Business Interruption  
Goods in Transit  
Contractors All Risks  
Terrorism

Property Owners  
Glass  
Computer  
Marine

Employers Liability  
Professional Indemnity  
Directors & Officers  
Cyber Liability  
Chancel Liability  
Legal Expenses

Public / Products Liability  
Medical Malpractice  
Employment Practice Liability  
Aviation Liability  
Trustees Liability

Fidelity  
Credit Insurance

Legal Protection  
Money

Motor Fleets  
Motor Legal Protection

Special Type & Commercial Vehicles

Engineering  
Contingency Risks  
Product Recall

Group Personal Accident  
Business Travel

### **Private Clients**

We do not provide Personal Lines insurance for the general public. However, we can offer our expertise and high service levels for individuals connected to our commercial clients.

Our particular expertise is with those clients who own residential property valued in excess of £300,000 and contents that will typically exceed £70,000 to cover antiques, fine art and jewellery in addition to personal possessions whilst anywhere in the world. We can also extend the cover to include personal possessions belonging to children whilst away from the home at boarding school or university.

### **Financial Services**

Financial Services Division based at the same office provides advice on financial and investment matters. This ranges from investment management of private and health pension scheme funds through to personal financial planning for high net worth private clients.