

BULLETIN

FED UP WITH HIGH EXCESS ON CLAIMS?

Bollington and RTR can help
with new Excess Protect scheme

OK, SO YOU'RE A RECOVERY OPERATOR.

So what do you do
for a living?

WHAT IS THE FUTURE OF RECOVERY?

 **PLUS**
INSIDE

'STEALTH' SPEED
CAMERAS REINFORCE
THE NEED FOR SAFE
DRIVING

BOLLINGTON AND RTR
LAUNCH COMMERCIAL
COMBINED EXCESS
PROTECTION

STRENGTH IN
NUMBERS OFFERS
BETTER RESULTS



Excess Protection

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WINS



ACCREDITATIONS



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Call Bollington on: 0800 970 2692

Call RTR UK Ltd: 0870 474 0148

Created Specifically For You, The Motor Trade.



PAULINE BROOKES

WELCOME

Welcome to the 2015 edition of Bollington Bulletin for Recovery Operators, timed to coincide with this year's Tow Show.

Bollington has been attending the Tow Show for a number of years now, and it's great to see a number of our clients and friends in the industry to discuss what is happening in your world at the event.

One question we are often asked as insurance brokers is: why do you have to ask so many questions?! We start this edition of the Bulletin by asking a simple one: What do you do for a living?

The answer may appear obvious to you, but every business is different. This is why insurance brokers need to find out as much as we can about what you do: so that we can make sure you have the right level of insurance cover, meaning you aren't left exposed to claims against you, and aren't underinsured and finding your own money when it comes to making claims.

Speaking of claims, if you've had an insurance claim to contend with, you'll know that your insurance excess can seem punishing. The more claims you have to make - and let's face it, that's the reason why you have insurance, to protect yourself - then the more times you'll be paying out that excess. What if you could take out a policy to cover the cost of the excess when you claim?

Bollington's cover with RTR can provide a cost-effective way of doing just that, so we explain how this works and why it could be a valuable option for you.

We also take a look at why reporting claims as soon as possible can potentially save you money in the long-run. It needn't be difficult or too time consuming - our claims teams can help!

We will also be demonstrating the very latest telematics products this year, offering cutting-edge technology to help monitor drivers and improve safety - especially significant when managing fleets.

And when you spend so much time on the road, the last thing you want is to rack up points on your licence. With this in mind, we look at the introduction of 'stealth' speed cameras on UK motorways. Will they be phased out? There's nothing concrete yet, so you need to know about them!

Finally, we look at the future of motoring. With driverless vehicles entering testing in the UK this year, it begs the question: what will it be like being a recovery operator in future?

We hope that you find the Bulletin interesting and informative. Visit www.bollington.com/recovery to find out more, or call 0800 970 2692.



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OK, SO YOU'RE A RECOVERY OPERATOR. SO WHAT DO YOU DO FOR A LIVING?

Presumably you recover vehicles. That's simple enough to understand: hook them up, and away you go. But when we come to insuring a recovery operator, we usually find out that you don't just recover vehicles - some of you do an awful lot more than that...



So when we visit a recovery operator for the first time, we ask lots of probing questions. We also ask the same things at renewal just in case something has changed during the year. Sometimes these questions are met by "why do you need to know that?"

JOE BLOGGS RECOVERY INSURANCE IS DUE FOR RENEWAL

We will run through an example to demonstrate our point. We have a regional operator, called Joe Bloggs Recovery. The owner, Joe Bloggs, has been in business for the last 30 years and has grown from a one man and one truck operation, mainly repairing and servicing cars, to an operation now with two depots, thirty trucks and thirty staff. He has been with the same insurer and broker for the last five years and had a claim turned down last year for non-disclosure. Non-disclosure is something which often happens if you are doing something or possess something the insurance company does not know about.

REVIEWING THE BUSINESS INSURANCE

An appointment is agreed and we visit Joe, who provides us with tea and biscuits. As we go through his current insurance schedule, it appears as though he isn't necessarily insured on the correct basis. This is how the visit goes...

Firstly, we notice his business description reads 'recovery operator, service, mechanical repairs and MOT'. However, it becomes quickly evident that he has built up his business into far more than this and offers a wider set of services.

