

Allseasons News

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New Concessions Scheme

Garden centre operators know that additional customer numbers can be dependant on concessions as they will benefit other areas of the garden centre from plant sales to restaurant sales.

Concessions are very often key to the development of new product areas which garden centre business owners may not have the expertise or the finance to develop themselves. Many of these concessions operate in modern shops.

Key multiple garden centre groups have on average three concessions per site, some independents may have an average of seven and may include the restaurant.

Allseasons have developed the Concessions Insurance Scheme, with four levels of cover available; bronze, silver, gold and platinum providing a

comprehensive level of cover for all sizes indoors and outdoor garden centre concession, which may vary in size from small to extremely large.

Key areas of insurance cover that are provided for each level are:

- All risks on stock and contents
- Business interruption - automatic 24 month's indemnity period
- Public liability (collection and delivery included)
- Employers liability
- Legal expenses
- Money
- Optional, frozen foods cover if required.

Allseasons continues to set the standard with this new scheme providing garden centre operators and concessions a level of cover that provides peace of mind for everyone.

Public Liability

In the modern retail environment making sure your public liability insurance is correct has never been more important. There has been a significant rise in the number of public liability claims as a result of the current "Compensation Culture", which seems to accompany trips, slips and falls.



Increasingly people want to pass the responsibility of their accidents on to the third party they see for being responsible. It is, therefore, essential for policyholders to choose an indemnity limit, which reflects their exposure and to provide their Insurer with the correct turnover figure.

Garden centres and growers who have concessions on site need to make sure that each concession has third party liability insurance in place - preferably with a limit of indemnity to match their own. In the event of a third party claim on the concessions site, it would almost certainly be the garden centre owner's public liability policy that would have to meet the cost of the claim under the property owners extension, if the concession does not have the correct cover in place. This would in turn affect the overall claims experience of the property owner (garden centre owner) and could in some cases alter the premium at the following renewal.

It is also important for policyholders to consider when reviewing their public liability cover, that the indemnity limit is sufficient for any Landscaping work that is carried out away from the site. Extra care should be taken with regard to work for Local Authorities as these projects generally require a public liability limit of at least £5 million pounds as standard.

New from Allseasons

Risk Management Service

ProAktive Information Portal (PiP)

Allseasons have developed the ideal interactive Health and Safety package for the busy small to medium sized Garden Centre

This is a unique and competitively priced interactive service that protects your business, whilst allowing you to deliver effectively your moral and legal obligation of Health and Safety.

This new service is delivered by the telephone or on-line - which ever way you prefer.

Although visits are not part of the standard package they can be included for an additional charge

This is how it works:

- A Risk Advisor will contact you by telephone to run through a health and safety questionnaire
- Relevant documentation is then produced to meet the requirements of your business
- The adviser then makes three further phone calls to offer advice and to discuss progress, and offer guidance on the use of the system.

The Health & Safety package will deliver:

- Action Points from H&S questionnaire on-line
- An interactive Health & Safety policy
- Calendar with reminders of when to carry out Health & Safety checks
- Monitoring records on-line
- Advice on how to complete risk assessments.



Road accidents at work

The Corporate Manslaughter Act came into force from 6 April 2008; employers should pay serious attention to a police campaign aimed at motorists involved in serious or fatal road traffic collisions.

In 2003 the Health and Safety Executive found that 20 people were killed and 250 people were seriously injured every week in road accidents involving individuals driving on company business. It is estimated that 300 people are killed each year as a result of drivers falling asleep at the wheel and about 40% of collisions involving tired drivers are, again, those driving, for work purposes. Scary stuff.

Previously when the police investigated a serious accident they were primarily concerned with the action of the driver, now the focus of their enquiry is to identify the reason for the motorist being on the road and, if on company business, and whether or not a manager was pressurizing the driver to fulfil too many appointments in a day or undertaking a business journey while unfit to do so as a result of fatigue.

The new Corporate Manslaughter Act provides a mechanism for companies to be held liable for their employees' negligent act; Key things to be considered are:

- A director should be nominated to be responsible for the company's corporate health and safety, which includes at-work driving,
- Ensure that company policies are in place and ensure that all staff have a valid driving license,
- Verify prospective new employees' licenses against the DVLA database before making a job offer.

For more information contact www.dvla.gov.uk

If a serious or - fatal accident occurs the director or manager responsible is likely to have to provide police with an audit trail of drivers, vehicles and journey schedules to show that a risk management strategy is in place and is being adhered to actively.

The HSE publication Driving at Work-managing Work-Related Road Safety is available in PDF format from the HSE's website: it details the steps directors and senior managers should take to manage these risks effectively.

Spot the Giraffe!

Akamba Ltd. have hidden a giraffe in amongst their tropical plants! If you can spot it, email us with the grid reference as subject (eg. F3) and be sure to include your name, address and telephone number. The correct entries will be put in a hat and the winner will receive a £25 M&S Gift Card. Good luck! Email your entry to info@allseasonsinsurance.co.uk.

Closing date 1/11/08. One entry per person.
Picture courtesy of Akamba Ltd, Tythe Barn Lane, Shirley, Solihull B90 1PH. Tel: 0121733311



The old ones are nearly always the best!

Derek's Jottings



We are always looking out for the new plant – one that is bigger, better, flowers earlier, flowers a different shape/colour or fits more on a

Danish Trolley. Sometimes it is so easy to become blinkered only by the new and unusual that we forget that new is not always better and some cases it can be worse.

For me the fragrance as a plant feature is of paramount importance, which is often lost as the flowering genetics are developed. So what better plant for fragrance than the old fashioned sweet peas? Voted by Gardening Which? Readers as the most fragrant plant ever; this easy to grow subject is often overlooked in the quest to grow more geraniums, impatiens and petunias.

