

## Recipe Apple and Amaretti Tart

from Paula Hawthorne,  
Corporate Account Executive



Photo: Deborah Beresford

### Base:

- 8 oz plain flour
- 4 oz caster sugar
- 4 oz butter
- 3 oz amaretti biscuits

### Topping:

- 3-4 large Bramley apples
- 1/2 oz caster sugar
- 1tsp cinnamon
- 1 oz butter

Put biscuits in food processor and chop until breadcrumb size. Add flour and butter and chop until fine. Stir in sugar and press into a 9" loose bottomed tin. Cut apples into quarters and core, cut into slices making a fan shape and place around the base ensuring the apples fit closely together. Mix sugar and cinnamon together. Melt butter and brush over the top of the apples and sprinkle with sugar mixture. Bake gas 6/400F/200C for 35-40 mins until brown.

Great served with vanilla ice cream or cream. Enjoy!



## Comedy Corner Disorder in the American Courts

**Things people actually said in court, word for word, taken down and now published by court reporters...**

ATTORNEY: What is your date of birth?  
WITNESS: July 18th.  
ATTORNEY: What year?  
WITNESS: Every year.

ATTORNEY: What gear were you in at the moment of the impact?  
WITNESS: Gucci sweats and Reeboks.

ATTORNEY: So the date of conception (of the baby) was August 8th?  
WITNESS: Yes.  
ATTORNEY: And what were you doing at that time?  
WITNESS: Uh....

ATTORNEY: Is your appearance here this morning pursuant to a deposition notice which I sent to your attorney?  
WITNESS: No, this is how I dress when I go to work.

ATTORNEY: ALL your responses MUST be oral, OK? What school did you go to?  
WITNESS: Oral.

ATTORNEY: Do you recall the time that you examined the body?  
WITNESS: The autopsy started around 8:30 p.m.

ATTORNEY: And Mr. Denton was dead at the time?  
WITNESS: No, he was sitting on the table wondering why I was doing an autopsy on him!

ATTORNEY: Doctor, before you performed the autopsy, did you check for a pulse?  
WITNESS: No.  
ATTORNEY: Did you check for blood pressure?  
WITNESS: No.  
ATTORNEY: Did you check for breathing?  
WITNESS: No.

ATTORNEY: So, then it is possible that the patient was alive when you began the autopsy?  
WITNESS: No.  
ATTORNEY: How can you be so sure, Doctor?  
WITNESS: Because his brain was sitting on my desk in a jar.  
ATTORNEY: But could the patient have still been alive, nevertheless?  
WITNESS: Yes, it is possible that he could have been alive and practicing law



# News from the Beach

winter 2005 - 2006



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Disclaimer: While every effort is made to ensure the accuracy of information contained within this newsletter, La Playa accepts no responsibility for any errors or omissions.

## Insurance with intelligence

Specialist insurance advice and cover for

- Private Clients
- Farms & Estates
- Media & Arts
- Technology

[www.laplaya.co.uk](http://www.laplaya.co.uk)

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Welcome



Photo: Richard Heeps

Welcome to our winter newsletter! This issue exudes warmth and winter comfort on every page, from wine storage to gold prices for homeowners, staying dry in a flood, tips on protecting businesses, and farm premium savings to warm the cockles; not to mention our well-loved comedy and culinary features. Paula's apple and amaretti tart sounds irresistible!

Our team continues to expand and we are delighted to welcome Amy Bridger and Sue Ephgrave to our Private Clients division – do call them for assistance on any home insurance matters.

We recently analysed feedback forms from clients and were delighted to discover that 100% of customers rate our people “good to excellent” and all of them would recommend us to friends. Your feedback helps us to design our work to suit your needs so please do keep giving it!

Thank you for your continued support and we wish you a peaceful Christmas and a happy and prosperous New Year.

**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.

Sue Ephgrave, Private Client Account Executive



Sue joins us from insurance giant Willis, having previously worked in the Farms & Estates and then High Net Worth teams at Marsh Private Clients. Sue has spent some time living in Spain (currently learning Spanish) and enjoys clay pigeon shooting, amateur dramatics and alternative medicine. She is also a keen yachtswoman!