As we go through our recovery questionnaire, we are asking about the security, alarm, housekeeping, Health and Safety, risk assessments, activity, manning, training, etc. We ask about his fleet of vehicles and how many operators licences he holds. "Never been asked about that before" he says, but we explain that we ask for this information because if he has operators licences then he obviously does a bit more than just recovery. He explains that he does use the low loader for the moving of plant and machinery for a local groundwork contractor, the value of the load is never more than £50,000 and he might, if asked, move a few demonstrators for the local Ford dealer on his six vehicle transporter. In truth, he should have a hire and reward extension on his policy to cater for the extended use of this vehicle, and he should have a goods in transit policy to cover the risk of damaging (or theft of) the load other than the vehicles - neither of which were present on the current policy.

It then turns out that the claim he had turned down last year was for damage to a mini digger whilst unloading it at the groundwork contractors yard, a personal cost to him totalling over £8000. He then

goes on to tell us about the six vehicle car transporter he owns, the contract with the police, several motoring clubs, the council for disposal of abandoned vehicles, and the low loader with its tractor unit, which are Special Types General Order (STGO) plated. So overall, what might seem like a simple recovery risk turns out to be far more.

So the fact that Joe Bloggs Recovery does a bit more than recovery, service repair and MOT in itself results in a much more complicated underwriting criteria.

WHAT ARE THE IMPLICATIONS?

So, we have established that Joe Bloggs Recovery is not insured on the correct basis. This is why it is important to use an insurance broker who is familiar with the recovery industry and the risks you face. This area requires careful consideration with regards to your insurance requirements.

So what should the underwriting criteria really look like?

1. If you use a recovery truck for anything other than recovery, then the insurer needs to know; if you move dynamite for the local quarry, the risk would be substantially more than moving three dumper trucks. Hire and Reward is a totally different risk to recovery; the rates applied by the underwriter are different, as the risks quite often are different.

2. The six vehicle transporters are usually an exclusion from most standard policies (the normal is any vehicle capable of carrying two vehicles). If you inform the underwriter, then they will make allowances within the terms to ensure that these are covered.

3. These days, not only do police contracts ask for higher liability limits, they also affect the underwriting of the risk. For example, where vehicles are used in crime, the criminals involved will want to eradicate any evidence and will go to extraordinary lengths to do so, even burning an entire garage down just to destroy one vehicle within it.

4. Motoring clubs sometimes require higher limits of indemnity than standard. Underwriters will risk assess the activity and take on board lower risk, but the possibility of many journeys in town traffic could result in minor accidents.

5. Regarding the disposal of end-of-life vehicles, underwriters will want to have comfort that all the relevant environmental regulations are being complied with. What happens to fuel, oil and tyres? Are there any crushing activities? If so, what procedures are in place?

6. STGO - a minefield in itself, but the underwriter will want to know which category of STGO. Can the insurer be held liable for any resultant damage to a load?

7. Service Repair and MOT - what types of vehicle are dealt with? PSV repairs carry a greater consequential risk than, say, a standard car. If your mechanic makes a mistake with a braking system on a PSV, what could the consequences be if that vehicle then has an accident as a result of a mistake? (Bearing in mind we are all human and we all make mistakes along the way).

So you see just by identifying these seven areas of activity, the insurance underwriter can get to know a great deal about your business and what you do. This is a basic overview but it gives you a general idea about where this could lead.

It is important that you choose an insurance broker that is familiar with the recovery industry, bearing in mind that there are many brokers who will tell you they are but won't really know all the specifics and leave you without the proper cover. It would be prudent to ask around colleagues within the industry or use a broker affiliated to an association such as Bollington, who are the appointed broker for AVRO.

Having the right broker on board is not the only solution. As the recovery operator seeking insurance, you need to be clear about what you do. Think about everything you do and tell your broker/insurer. If they don't ask you and you don't tell them, how can any underwriter assess your risk correctly?

A more proper and detailed business description for Joe Bloggs would have been; "Joe Bloggs Recovery Limited, a recovery operator dealing with heavy and light recovery, police contracts, motoring organisation contracts, road works recovery, service, mechanical repair, MOT, haulage and vehicle movements for end-of-life vehicles and STGO movements".

All these things affect the risk for the underwriter. As you know that your accountant will sit in his office at a desk, probably the only danger he will face is burning his mouth on a hot cup of tea. Your risk is substantially higher than that and the more information you can offer, the greater the understanding of your business the underwriter will have.