We should extol the value of sweet peas as cut flowers. By day, and by artificial light their extreme diversity of charming colours, their brightness, the ease with which they can be arranged, their delightful fragrance and their adaptability to any and every kind of decoration is exceptional.

For consumers, some of the best varieties of sweet peas to grow in the garden are the Heritage varieties that go all the way back to Father Cupani who brought the first seeds to the UK in 1699. Cupani (rich maroon bicolour with violet wings) is still grown today and has been joined by many varieties bred at the turn of the 20th Century.

So when you are ordering next year's new plants spare a thought for some of the older varieties

Derek

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Do you know what value is in your garden?

The wealth in Britain's gardens is £52 billion and we spend about £5 billion on them every year and the average shed has £1,300 of belongings in them.

So it should be no surprise that the estimated annual garden insurance claims are nearly £300 million or an average loss of £387 per claim - in comparison, five years ago the average claim was £305. This is mainly due to the fact people now spend more on the garden with more expensive plants and equipment than before.

It would be fair to say that many householders are unaware of the true value that they have in their gardens. Most thefts happen during summer months but it would help to stop would-be thieves by locking sheds and greenhouses, padlocking tubs and hanging baskets with a chain. Also it is worth installing outside lights - a number of companies, including Gardman who sell a quality range of solar lights, which not only enhance the

garden whilst remaining environmentally friendly but also act as a deterrent.

Thieves seem to have a liking for statues but the more ambitious among them are now removing the whole lawn, bricks, benches, wrought iron gates, decking and fish - basically the whole garden!

Thieves' favourites are plants sold in pots such as topiary and standard bay trees; these tend to be displayed on either side of the front door. Others include:

- Japanese Maples
- Phormiums
- New Zealand Tree Fern
- Black Bamboo
- Alliums

It may also be worth considering planting spiky plants such as berberis or pyracantha to put off intruders.



Left - right Guy Moreton, Helen Brent, Matthew Cook, Aimee Glover, Krystyna Grant (Centre)

Picking Winners

In our last article we looked at the different ways that can be used to source potential candidates. Once we have a pile of CV's the hard work really starts.

Whilst a few organisations still seem to believe that a 40-minute "chat" is sufficient to assess candidates, it may be worth taking a little while to think about the potential "investment" value they can add to your business.

The implications of poor selection can be significant. Disruption to efficiency, impact on morale, time taken to deal with discipline, additional training and repetitive recruitment are just some of the reasons why you should invest time and resources right at the start of the process and try to get it right the first time. Some tools that can help you do this are.

- Using a Person Specification – Produce a list of "essential criteria" without which a candidate is not likely to be successful in the post, make this known to potential applicants straight away
- Self-selection - providing a candidate with as much accurate information as possible, much time can be saved by voluntary withdrawal of the application
- Telephone Screening – Screening initial applications via the telephone can be extremely useful, an excellent way of creating a shortlist.
- Selection Testing - Psychometric tests are the most common form of specialist test. They are designed to measure personality and identify traits.

These are some of the basic things that can save time and effort at the start, however there is another way – For More information on how we can help you with every step of finding the perfect candidate please contact MorePeople on 01780 480 530



Allseason's Marathon Man

Have you ever wondered why anyone would run the London marathon? Every year thousands do; each with their own reasons. This year David Holmes from Allseasons did just that and has kindly recounted the whole experience from start to finish.

"On Sunday 13th April I ran in the 2008 Flora London Marathon, it was the culmination of 9 months hard training and a few niggling injuries. I had wanted to run the marathon for many years for various reasons, but after my dad was diagnosed with an incurable blood disease in 2005, I wanted to run it even more and raise money for research into the disease.

"With my place guaranteed I began my training in August 2007 and as my fitness improved I started clocking up the miles around the area where I live. On average I would run about 30 miles a week and 4 weeks before the marathon I did an 18 mile run, this would be the furthest I ran before doing the full marathon distance. The 2 weeks before the marathon were spent doing short runs of about 8 miles as I built up my body's carbohydrates.

"Soon the big day was upon me and I had the worst possible journey to the start. My train into London was cancelled and instead of the journey taking 1/2 an hour it took 1 1/2 hours on the bus! To make things worse my connecting train to the start area had also been cancelled. I eventually arrived at the start 1/2 hour after the race began, so I crossed the start line on my own and with 2 miles to make up on the rest of the field.

"I eventually caught the field up and began to pass the slower runners, the crowds began to increase and the atmosphere was unbelievable. Everyone



was cheering, children were giving out sweets to the runners for that extra bit of energy and bands were playing at the side of the road.

"After 2 1/2 hours I reached half way and still felt pretty good, despite the heavy rain and my next target was to get to 17 miles to see my family who were gathering at that point. With the sides of the roads still packed with spectators, 12 people deep at some points I managed to hear my family call my name, and went across to see them and take a well earned break.

"Having had a big hug from my mum and with 9 miles to go to the finish I set off for the finish. This proved to be the hardest part of the race, as I reached the 21 mile mark the heavens opened and the rain lashed down again, at this point I hit "The Wall"! My legs just wouldn't do what I wanted them to do and I felt as if I couldn't run anymore. I don't really know how but I managed to keep going and as Big Ben came into view I knew that I was nearly there.

"At this point the crowds were even bigger and as I entered St James' Park the crowds were bigger than ever!! As I turned right in front of Buckingham Palace there was only 200 metres to go, and I summoned every last bit of energy to get across the line. It was an awesome feeling to have completed the course and do something that the majority of people will never do!! I can now wear a medal which says I finished the 2008 Flora London Marathon! Yes!!!!"

For more information about the products and services that **Allseasons** are able to provide please contact one of the Allseasons team at:

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