Amy Bridger Private Client Account Executive



Amy was a Technical Underwriter at NIG in Peterborough, where she specialised in Electronic Data Interchange, and prior to that worked at Countrywide Insurance Marketing. Amy is a keen artist, and is currently working on an abstract canvas for the office. She also enjoys interior design and architecture, and still has energy for horse-riding, dancing and kick-boxing.

La Playa's Alternative Christmas Gift



Rather than clutter up clients' desks with a Christmas card, we will be paying for midwife training, teachers' salaries, a business start-up kit and safe water in developing countries. We felt Oxfam Unwrapped's alternative gift list was more in the Christmas spirit. [www.oxfamunwrapped.com](http://www.oxfamunwrapped.com)

Fair Trade



La Playa became a Fair Trade office in October, which means a new purchasing principle for our staff kitchen, buying only tea, coffee and sugar that carry the Fair Trade mark. The mark guarantees that producers receive a minimum price that covers the cost of production and an extra premium that is invested in the local community. For more information about Fair Trade see [www.fairtrade.org.uk](http://www.fairtrade.org.uk).

Private Medical Insurance:

Call La Playa for a competitive quote for you and yours, through Axa PPP Healthcare.

Private Clients Division

Division Head: Matthew Mullee, Private Client Director



Matthew Mullee, Private Client Director

Photo: Richard Heeps

Specialist advice and cover for period, listed and modern homes, antiques, jewellery, works of art and fine art on a worldwide basis.



Insuring Your Wine

**In the past five years sales of wine in the UK have risen by over 30%, partly because of the increasing number of women drinkers. But the real revolution has been in collecting wine: the Chubb Insurance Wine Report 2005 points to a 40% increase in the value of wine stocks held in the home since 2000 - now more than 50% of their high net worth clients have a significant collection.**

Wine has become a serious investment for many, and wine cellars and specialist units have become must-have home accessories. Standard household insurers will cover small amounts of wine under general contents and some will allow for a temporary increase bought in for Christmas or a wedding, but those with significant wine stocks (valued over £2,000 - which could consist of only a few cases under the stairs) need specialist cover and should have their collections properly valued and their storage methods evaluated.

Key threats to your investment include:

- Loss of labels in cellar flood - a growing risk across Europe
- Exposure to extreme temperatures
- Theft

As the average wine enthusiast owns at least 10 cases, and lucky purchases can quickly accumulate

in value, even a modest collection can be worth a considerable sum. If you are not aware of the true value of your liquid assets, you could find yourself significantly underinsured.

Safeguarding your collection:

- Store your wine in a cool dark place, such as a cellar or somewhere where temperature will remain fairly even throughout the year
- If your collection is extensive, consider investing in a temperature-controlled cupboard, or placing wines in a specialist storage warehouse
- Keep wines in their original case as this can add value when you come to sell
- Avoid boiler rooms, washrooms or garages where machinery is active - vibrations will prevent the wine from settling and maturing properly
- Lay bottles on their side to keep corks moist
- Store in a dry location to avoid moisture damage to labels
- Keep a cellar book updated with details of recent purchases and consumption
- Arrange regular valuations

La Playa offers specialist cover for wines in domestic/warehouse storage and in transit as part of our specialist household policies.

Product Spotlight:  
Chubb  
Masterpiece Initial



**Best known for their household policies for property at the top end of the market, Chubb have now broadened the availability of their premium service with Masterpiece Initial.**

The new Initial policy is designed for property valued at £200,000 or more (reinstatement value), with contents over £75,000. Like its older sister Masterpiece, it allows you to insure homes, possessions, cars and travel all on one policy with one premium, with benefits including:

- A complimentary external building appraisal to help avoid under-insurance
- Agreed value approach: pre-agreed values paid with no quibbles
- Freedom of choice: you choose whether to replace and with whom
- No under-insurance penalties: possessions covered worldwide for “all risks”
- Easy to manage: one renewal date, one premium, covering all your insurance needs worldwide.