It is as important to tell the underwriter about what you do to minimise risk as it is to tell them what your risks are. Health and Safety consultants and training organisations who advise the recovery industry play a big part in reducing risk.

Bollington can help here, too, with a specialist Risk Management team to help you reduce the impact of risk and potentially save you money on your insurance. ■

'STEALTH' SPEED CAMERAS REINFORCE THE NEED FOR SAFE DRIVING

As was widely reported earlier this year – and even mentioned in the News section on the season-opener of BBC's Top Gear programme – the Highways Agency introduced a new type of speed camera on major motorways, which was touted to become a widespread addition to the government's 'Smart Motorway' concept.



The two major differences between this type of camera and others used across the UK are in its physical appearance and in its technical operation.

Rather than the conspicuous, bright-yellow cameras currently in widespread use, these cameras are a plain grey colour, and they also have the capability to span multiple lanes on the motorway and take instant photographs of offending vehicles.

Existing cameras are altogether more prominent, and take two pictures of a vehicle – one entering and one exiting the zone – to determine its speed.

Hence the fact that some commentators have referred to the new Highways Agency Digital Enforcement Camera System (or HadeCS 3) as a 'stealth' camera system, on account of the fact the cameras are largely invisible to motorway drivers – something that the Highways Agency has denied is the case.

With the first camera of its type in operation on the M25 since the beginning of October 2014 purportedly catching over 1,000 offenders by the middle of January this year, there still appears to be some confusion about when the cameras are in use and when they are not.

As they are part of the 'Smart Motorway' initiative, there has been some speculation that the cameras are only operational when variable speed limits are in force. Yet there have reportedly been convictions for drivers exceeding 70mph – obviously the normal speed limit in operation on the motorway – hence it appears the cameras are in use at all times.

There has been some media coverage to suggest 'stealth' cameras will be discontinued, but they are still in operation at the time of writing. With motorways clearly the main artery for traffic across the UK, the idea that this type of speed camera will be introduced to motorways including the M25, M1, M3 and M6, means that everybody involved in the movement of vehicles needs to be more wary than ever of the prevailing speed limit on any given stretch of road.

While professional drivers are constantly aware of the dangers around them, the danger of drivers clocking up more points for speeding offences – and potentially incurring a ban – is another reason why everybody should be aware of the so-called 'stealth' cameras popping up in more locations across the country.

The danger of insurance premiums increasing for businesses employing drivers caught by the new cameras reinforces the need for good, safe driving practice at all times.

However, the good news for those who recover stranded vehicles on the motorway is that the enforcement of variable speed limits with such cameras should further improve your safety; as news of the new cameras spreads, drivers generally will be more attentive to the 'Smart Motorway' signs, and rein in their speed accordingly. Given that hard shoulders are given over to general traffic during rush hours on these sections of motorway, it is especially important that you are able to recover vehicles in as safe a way as is possible.

You don't need to be told that there are myriad risks every time you get behind the wheel – everything from potholes in the road (an increasingly reported and costly issue for many) and the weather conditions, to distractions caused by communications equipment, through to maintaining appropriate distance at a given speed.

Making sure you are aware of all the current legislation and any changes affecting your business – when your livelihood depends on such knowledge – is crucially important.

Bollington Insurance is on-hand at all times to discuss any issues that may affect your insurance or risk management arrangements. ■

STAKING A CLAIM – SAVING YOU MONEY

HOW CAN PROMPTLY NOTIFYING A CLAIM TO INSURERS SAVE YOU MONEY?

It seems to defy logic to say that admitting to being involved in incidents or accidents could make you a better insurance risk, and potentially lower your insurance premium at renewal. Yet, whether it is your fault or not, responding to – or notifying – a claim as early as possible can actually improve your claims experience with insurers, compared with those who do not respond quickly to a claim.



Insurers specify as a condition of your policy that incidents or accidents should be notified 'as soon as is practicably possible', or wording to that effect. But what constitutes 'as soon as is practicably possible'? Does that mean immediately after the event? Or 2 weeks later, after you've gone away on your summer holiday and come back again? Or in 6 months' time, when you have been chased by insurers and legal representatives to ask what happened?

The simple fact of the matter is this: the sooner you tell your insurance company that an incident or accident has happened that could lead to an insurance claim, the better. It stands to reason that, if legal representatives become involved and have to go through the burden of showing who is at fault for an accident and apportioning responsibility accordingly, it is going to take them time to do so – and time means money that, ultimately, your insurer has to pay out.

