

Aggravated Burglary

A new Chubb Insurance Report on aggravated burglary reveals:

- 1 in 200 homes will experience violence from intruders each year
- Aggravated burglary has risen 79% since 1991
- Affluent households are particularly at risk (and not just celebrity homes)

The *Chubb Insurance Aggravated Burglary Report* identifies the three main types of intruder prepared to break into a home. They are:

- **The Chancer:** an unarmed, unskilled and opportunistic offender acting on impulse. They will generally flee if aware the property is occupied, only turning to violence if provoked.
- **The Creeper:** a non-aggressive but highly-skilled burglar. They will always attempt to avoid confrontation.
- **The Confronter:** prepared to enter a house even if it is clearly occupied. Ready for confrontation, they can be especially dangerous.

Direct contact should be avoided whenever possible. If unavoidable, the report recommends victims adopt a state of 'Active Passivity'. This involves taking charge of the situation, without the offender's awareness, through subtle, submissive and non-confrontational means.

The advice is:

1. Cooperate but initiate nothing – do not inadvertently initiate violence by saying something such as 'Please don't hurt me'
2. Do not talk about the possible consequences for the burglar or say you will be able to identify them
3. Tell them what you are going to do before you do it, for example "I am going to sit down"
4. Notice and remember minor details
5. In prolonged situations try to 'humanise' yourself in the intruder's eyes
6. Don't lie as you might be caught out
7. Only 'have a go' as a last resort
8. Call the police when the offender leaves

Insurers are adding a range of covers for aggravated burglary, post-traumatic, counselling, kidnap and ransom, and security advice both for home and travel policies. The aim is to protect clients' lifestyle, physical and emotional well-being, not just their possessions.

Tip: Subscribing with neighbours to a private security firm scheme against aggravated burglary could earn you a discount on insurance premiums.



Red 24

We are all acutely aware of personal security these days, and Hiscox policies now include free subscription to Red 24 security advice. This telephone and web-based, 24-hour facility gives in-depth advice that allows you to make informed decisions and plan against risks, including travel, securing the home, protecting personal items, car-jacking, stalking, kidnap and chemical attack, road rage and advice tailored for women.

Listed Buildings: Onus on Owners

Owners of listed buildings have a special duty to protect them. Prosecution is rare, but a South Cambridgeshire resident was recently ordered to pay a £5,000 fine and court costs of £1,260 for removing original floorboards and ceiling joists, and sandblasting the joists and front door at a listed cottage. The magistrates ordered the resident to pay these costs within 3 months. David Hussell of SCDC, said "The Council is committed to preserving and protecting buildings of historic interest and takes a grave view of works that harm the character of Listed Buildings". Unauthorised works on a listed property are usually a criminal offence. Listed properties require specialist insurance, allowing for specialist materials and craftsmen.



Tips: Garden Security



Outdoor security is a big new issue, and water fountains, statues, lawnmowers and expensive plants have all become prime targets. Try the following to improve your garden security:

- Gravel drive/path - the noise of gravel underfoot is a good deterrent for thieves
- Use brick weights in expensive garden pots. The new PlantAnchor (plantanchor.com) secures the plant into the pot and into the ground
- Lock away expensive items such as lawnmowers – and consider an alarm system for outbuildings: GardenSitter and ShedSitter from www.euronova.co.uk allow remote monitoring of your garden/shed
- Prune trees and shrubs near sheds, greenhouses and garages to prevent thieves working undetected
- Postcode mark valuable and transportable items such as cycles and lawnmowers
- Keep the garden well-lit
- Surround property with a prickly hedge barrier or fit a trellis top to fences, making it hard to climb over
- Photograph valuable garden statues and ornaments to help make sure stolen goods are properly recompensed or returned to you by the police

Recipe - Green Salad Starter

from Joan Bakewell

This is a light, easy to make (no cooking) and delicious starter for a summer dinner party, or a treat if it's just family. It's the green flesh of the different ingredients that gives it its title. They are as follows:

Ingredients

- Half a cucumber
- Half a ripe melon
- A whole, ripe avocado
- Oil and vinegar or lemon dressing, with a pinch of sugar
- Mint leaves



Cut the cucumber into small chunks, leaving on the darker green skin. Scoop the melon out of its skin and chop it into chunks just a little larger. If you want to use a scoop to make melon balls that's fine. Finally, and when you're almost ready to serve, peel and stone the avocado and chop the flesh, likewise, into small chunks. Mix all the chunks lightly in a salad bowl, add the salad dressing in quantities to suit your taste. Season with freshly ground pepper and salt. Chop the mint leaves and mix that in, too. Scoop delicious helpings into individual bowls, and serve with crusty bread and French butter.

Comedy Corner : Tommy Cooperisms

I went to buy some camouflage trousers the other day but I couldn't find any.

My friend drowned in a bowl of muesli. A strong currant pulled him in.

Our ice cream man was found lying on the floor of his van covered with hundreds and thousands. Police say that he toppled himself.