**For more information, contact:  
Sue Ephgrave at La Playa: T: 01223 200657  
or email [sue.ephgrave@laplaya.co.uk](mailto:sue.ephgrave@laplaya.co.uk)**

# Flood Preparation

New research suggests that official figures seriously underestimate the number of UK homes in danger of flooding, and some insurers are considering withdrawing cover. As climate change takes effect, and with 200,000 new homes planned in high risk areas, many households and businesses may become uninsurable. Norwich Union's Flood Support Microsite [www.floodresilienthome.com](http://www.floodresilienthome.com) advises simple measures to reduce repair costs and time:

### Indoors:

- Turn off gas, electricity and water supplies
- Unplug all electrical items and take upstairs or raise
- Put plugs in sinks and weigh them down
- Put documents into watertight plastic bags
- Move furniture upstairs or away from walls
- Roll up rugs, carpets and curtains and move upstairs
- Leave internal doors open
- Make up a flood kit: key documents, torch, battery, wind-up radio, mobile phone, rubber gloves, wellies, waterproofs, first aid kit, blankets, insurance details
- Alert neighbours

### Outdoors

- Seal door/window frames with silicone
- Cover windows/doors/airbricks
- Remove non-fixed items (car, dustbins, garden furniture)
- Invest in sand and sandbags or fill pillowcases/rubbish bags with soil

## Future-proofing

Make repairs with flood-resilience in mind - this could secure better terms on your insurance.

### Consider:

- Tiled/concrete floors with rugs
- Fitting plug sockets, boilers and service meters higher up the walls
- Kitchen/bathroom units in plastic, steel or solid wood, not chipboard
- Water resistant door and window frames
- Non-return valves in drainage pipes to prevent sewage backing up
- Water resistant plaster: lime plaster or cement render
- Waterproof sealant/paint on external and internal walls
- Airbricks with removable covers (or foil backed rubber strips)
- Flood defences such as door and window boards
- Pump and sump systems under floorboards
- Remove paving from front gardens as this prevents drainage

### If you live in a flood risk area, try:

- Environment Agency Floodline: 0845 988 1188
- Flood Protection Association [www.floodprotectionassociation.org](http://www.floodprotectionassociation.org)  
T: 0870 2422340

gold and silver for industrial use and the high oil price, which metal prices traditionally follow.

*(Antiques Trade Gazette, 22 October 2005)*



a hotel carpark during a conference.

- Don't leave the laptop on standby - switch it and the Bluetooth off
- Buy an in-vehicle secure system to double up security
- Take it with you!



## Stephen Boniface on Listed Buildings and VAT



Several clients have asked whether they need to include VAT in their listed building sums insured.

Expert valuer Stephen Boniface advises: "New building is exempt of VAT. If a listed building is so far destroyed that it requires complete rebuilding, it would be classed as a new building and would be exempt. However, most insurance claims are for repair of partial damage/loss, which would normally attract VAT. Exemption is only granted for new build and alterations, not for repairs or maintenance. Although reinstatement may involve elements of exempt alteration, you should allow for 17.5% VAT in your sums insured".

For further information contact Stephen Boniface at WCP  
T: 01279 507775  
E: [SBoniface@whitcp.co.uk](mailto:SBoniface@whitcp.co.uk) or [wcp.boniface@btinternet.com](mailto:wcp.boniface@btinternet.com)

Divisional Head: Douglas Brown

Specialist insurance services for large farms, contract farmers and estate owners.



Doug Brown, Divisional Head

Photo: Deborah Beresford

## Lower Rates for Food Chain

Farmers involved in vegetable packing are still paying over the odds for their pack house insurance. Insurance rates for cold stores, composite panels and liabilities in the food chain have rocketed in recent years because of catastrophic insurer losses on fires in the food chain. Although rates have now fallen by two-thirds, many insurers are still over-charging.

La Playa is one of the only brokers in the UK with a facility to look after both farm and pack house covers under a new scheme for grower-packer businesses. Insuring both elements under one roof and then factoring in discounts available through insurer-paid health & safety audits makes us one of the most competitive brokers in the country.