If you've been involved in an accident that is your fault, or where the other party is blaming you (even if you don't agree), then tell the insurance company straight away. This will reduce the time and complication involved for the insurance companies to reach an agreement on who is liable, and on the costs of the claim. Quick agreement on liability often means lower settlement costs.

Likewise, if you're involved in an accident that isn't your fault, you will obviously wish to report it and set up the claim as soon as you can. The sooner the claim is settled, the quicker you will get any money that you are entitled to in order to put right the damage that has been done.

Who likes spending money on insurance? You would struggle to find somebody that does. So it is all too easy to bury your head in the sand when an insurance company comes knocking at your door and asks if you were involved in an accident. Why should you tell them? Why not file the claim form away? The perception is that it will only add more money to your premium if you admit to it...

In the long-term, though, this is misplaced logic; it does not add up. Tell your insurer as soon as something has happened and, yes, it could have an impact on your insurance premium at renewal. However, keeping quiet about an accident and pretending it did not happen forces the insurance company to prove who is at fault, which then becomes time-consuming and very costly. In the end, it costs your insurance company far more money to settle a claim – so who might the insurance company turn to when it comes to recouping their outlay?

Similarly, if you're involved in an incident or accident that is not your fault and you fail to notify your insurer, you could prejudice your right to make a claim. Insurers are within their rights to refuse claims that are not notified to them in reasonable time.

Either way, whether you are at fault or not, there really is no reason not to notify your insurer about what has happened. So remember:

1. If a third party alleges you were at fault for an accident (whether you agree or not), then tell your insurance company straight away.
2. Notify your insurer immediately after something has happened when you may need to make an insurance claim yourself.
3. If you are sent a claim form, fill it in and return it as soon as possible.
4. Early notification of events by all parties involved usually means a quicker claims settlement, which is less costly to your insurance company.
5. If a claim is less costly to your insurance company, then chances are that it will be less costly for you when you have to reveal your claims history to your insurer to renew or obtain a new policy, too.

Additionally, you cut the amount of paperwork and time required to sort things out. Why prolong matters any more than you have to? You are busy enough in your day job without becoming involved in protracted arguments over claims.

Ultimately, your insurance broker can give you the assistance that you need to report incidents in a timely and efficient manner; and with their own claims teams, they can help to take away the burden of dealing with insurance companies directly, fighting to make sure that the outcome is in your best interests.

If you do not look to get these situations resolved sooner rather than later, it could prove more costly for you in the long run. ■



STRENGTH IN NUMBERS OFFERS BETTER RESULTS

When negotiating for a deal, it's often best to act collectively. Lone traders will sometimes be at a disadvantage if not supported by a wider organisation or trade body, with deals often brokered with larger companies.

The same is true of insurance: a large insurance broker with expert knowledge of what you do has better negotiating powers, offering you a better deal and making sure you get the best value cover.

A great deal of work goes into selecting the right insurance cover for your business. Delivering the right level of cover at the right price – while protecting your exposure to risks and making sure claims are handled effectively – is the reason why a good broker can prove their value.

A broker who has seen the risks presented by your business before – who has strength in numbers and can offer advice across the board – is clearly better placed to insure you than a broker who doesn't have relevant experience of your specific risks.

When winter comes, certain risks will escalate – such as working at the roadside in treacherous weather and a potential increase in the number of vehicle breakdowns, through to the threat of frost damage to pipework in business premises. So before that happens, now is a good time to evaluate your insurance cover and make sure you have everything in place that you need.

You don't even have to be at the point of renewing your insurance; if you need expert advice on managing your risks, or even just want to discuss engineering inspection policies for on-site equipment, then your broker should be available to discuss your needs throughout the year.

Find the right broker, and they will use their bargaining power to help you as and when your business changes, and develop tailor-made policies to give you financial peace of mind – and one less thing to worry about in the day-to-day running of your business.



Bollington has been insuring recovery clients for decades, and strives to ensure continued customer satisfaction, which is why they are the 2014 BIA Insurance Broker of the Year. Talk to them about anything to do with your insurance or risk management needs – call **0800 970 2692**. ■

BOLLINGTON AND RTR LAUNCH COMMERCIAL COMBINED EXCESS PROTECTION

Insurance is one thing that nobody in the industry can do without – it's the safety net required when something goes wrong. Yet when you have to make a claim on your insurance, there is generally a cost to you first: the excess on your policy.