Apparently, 1 in 5 people in the world are Chinese. There are 5 people in my family, so it must be one of them. It's either my mum or my dad. Or my older brother Colin. Or my younger brother Ho-Cha-Chu. But I think it's Colin.

You know, somebody actually complimented me on my driving today. They left a little note on the windscreen. It said, 'Parking Fine.' So that was nice.



La Playa
The Stables, Manor Farm, Milton Road, Impington, Cambridge CB4 9NF
Tel: 01223 522411
Web-site: www.laplaya.co.uk



LA PLAYA LIMITED

News from the Beach

summer 2004

Specialist insurance advice and cover for

- Private Clients
 - Media, Arts and Technology organisations
- Depth of understanding. Lightness of touch.

Welcome



Photo: Richard Heeps

Welcome to our Summer Newsletter. This year we are celebrating our fifth year in business - and as part of our celebrations we are commissioning a new work from composer Nitin Sawhney for Britten Sinfonia, to be premiered in November, which I hope many of you will be able to attend. It has been a remarkable few years and we have been delighted with the way the business has really made its mark at a national level. In fact we were recently shortlisted for both Growth & Expansion and Private Company of the Year at the East of England Business Awards.

The latest welcome addition to our team is Caroline Hill, who joins us from a large Guernsey broker and specialises in insurance for private clients with art and antiques in their homes.

Thank you for your continued support and we wish you a relaxing and enjoyable summer.

Alan Gale - Chairman



This newsletter and most policy information is available in large print – please let us know how we can make the information more accessible to you.

5th Anniversary: New Nitin Sawhney Commission



Photo: Patrick Harrison



To celebrate our fifth anniversary, La Playa is commissioning a new orchestral work from composer Nitin Sawhney for celebrated orchestra Britten Sinfonia. The new piece will tour to:

15 September	Palais des Beaux Arts, Brussels	T: 00 32 2 507 82 00
17 November	London Jazz Festival at Royal Festival Hall	T: 020 7960 4242
24 November	Cambridge Corn Exchange	T: 01223 357851
27 November	Symphony Hall, Birmingham	T: 0121 767 4050

A gifted multi-instrumentalist, arranger and producer, Nitin Sawhney has merged Indian classical music with jazz, dance beats and electronica, winning a host of awards. Steeped in Indian and Western classical music as well as rock, he has written for The Proms (2000's Urban Prophecies), Britten Sinfonia (2001's Neural Circuits), and is due to compose an orchestral suite for the English Chamber Orchestra. Sawhney recently recorded Varekai, the latest offering from Cirque du Soleil, and as well as writing soundtracks for film and TV, he co-devised the BBC TV comedy series Goodness Gracious Me.

Caroline Hill Private Client Account Executive



Caroline Hill joins La Playa from Guernsey, where she was a Private Client Broker at the largest insurance broker in the Channel Islands. Primarily working within the field of High Net Worth, she specialises in insurance for fine paintings and furniture. Caroline has a degree in Fine Art Valuation, and is passionate about art history and architecture. We welcome to her to the mainland and particularly to Cambridge, where she can indulge her love of museums and galleries!

General Insurance News

FSA Regulation

From January 2005, the general insurance industry will be regulated by the Financial Services Authority. We are currently reviewing our systems and procedures to ensure we are fully compliant. Clients may receive information in a slightly different format but we'll try to ensure letters remain personal and in plain English.

Media, Arts & Technology Division

Division Head: Mark Boon, Managing Director



Credit: Richard Heeps

Mark Boon, Managing Director

Welcome to new clients

We're delighted to welcome new clients including the Dunedin Consort; European Voices; Hamilton Hodell; Lewes Live Literature Festival; Orca Brand; Oxford Contemporary Music; Second Wave Promotions; Shobana Jeyasingh Dance Company; Spitalfields Festival; Zenith Publishing.

Client Spotlight: Lewes Live Literature



The Lewes Live Literature Festival has refurbished its rural company premises as a new workshop/rehearsal space, due to open later in 2004. The new space will greatly increase the range of participatory arts activities that can be offered alongside the festival. A special celebratory summer season of events will take place at elegant Firtle Place near Lewes, with readings, talks, performance, music, sculpture and painting. Themes will focus on Irish art and literature, the landscape and 16th century sleaze.



Brochures 01273 401100
Website: www.leweslivelit.co.uk

Embracing artists to advertising agencies, photographers to festivals, publishers to promoters and technology to touring, the backbone of this specialist corporate division is CREATIVITY.

Legal Expenses Insurance

The creative industries move fast, exposed to ever-changing, time-critical risks. Self-defence is essential – legal disputes are often costly and stressful to pursue or defend. A brush with the law, such as an Employment Tribunal, can cost managers a lot of sleep as well as many thousands of pounds.

LEI provides legal advice and representation to minimise your business' exposure to risks. Unlike conventional insurance, LEI does not make a direct payment for a claim; instead, the insurance covers the legal costs involved in defending a claim. This includes the appointment of solicitors, barristers and expert witnesses. In many cases, the LEI provider manages the claim throughout.

