

Towergate Lloyd & Whyte Farm Insurance – Autumn/Winter 06 Newsletter

Farm Shows – prize draw winners

It has been another fantastic summer at the various farming shows around the region and as usual the weather was very kind to us. In particular we felt that the Beef Event at Hatherleigh was a resounding success and it was great to see so many people attending from all over the South West and beyond.



During the course of the summer we have been running our “Win a Dingo Quad Bike” competition and we are pleased to announce the winner, pulled out of the hat is:

Mr S Hayball from Bridport in Dorset.

Clydesdale Bank, who joined us on our stands in 2006, have also been running a Champagne presentation box prize draw at each show. The winners of the champagne at each show were:

- Royal Cornwall Show – Mr G Bushen, Wadebridge
- Honiton show – Mr DJ Manning, Taunton
- Gillingham and Shaftesbury show – Mr Loder, Yeovil
- Beef and Growing Cattle South West Show – Mr DJ Turner, Torpoint
- The South West Dairy Show – Mr HB Green, Glastonbury

Congratulations to all the winners!

The Smithfield Show - Win an iPod and a Case of Wine

We are attending an extra show just before Christmas. We would like to take this opportunity to invite you to our stand, which will be in the Edmund Rack Annexe, Stand Number 48.

Whilst you're there you can enter our special Autumn/Winter prize draw to win an iPod and a case of wine. Simply complete the tear off slip attached to this newsletter and bring it to the stand.

If you're not able to make the show, send the slip back to us freepost and we'll pop you in the draw to be made on the 01/03/07.

New Office

You should now have received our update advising you of our new office location. We celebrated the event with an office opening party. David Pipe, the son of the famous racehorse trainer Martin Pipe cut the ribbon to officially open the office alongside the mayor of Taunton Deane.

The new office is conveniently located just off of Junction 25 of the M5 making it easier for us to jump on the motorway and visit our customers across the South West.



Free Prize Draw

Win an iPod & a case of wine

Whilst you're reading about developments at Towergate Lloyd & Whyte, why not enter our free prize draw to win a iPod and a case of wine. All you need to do is fill in your details, tear off the reply paid card and send it back to us.

We provide a wide range of farming and commercial insurances. Please fill in your details to ask us for a free no obligation quote. If your insurances are not due now, fill in your renewal dates and we will contact you closer to the time.

Why not recommend a friend or business associate. For each introduction who takes out a new insurance policy we will send you a £20 Marks & Spencer's voucher.

For your chance to win an iPod and a case of wine simply fill in the form below:

Name: _____

Occupation: _____

Address: _____

Postcode: _____

Telephone No: _____

Mobile: _____

E-mail: _____

Where did you hear about us? _____

Please indicate the insurance cover you would like a **FREE** no obligation review for:

Insurance Type	Renewal Date	Insurance Type	Renewal Date
Farm Combined	_____	Commercial	_____
Motor Fleet	_____	Motor	_____
Engineering	_____	Household	_____
Disease Risk	_____	High Value Property	_____
Travel	_____		
Other (Please Specify)	_____		

Why not recommend a friend or business contact and receive a £20 M&S Voucher (if policy taken out):

Name: _____

Company name and trade (if applicable): _____

Address: _____

Postcode: _____

Contact Number: _____

Insurance type: _____

Renewal date (if known): _____

If you would like to recommend more than one person then please call us 01823 625503

Contact us on:

Tel: **01823 625501** Fax: **0870 909 6913**

E-mail: **lloyd&whyte@towergate.co.uk** Web: **www.towergatelloyd&whyte.co.uk**

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 & Whyte 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 Towergate at the show or returned by FREEPOST.
- Only one entry per person.
- The winner will be the first name selected on 01/03/07 and will be notified by post within 7 days.
- The winners name will be disclosed on application to Towergate Lloyd & Whyte
- The prizes are an ipod and a case of wine.
- 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, part of Towergate Underwriting Group Limited.

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



**FREEPOST RRB-T-RHJA-STBE
TOWERGATE LLOYD & WHYTE
KEMPTON HOUSE
BLACKBROOK BUSINESS PARK
BLACKBROOK PARK AVENUE
TAUNTON
TA1 2PX**

Tenant Farmers' Association – Prize Draw

For the past 12 months we have been running a special prize draw for TFA Members in association with the Tenant Farm Association. The prize draw included:

- Karcher Pressure washer
- All expenses paid trip for 2 to the Oxford Farming Conference

The lucky winners have been presented with their prizes. The picture (right) shows the presentation of the Karcher Pressure Washer to the lucky TFA winner, Mr Landrick, Yelverton, Devon.

We are pleased to continue to our long established relationship with the TFA and hope to see many of you who are members at the shows in 2007.



Farm Insurance Specialists or Rogue Traders?

Whilst we are out and about talking to our customers we occasionally hear that you are approached by other companies with a view to changing broker or insurers. This is a very natural process in the insurance industry and provides healthy competition and often more competitive premiums for the customer.

We do however come across insurance representatives from time to time who claim to be specialists in the farming sector. In fact they have very limited or no experience of the specific needs of the industry.

Farm Insurance is the main speciality of Towergate Lloyd and Whyte. We have a separate commercial operation that proudly enables us to make the claim of being a specialist in the farm insurance sector.

We have built our reputation over many years. We feel that our experience in handling farm and rural policies and claims for our customers counts for more than just providing the cheapest quote.

The majority of our Farm team have been involved in insurance for

over 5 years. Several of the team have first hand experience of farming through the management of their own farms or living in close knit rural communities.

Experienced staff is especially important to you in ensuring that your needs are fully covered in the event of a claim. We welcome your questions and comments should you find yourself in a situation where you are approached by another broker or insurer.

Although price is important, we feel that you need to be confident that you will receive the right support and advice on all occasions. We would urge you to check and clarify the background of anyone else who approaches you.

Towergate Lloyd & Whyte have established, strong and healthy relationships with several specialist Farm Insurance companies. This means we do our best to make sure that you receive the best cover available.

Changes to your policy mid term and at Renewal

So that we can ensure that we find you the best premium and cover, it is crucial that you advise us of changes as and when they happen.

If you need to change any aspect of your insurance cover during the term of the policy, please give us a call.

Despite concerns that this may increase the price or result in restrictions, it can have the opposite effect too.

For instance if you are deleting a vehicle from your motor fleet policy mid term, we can arrange a refund in premium (where applicable) from the date that you notify us of the change. If you are a month late in telling us, you will miss out on getting 1 months premium back.

Advising us of changes also ensures that you will be adequately covered in the event of a claim. We occasionally find ourselves dealing with claims where customers thought that they had arranged cover but had not called us to advise us about the change. This sort of situation can prove very costly, so let us know about any change as early as you possibly can.

Examples of the many changes that you need to tell us about are:

- Changes to motor vehicles or drivers
- New buildings
- Increases or decreases in buildings valuations
- Diversification – changes to the type of farming that you do

Employee Profiles

Name:

Nick Green

Job Title:

Senior Account Handler

History:

Nick joined Lloyd & Whyte after graduating from University. He is a Senior Account Handler within the Farm Insurance Team. In his spare time Nick enjoys travelling and has been to most parts of the world. However at present most of his spare time is spent renovating his new cottage. He is very much enjoying being part of the rural community.



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