You are likely to be well aware of the excess your policy holds, and how this can expose you when you need to make a claim. The higher the excess, the more money you need to find each time you claim.

With this in mind, Bollington Insurance Brokers have joined forces with Road To Recovery (RTR) to offer recovery operators something that no other broker can – Commercial Combined Excess Protection.

This product has been written exclusively for the Motor Trade. The policy encompasses the road risks and the non-wheels elements of your policy, to protect your risk in the insurance.

It doesn't matter who insures you at present – this extra protection can be purchased separately through Bollington and can offer a cost-effective way of covering your policy excess, with quotations based on the amount of excess currently in place on your policy.

We are already covering recovery operators across the UK, using the excess protection in many ways for the best outcome for our clients. Some of our operators are raising the excess on their policy to help drive down insurance premium costs, while others are purely covering their excess to safeguard themselves if they ever need to claim.

How does the excess protection policy work? It's simple: if a claim is put through your main insurance policy, the insurer will most likely request your excess payment. This may be demanded in different ways: you may have to pay it up front, or it may be deducted from your settlement. All we ask is that you provide proof that you have paid it. This could be a receipt from your insurers, or a cheque stub showing you have had your excess deducted, for example.

Once we have received the relevant documentation from you, the claim is submitted and your excess is reimbursed within 14 days.

Your business now has the unique opportunity to not only reduce its insurance costs by managing claims well, but also to cover the excess on insurance claims. And with risk management services also available through Bollington, your business can be fully protected at an affordable cost.

If you are interested in this unique product, then please contact Bollington Insurance for a quote on **0800 970 2692**. Both RTR and Bollington will be present at the Tow Show this year, which provides a great chance to come and talk to us about the services we offer.

Whatever your excess is, you should consider covering it. ■

When issues are debated, it is through collating the experiences of its members that a trade organisation gains more applicable knowledge, which in turn provides collective power for its members in stating their case.

Certain issues – whether it's contract negotiation, managing risks, reducing costs, meeting changing legislation needs or settling insurance claims – will often come to the fore. Sharing knowledge means that common themes can be identified, figures can be produced to back up assertions, and solutions can be discussed and ultimately provided to the biggest problems that face everybody.

It is great to be independent but ultimately, everybody relies on somebody else to help them make money. Without the need for your services from clients and contractors, your business would not exist. Without help and support and the sharing of knowledge and resources, you can become isolated and out-of-touch.

Ideally, to maximise profit, you want to assess your risks and contain them, keep your expenditure down and ensure that the price you charge is fair and competitive, and build good relations, while keeping an eye on the future to make sure that the competition – and the industry as a whole – doesn't leave you behind.

If you know that the risks you face are encountered by others, and you can gain a helping hand with insight into the future of your work, it makes planning ahead and overcoming obstacles that much easier. You can be the best recovery operator in Britain, but if you can't promote yourself or fight for business, or keep up-to-speed, you will be lost in the crowd.

The same is also true of insurance: finding an insurance broker who accurately informs you about the risks you face, represents your needs to insurers, and strives for the best deal for your business, is only possible if the broker works within your industry and alongside you to properly understand your concerns and needs.

According to the ABI, the UK insurance industry is the third largest in the world* behind the USA and Japan, so there's a huge array of insurers and brokers to choose from. So who is looking out for your needs, helping you to decide what you need and keeping the cost of insurance down? Who understands your business well enough to keep it protected?

The devil is in the detail – there are a vast range of insurance products available to cover general commercial needs, but are they specific to the job that you do? Who can sort the wheat from the chaff, to show you what insurance you definitely do need, what you don't, and what optional products might reward you if you take advantage of them? And what happens when you need to make a claim?

* Source: ABI website, 2012 report - https://www.abi.org.uk/~/_/media/Files/Documents/Publications/Public/Migrated/Facts%20and%20figures%20data/UK%20Insurance%20Key%20Facts%202012.ashx



WHAT IS THE FUTURE FOR RECOVERY OPERATOR INSURANCE?

It may seem like a long way in the future, but advances in technology are going to change the way that many businesses involved in the repair and maintenance of vehicles operate. Recovery is no different to other trades in this regard – the job may very well change significantly in the future.

