

Towergate Lloyd & Whyte Farm Insurance - Summer 06 Newsletter

Meet the Lloyd & Whyte Team, at a Farm Show near you!



It's that time of year again, and we will be attending farm shows around the South West to get into the field and meet our customers face to face. We really enjoy meeting so many of you and having a chat.

We will be at the following shows this year (including 2 extra shows that we weren't at in 2005!):

- Royal Cornwall Show - 8th,9th,10th June, Stand number: 578
- Honiton show - 3rd August
- Gillingham and Shaftesbury show - 16th August
- Beef and Growing Cattle South West Show - 7th September
- The South West Dairy Show - 4th October

Refreshments will be available throughout the day so you can take a well-earned rest whilst you join us on our stand.

Our annual prize draw this year gives you a chance to win a superb Dingo quad bike. All you need to do is fill in the free prize draw leaflet at our stand. If you are not venturing to any of the agricultural shows, then you can enter the competition using the attached tear off slip, just fill it in and return it Freepost.

Also don't miss Daisy the cow at the shows. The person who milks the most within the time set from Daisy the imitation cow will win a bottle of champagne. Please feel free to test your hand milking skills on your way in or out of the stand.

Motor - Windscreen Claims

During the course of the year we receive an awful lot of windscreen claims, so we felt that it was worth reminding you about the situation in respect of the windscreen excess that is payable in the event of a claim.

If you use one of the approved windscreen repairers the excess payable is £50, whereas if you organise replacement yourself via a non-approved repairer, the excess could be anything up to £100. As you are

responsible for this amount yourself, it is worth a quick call to our claims team on 01823 721314 and we will put you in touch with the approved repairer, if you are unsure of who you need to call.

Please remember - if your windscreen can be repaired rather than replaced, there is normally no excess to pay, so don't leave it too late to sort out, as windscreen cracks and chips do tend to become bigger the longer that you leave them.

Engineering Insurance

You may have recently received a leaflet from us about this important cover, detailing the need to ensure that engineering equipment such as lifting devices, or pressure systems are inspected on a regular basis.

This is a statutory requirement and failure to undertake regular inspections can lead, amongst other things, to withdrawal of equipment, fines and in

some cases imprisonment, through prosecution by the Health and Safety Executive.

Towergate Lloyd & Whyte (TL&W) can provide valuable advice and inspection services for all of your engineering requirements. Please contact us to discuss cover or request a copy of this useful leaflet if you haven't already received a copy.

Alarming News

Although many of us nowadays have security alarm systems fitted to our houses or business premises, it does not automatically offer the assumed protection of a police or alarm service provider response.

We are aware that some police forces around the UK simply do not have the resources to be able to respond as you would expect.

This development has come about as a result of the growing number of "false alarms" and perceived time wasting impact of situations such as "my cat must have triggered it off".

With this in mind, we would encourage you to check your alarm system paperwork or look up local police response information to ensure that you know how to react should your alarm go off unexpectedly.

In particular, if your alarm system is connected to a central service supplier, we would encourage you to study the small print of your agreement to check whose responsibility it is to notify the police of a suspected break in and the onus that the wording places on you to attend or inspect the site for intruders or signs of a break in.

If you would like to discuss any concerns with one of our account handlers please feel free to give us a call on **01823 721316**



FREE Prize Draw*

Win A Dingo Quad Bike

Towergate Lloyd & Whyte are offering you the chance to win a Dingo Quad Bike.

Simply ask for a FREE no obligation quote for your Farm or Motor Fleet insurance by completing your name, address and insurance details below. Then return by FREEPOST or hand it in at one of the Farm Shows.

* Terms and Conditions apply

Towergate Lloyd & Whyte

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Towergate Lloyd & Whyte is a trading name of Towergate Underwriting Group Limited

Authorised and regulated by the Financial Services Authority

For your chance to win a Quad Bike, simply complete the form below:

Name: _____

Address: _____

Postcode: _____

Telephone No: _____

Mobile: _____

Best time to call: _____

Email: _____

Are you currently with Towergate Lloyd & Whyte?

Yes No

Farm Renewal Date

Motor Fleet Renewal Date

Return the tear off slip FREEPOST or hand it in at one of the Farm Shows.

Employee Profile

Name: Jan Newton
Job Title: New Business Farm Account Handler
History: Jan has been with TL&W for 3 years as an account handler and lives in Farway, a small village in East Devon in the heart of the farming community.



In an conscious effort to provide a speedier quotation service to clients, Jan is now focusing on delivering quotations over the phone to new and existing clients.

Jan deals mainly with smaller farm business and is happy to receive your calls

to discuss any requirements. Jan says "I think it's important to offer customers the opportunity to get a quote over the phone in the first instance to save time, given the huge pressure and demands on people working in the agricultural industry nowadays. If I feel a client would benefit more from a visit, I am able to arrange a meeting with one of the Farm Account Executives to discuss the information given in more detail".