## Using Health & Safety Performance to Reduce Premiums



La Playa is one of the only farm insurance brokers in the UK with specialist Health and Safety expertise. Health and Safety issues are costing farmers both sleep and hard-earned cash as the HSE becomes more aggressive in enforcement and prosecution. La Playa has convinced insurers to pay for a comprehensive Health & Safety audit which results in lower insurance premiums.

*"This is a win-win situation: the farmer gets to sleep at night - and avoid prosecution; the insurer is happy to see liability risks reduced; and premium savings of up to 25% are celebrated all round. No-one wants to see money poured down the drain these days"*

**Doug Brown, La Playa Farms & Estates.**

## Stand Your Ground in Court

Our new legal expenses scheme for farm and estate clients is designed to take the worry out of litigation and provide timely advice to help prevent legal action. The scheme helps with tax and employment issues, as well as land disputes. The policy can also be extended to include contractual disputes with suppliers and customers. In these days of quick-fire litigation, it can be useful ammunition if the opposing party is aware that you have £100,000 of insured fees behind you before they start an action. The costs of such a policy start at under £100.

## Protect Profits Lost from Cancellation



As estate managers look to diversify into a greater number of income streams, revenue comes under threat from a wider range of risks. If you're hosting horse trials, rock concerts, shoots, car boot sales or aviation events, it's well worth protecting your income with some cancellation insurance.

Non-specialist brokers can provide policies against standard risks such as theft or fire, but hosting shoots, for example, could leave you open to adverse weather or demonstrations which fall outside normal insurance contract coverage. La Playa has expertise in event insurance and cover can be tailored precisely to the potential losses. So don't worry if the money-spinning event you have planned is dependent on the weather; either way we can ensure you won't lose out. Try sharing the premium with the event organisers to spread the cost.

# Media & Arts Division

Division Head: Mark Boon, Managing Director



Photo: Richard Heaps

Mark Boon, Managing Director

## Welcome to new clients

We're delighted to welcome new clients including Brighton Festival, Cirque Idyllic, First Act Opera, International Hampstead & Highgate Festival, Hey Chihuahua, Ministry of Fun, Shambala Festival, and Towersey Village Festival.



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

## Public Relations Agencies Vulnerable Without Professional Indemnity Insurance



*"PI is a box that needs ticking - nowadays clients require it"* - **Financial PR Consultancy**

**In PR, your company's good reputation is one of its most valuable assets - and the hardest to protect. In a recent survey\*, an alarming 45% of agencies had no Professional Indemnity (PI) cover, leaving them vulnerable to potential financial and reputational loss resulting from legal action taken by dissatisfied clients.**

In our increasingly litigious culture, PR agencies are already relatively exposed: technological mishaps such as wrongly sent emails, human error, non-intentional breaking of the law and accidental breaking of client confidentiality to a journalist could all damage a reputation.

Most PR firms now include PI cover in their portfolio simply as best practice in an increasingly professional industry, or because a client has required it. Design and print delays could cost you a fee, a client, and legals. And working with heavyweight public sector clients can leave you feeling very "naked". Chris Genasi, President of the Chartered Institute of Public Relations, said: "Best

practice is a hot issue and PI is seen by many...as a must-have. The growth of PI in the PR sector testifies to the sector's increasing maturity... Agencies and consultants without PI...are exposing themselves to unnecessary risk."

Hiscox's new PI policy for PR and marketing is for consultancies and freelancers with an annual turnover of less than £200,000. It covers:

- Defamation: accidental libel/slander
- Negligence
- Dishonesty - of your partners, directors, employees or self employed freelancers
- Loss of documents and data
- Intellectual property - infringing others' rights, including copyright, music rights, trademark, infringement of title, broadcasting or cable satellite rights, any act of passing off
- Mitigation of loss - if your client threatens to bring a claim against you, it can pay your outstanding fees to avoid a larger claim.

\*carried out by specialist insurer Hiscox and the Chartered Institute of Public Relations (CIPR).

### Case Study

An agency was asked to undertake some pack shots of meat - the objective to convey a fresh and hygienic feel. Only after the picture was used was it discovered that a fly featured in the shot used... The agency had to stage the shoot again and have the printed leaflets redone - at its own expense...