Autonomous vehicles are fast becoming a reality. While no more than a couple of decades ago, driverless vehicles were viewed as the stuff of science fiction – along with flying cars and teleporting machines – they are now being successfully trialled in parts of America, with Google’s driverless cars racking up hundreds of thousands of miles on the highways of California, for example.

Now, driverless vehicles are coming to the UK, with the government having agreed testing at the start of the 2015.

Some people are not convinced that cars that drive themselves will be a mainstream reality any time soon, as there is a large element of trust involved in programming software to get a car from A to B.

However, with electronic equipment central to the way modern society works, younger people will not fear handing control of their vehicle to Google or other software companies. It is only a question of perfecting the technology that precisely places the vehicle on the road, senses other vehicles and hazards, and plans routes effectively.

It could happen sooner than many people predict. Google are aiming to make driverless cars available for purchase by 2018, with Nissan predicting cars in showrooms by 2020.

So why think about this now? Well, all good businesses think a step ahead, and it is a logical progression for the industry. We have already seen huge advances in technology that make the job of diagnosis on modern vehicles a very different task compared to 15-20 years ago.

The range of diagnostic equipment available today is vast, and the skillset required to fix issues with electronics is poles apart from the skillset required to fix mechanical issues.



BOLTON BULLETIN 2015 RECOVERY OPERATORS EDITION

Electrically powered and hybrid vehicles are becoming increasingly prevalent on our roads, with hydrogen fuel cell vehicles also in the pipeline.

The move away from mechanical, combustion-powered vehicles to electronic, automatically driven vehicles is one that seems irreversible in the long-term.

Accordingly, it would seem churlish not to think about the range of risks that will be posed that will require insurance cover.

As an example: if you were behind the wheel of an autonomous vehicle, and a car on the opposite side of the road turned across your path at a junction, but your software failed to detect the car in the process, and – powerless to react at the last minute - you hit the car, who would be to blame? Would it be you, as the driver who should have regained manual control of the vehicle? Would it be the manufacturer of the proximity sensors? Would it be the software manufacturer?

Likewise, let’s say that you have worked on an autonomous vehicle and reprogrammed it, tested it and sent it on its way with its manual driver behind the wheel. The vehicle then decides, a few miles down the road, that it is left-hand drive and driving in continental Europe rather than the UK, so starts performing weird and wonderful manoeuvres that lead to an accident. Who is to blame? Would you be to blame, as the person

who serviced the vehicle? Would it be the software manufacturer? Would it still, ultimately, be the manual driver of the vehicle?

The insurance industry is going to have to think about all of these issues – and many more besides – to make sure it is geared up for roads filled with autonomous vehicles.

So too is the recovery industry. Will you need to have an entirely different skillset in future to deal with vehicle repairs? Will there be fewer accidents? What type of insurance will be needed if claims are levelled against you, or you need to claim against a third-party?

This is where it pays to have an insurance broker that is always looking to the future, to make sure that whatever circumstances prevail, there is a suitable insurance product that will protect your business against exposure. They will look to pursue claims on your behalf, with their specialist knowledge taking care of the complexities and legal complications that may arise.

We don’t have all the answers as to what will happen in the future – if we did, there would be no need for insurance. But predicting risk, protecting against it and ensuring that your business does not lose out financially as a result are extremely important in the here and now. So make sure that your business is covered in all eventualities: take advantage of a review your insurances with your broker to make sure that you have appropriate cover across the board. ■



bollington
INSURANCE



telematics



INSURANCE REDUCTION

- Live location and status information through cloud hosted telematics
- Widget based dashboard with full reporting suite
- Permissible hierarchy providing appropriate access to all levels

Login & view up to the minute data from any web enabled PC, Mac, Smartphone & tablet with no additional software downloads.

Manage your fleets with live reports, scheduled reports and alerts manager.

driver score

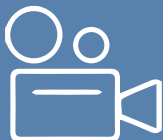


DRIVER SCORING

Driver score will highlight potentially dangerous events on the road.

Reducing the frequency of these events by feeding back scoring to drivers lowers the risk of a fleet in the eyes of an insurer and in turn this could help to reduce your premium.

incident cam



VIDEO FOOTAGE WITH NO SD
CARD RETRIEVAL REQUIRED

No longer do you have to rely on simple packets of data to view crash incidents, harsh and dangerous driving antics.

Bollington has brought to life the next generation of telematics, where you can actually watch the incident unfold in front of your eyes minutes after it happened.