Nowadays prevention of litigation is key, so as well as providing a "fighting fund", LEI includes advice helplines and guidelines to ensure you are operating within the law. For example, the new Employment Act 2000 brought new rights for part-time workers, parental and maternity leave. Consequently, internal policies and procedures need to be updated, and many firms are dangerously exposed.

Covers include:

- Employment Disputes - compensation awards (eg: from breach of employment law)
- Property Disputes – tenant/landlord issues
- Debt Recovery (with interest)
- Employers' duties (PAYE and Social Security issues)
- VAT Disputes & Tax Investigations
- Contract Disputes with suppliers
- Personal Legal Defence (police, Health & Safety Executive, Local Authority, Data Protection, discrimination, mismanagement of pension funds, jury service expenses)
- Statutory License Protection appeals



LEI is a cost-effective defence mechanism – the equivalent of a couple of hours of lawyers' fees will buy around £50,000 cover, enough to ensure your business stands its ground in stormy weather.

Case Studies

- **Tax Investigation**
An ad agency's incorrect tax return triggered a full enquiry. LEI cover paid for accountants to (successfully) defend the case
- **Health & Safety**
An unreported accident at a theatre company triggered prosecution, and LEI covered solicitors' fees to plead mitigation and reduce charges to a caution.
- **Employment**
An employee resigned and then alleged sexual discrimination. LEI covered a successful defence.

BAFA Insurance Scheme

www.artsfestivals.co.uk

La Playa has teamed up with the British Arts Festivals Association to offer a specially designed policy at discounted rates for their members. Festivals present some major implications for insurance, and getting "water-tight" cover requires specialist knowledge of live performance.

"Our members have been alarmed by the increases in premiums of the past 12 months – some report up to 300% uplift. The current hot issue is liability: due to the rise in the "claims culture", rates are rising and many venues now require festival promoters to have £5m indemnity limits as a minimum. Our relationship with La Playa gives access to a specialist broker who really understands the way we work. The peace of mind alone is priceless!"

Kevin Rainey, BAFA

Private Clients Division

Division Head: Matthew Mullee, Private Client Director



Photo: Richard Heeps

Matthew Mullee, Private Client Director

Time Lifestyle Management

www.timelifestylemanagement.com

La Playa is delighted to offer clients 3 months' complimentary membership of Time Lifestyle Management services (normally £100 annually), giving access to "Virtual Assistant" services: your own PA to carry out research and sourcing on suppliers, holidays, social event planning, date reminders, and out of office services from personal shopping errands to car MOTs, all from £16/hour. This is a simple, convenient and discreet "personal outsourcing" service to help organise aspects of your life that you have neither the time nor the inclination for. Hand over your "to do" list to TIME and get a better balance of work, home and social life!

Fine Arts Society Charity Auction

La Playa donated a glass sculpture by designer Louis Thompson for the Fine Arts Society charity auction in March. Our thanks to Byard Art (www.byardart.co.uk) in Cambridge for introducing us to Thompson's work.

This division offers a highly personal and responsive service for private clients. We specialise in advice and cover of period and modern homes, antiques, jewellery, works of art and fine art across Europe.

Reinstatement Cost



Congratulations to Cristina Harrison of Hertfordshire who won 6 bottles of Bollinger by estimating the rebuild value of this country house, in our competition at this year's Conservation and Design Show at Hatfield House.

Older properties need to be insured for their "reinstatement value" rather than their "market value". These two figures can be vastly different: it may cost far more than the purchase price to rebuild the house after a fire, when you take into account:

- Type of construction: timber frame, brick, stone
- Historic interior features: corncicing, fireplaces, oak panelling
- Authentic materials: lathe & plaster, specialist timber or roofing tiles
- Specialist craftsmen & methods of construction required

And if the property is listed, it's subject to legislation on reconstruction work. It's important to work with a specialist broker with experience of historic buildings and conservation, who can fully assess the risk and secure the appropriate cover at a realistic price.

Product Feature: Combined Home & Motor Insurance

Is home admin taking over your life? You can now insure your homes and cars all on one policy!

Many insurers on our specialist panel are moving towards a "portfolio" approach – covering multiple properties around the world, listed property, estates, horseboxes, cars and motorcycles:

- Save on paperwork: one renewal date, one premium, usually no forms
- More cost-effective: insurers can pass on their administration savings

Insurers consider higher value homes are better protected and therefore better risks – and they apply better rates to reduce premiums. They also offer extra benefits suited to complicated lifestyles, with flexibility and exceptional service paramount:

- Lifestyle covers: identity fraud, aggravated burglary, stalking, kidnap & ransom, annual travel, home appraisal service to avoid form-filling
- Home cover: unlimited reinstatement costs over and above the sum insured on most homes, claims settled in cash – no quibbles, no restrictive security/under-insurance conditions
- Motor cover: medical/counselling expenses following car-jacking/road-rage incidents, "agreed value" approach (depreciation not taken into account when replacing), choice of repairer, like-for-like courtesy car

These policies offer excellent value for money and are supported with first-class claims service. Well worth considering if your home desk is more daunting than your office...