## Client Spotlight: Shobana Jeyasingh Dance Company



Image by Chris Nash

Born in Madras, now living in London, award-winning choreographer Shobana Jeyasingh has directed the Shobana Jeyasingh Dance Company since 1988. Her willingness to take risks and explore unpredictable and complex movements has established her as one of this country's most exciting and groundbreaking choreographers. She has created a unique language that expresses her personal British/Indian identity.

This spring, Shobana Jeyasingh showcases collaborative work with iconic composer Michael Nyman (soundtracks: The Piano, 9 Songs). Jeyasingh's edgy choreography and Nyman's newly arranged score for bass clarinet and string quartet promises a visual and aural masterpiece. For tour information, visit [www.shobanajeyasingh.co.uk](http://www.shobanajeyasingh.co.uk) or email [admin@shobanajeyasingh.co.uk](mailto:admin@shobanajeyasingh.co.uk).

*"Jeyasingh's dance jangles with an urgent and infectious city energy...it is crafted as tight as a microchip"*  
**The Guardian**

# Technology Division

Division Head: Mark Boon, Managing Director

Conveniently located at the hub of Cambridge's flourishing technology scene, our specialist team covers software development, isp/asp, telecoms, systems design, security/encryption & equipment manufacture.

## Staying Safe in Cyberspace



**The Internet brings a host of benefits for businesses, but our increasing reliance on technology and e-commerce also engenders new areas of risk exposure not covered under traditional property insurances. The communications revolution makes "cyberliability" insurance a must-have for any business' armoury of protection.**

As well as insuring your own internet-related assets, you need financial protection against third parties bringing claims against you, arising from your use of the internet, e-mail, intra/extranet, or your website.

### First party risks

Primary cyberliability issues relate to your own websites and technology:

- Damage to your website
- Damage to your network or data
- Cyberattacks: self-propagating viruses, worms and other malicious code
- Invasion of privacy and identity theft
- Loss of information and intellectual property (eg: artwork files)
- Cyberextortion: financial loss through online money transactions

- Digital forgery: loss through someone else's fraudulent use of electronic signature
- Failure of virus protection
- System down-time through power-outs, fire, theft...

### Third party risks

This is a fast-growing risk area: your unwitting actions in cyberspace:

- Infringement by you/employees of copyright material online
- Breach of Data Protection Act, and misuse of information
- Breach of confidence: you are liable for information transmitted from your web-site
- Defamation/libel: laws apply to web-site and email material
- Virus transmission from your web-site - even if you did not initiate them
- Inadvertent commitment to a contractual arrangement online (failing to read small-print)
- Employees' fraudulent use of your electronic signature or external email
- Offensive/obscene material transmitted: liability for employees' actions

All organisations need to take steps to avoid or insure against these new risks - for the creative industries, issues of intellectual property are especially important. The law is continually changing - and if you trade internationally, you could be exposed under non-UK legislation.

### Tips: Managing the risk

- Staff training is key: are they aware of the vulnerability to hackers and the implications of their internet surfing?
- Implement written protocols on the use of internet, extranet, email, disclaimers etc. For advice and examples see [www.surfcontrol.com](http://www.surfcontrol.com)
- Draft a business continuity and disaster recovery plan

## Client Spotlight: Hypertag



[www.hypertag.com](http://www.hypertag.com)

Mobile marketing technology company Hypertag produces short-range wireless devices mounted in outdoor posters which send information to mobile phones via infra-red or Bluetooth. A user simply activates the infra-red or Bluetooth on their phone, holds it up to the Hypertag and receives content such as vouchers, business cards, ringtones or games. Because Hypertags use short-range wireless technologies, rather than SMS, interactions are free to both brand and consumer.

Hypertag has just won a major contract with New Look, the high street fashion retailer, to deploy interactive poster technology in the largest ever interactive out-door advertising campaign. Using hypertags embedded in posters in bus shelters across the nation, the retailer is giving away thousands of vouchers via mobile phones.