Jan is happy to be contacted on 01823 721264. Why not ask for a quote and put her to the test?

Farm News and Product Update

As part of the service we provide to our clients, we like to remind you about important aspects of your insurance or the industry and encourage you to discuss these with us regularly. This quarter we are looking at Diversification Insurance and Technology.

Diversification Help

Much is written about diversification in the agricultural industry and by talking to you, our customers, we understand the necessity for farmers to have many strings to their bow these days.

We're always keen to hear from you on this subject to assist us in developing insurance products that meet your needs for the future. If you have any specific thoughts on diversification, please contact Julian Lawrence in the office on **01823 721274** or via email - **julian.Lawrence@towergate.co.uk**

Technology

In addition to offering the traditional communication tools, phone, letter etc, we are keen to offer our customers the opportunity to email queries or amendments to us, with the reasoning being, your business operates 24 hours and it's not always convenient to contact us between 9am and 5pm Monday to Friday.

Our email address is lloydandwhytesales@towergate.co.uk should you wish to use this facility.

We are also developing additional Internet capabilities at the moment that will allow you to view your policy documents online along with many other features and useful bits of information. We'll keep you updated on progress of our website www.towergatelloydandwhyte.co.uk - over the coming months.

Terms and Conditions

- No purchase necessary.
- The free prize draw is open to all UK-Residents aged 18 or over excluding employees and family of Towergate Lloyd and Whyte Farm Insurance or Towergate Underwriting Group Limited and other parties administratively involved in this promotion.
- Entries must be on the form provided and handed to a representative of Lloyd & Whyte Farm Insurance at the show or returned by FREEPOST.
- Only one entry per person.
- The winner will be the first name selected on 12/10/06 and will be notified by post within 7 days.
- The winners name will be disclosed on application to Towergate Lloyd & Whyte Farm Insurance.
- The prize is Dingo Quad Bike
- No cash or other alternative will be offered.
- The Judge's decision is final, no correspondence will be entered into. The winners must agree to their name and photograph being used for promotional purposes.

Data controller for your personal data is Towergate Lloyd & Whyte Farm Insurance, part of Towergate Underwriting Group Limited.

If you do not wish to receive further information on Towergate products or services, please tick

Charity Support

You may be interested to know that TL&W supports 2 major charities and regularly make donations through activities and events both in and outside the office.

So far we have raised money for Help the Hospices, by holding dress down days in the office and by using Daisy the Cow at farm shows.

£4000 pounds was raised by the Towergate Group for the Royal Agricultural Benevolent Institution (RABI) in a Christmas Hamper Appeal at the end of 2005 - TL&W contributed a substantial sum towards this amount.



help the hospices

Sponsorship

Continuing in the charitable vein, we thought that you might be interested to know about the other initiatives that we get involved with in the South West:

- Taunton & District Youth Cricket
- South Devon Herd Book Society-Young Handlers Competition at the Royal Agricultural Show in Stoneleigh.
- Ayrshire Cattle Class at the Honiton Show
- Champion Simmental at the Mid Devon Show
- Wiveliscombe Young Farmers
- Taunton Market Christmas Fatstock Show

We're always keen to put something back in to the farming community, so if you have any worthy causes that you'd like us to consider sponsoring or supporting, please feel free to let us know, contact Julian Lawrence in our office on **01823 721274**.

TL&W reaches the parts that other brokers can't reach!

In our last newsletter we told you that we had recently become part of Towergate. This has opened up access to a large number of specialist schemes and facilities and provides us with even greater flexibility to insure a complete spectrum of risks.

More importantly, it means that there are now a number of other Towergate brokers around the UK, who have farm insurance specialists on hand who are able to provide individual service and

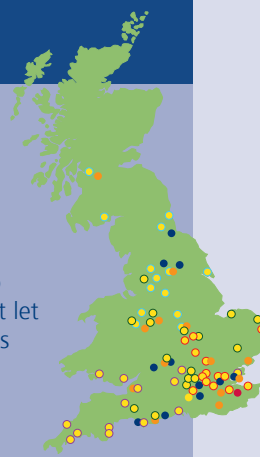
advice in the areas that we find difficult to reach.

Currently we have offices able to handle Farm enquiries in the following areas: Wales, The Midlands, Scotland, The North East, The East, The South East and not forgetting ourselves covering the South West.

Each of the offices has been individually vetted by TL&W to ensure that you receive the same high standard of

service by tracking enquiries and quotes that they handle on our behalf.

If you don't live immediately adjacent to one of our offices, don't let this put you off trying us for a quotation, our advisors are happy to travel to meet you if an appointment is required.



Towergate Lloyd & Whyte Farm Insurance
FREEPOST (NAT20273)
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