

## Focus On...

## Angela Graham

This edition we catch up with Angela Graham, Customer Service Manager.

How long have you worked at Deacon?

I have worked at Deacon nearly 11 years now.

Tell us about your career history...

I started working at a pet insurance company at the age of 16 straight from school and stayed there for three and a half years. Moving to Deacon as an Account Executive, I looked after freeholder owned houses. I then moved to look after our personal lines product dealing with both direct and business to business customers for 3 years. I was then promoted to a Senior Account Executive within the Direct Customer team and after much hard work was promoted to Assistant Manager. I currently work as the Customer Service Manager which entails managing a team of 11 who look after the renewals and any mid term queries for all our customers.

What do you see being the challenges for RMCs for 2009?

For RMC's there is always the increasing amount of legislation – and keeping up can be a challenge. This is part of the reason this publication is helpful. From an insurance perspective balancing cover with cost can be a challenge as there is so many providers with different offerings. A lower premium can look attractive however in the long run it may cost more if you need to claim and find you are not covered.

How do you think Deacon can help customers face these challenges?

At Deacon we have customers that tell us they have found a lower premium which is great as there is room for everyone in the marketplace. It is always worth checking that all the main points that are relevant to your property are adequately covered and if the cover is cheaper what are you losing as a compromise. Customers buy an intangible product from us and the time we need to deliver is at the claims stage – with our delegated authority we are able to help our customers every step of the way from purchase to claim and then to renewal again which is really important when your day job is not managing your block.

Tell us about your role.

My role is about keeping customers – making sure we are delivering the service they expect and supporting them to make sure that they review their cover annually and are kept informed of new products to make their lives easier. I have a great team and am really proud of my tenure at Deacon – many of the people here choose to stay because

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of the company, also the ability to make a difference to the customer experience by going the extra mile.

So how are you enjoying your position?

I enjoy the variety in my role. In the current market it is a challenge but I enjoy working hard to keep our customers satisfied and exceeding their expectations.

What are your plans for the future?

Well, I will be taking some time off to have a baby from February. In the meantime, I hope to build on our already fantastic service and retain more business and streamline processes that will make the customer experience an even better one.

OK, so now about you. If you could have any job in the world what would it be?

I always wanted to be a hairdresser when I was young but was talked out of it by my father. I don't think this is ever going to happen with a baby on the way now!

What's your ideal holiday destination?

I love, love, love America, I have been 3 times and would go back over and over.

What do you do to relax?

Go for walks, watch TV and socialise with friends.

If you could have five famous people to dinner who would they be?

Kylie Minogue - I have followed her career from the start  
David Attenborough - I love his programmes  
Lee Evans - to make me laugh  
The hairy bikers- not for looks but for their cooking skills  
I will count that as five as there are two hairy bikers

And what would your party piece be?

Dancing to the locomotion - **Demonstration not required!**

Thank you.

## Is your home wrapped up warm?

With the winter months setting in, now is an ideal time to get your block of flats ready for winter by taking out Deacon's Emergency Assistance policy.

If your block suffered sudden or unexpected roofing problems such as leaks or tiles blown off during a storm or bad weather, you or your tenants would simply have to call our 24 hour helpline and a skilled contractor would be promptly sent to assist you.

Some of the benefits of Deacon's Emergency Assistance:

- Sudden and unexpected roofing problems such as leaks or tiles blown off during a storm or bad weather
- Failure of the central heating system or boiler from September to April inclusive
- Failure of the gas or electricity within the property
- Failure of hot water system
- Up to £500 of emergency repair work is covered
- Better still, there is no excess!

## New Business Sales Members

As part of our major investment in people, we're delighted to announce the recent appointment of Michelle Barnby and Andy Blackmore as New Business Account Executives.

Michelle and Andy will be responsible for developing existing relationships with residential management companies as well as rebuilding old accounts and targeting new business.

Michelle brings significant financial services experience to her new role having spent 17 years with Barclays Bank plc. Immediately prior to joining Deacon she was Treasury Manager at Barclays Wealth Jersey focusing on the provision of money market, foreign exchange, structured investment and FX/Interest rate hedging

For more information please visit [www.deacon.co.uk](http://www.deacon.co.uk) or view our policy wording.

Call **08000 92 93 94** now for an immediate quote and to arrange cover.

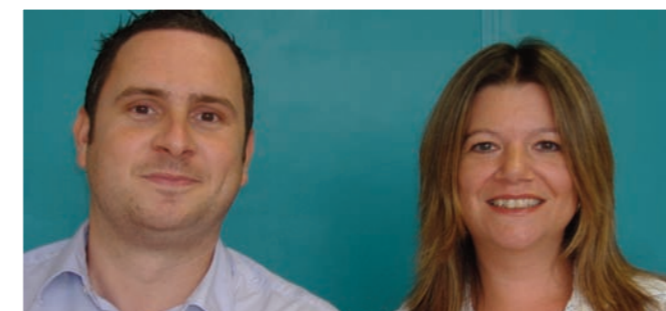
**Not only that, but Deacon's Emergency Assistance policy ensures that unforeseen emergencies can be dealt with immediately, 24 hours a day, 7 days a week\***

*\*Emergencies don't just happen in the light of day, that's why Deacon provides access to a 24 hour emergency helpline.*

*\*Residents can be given immediate advice on how to deal with a situation and, if it is appropriate, an approved contractor will be sent out.*

solutions to intermediary and corporate clients.

Michelle and Andy are going to be a great asset to an already excellent team of account managers who all have customer service at the heart of their roles. Welcome to the team!



## Why Barbon?

The new name for our parent company comes from Dr Nicholas Barbon, who introduced fire insurance for buildings to England after the Great Fire of London. He was also one of the major re-builders of the city, developing large parts of London for both commercial and residential use.

In 1680 Dr Barbon was instrumental in forming the first fire insurance company to insure buildings, known as the Fire Office, located behind London's Royal Exchange. His Fire Office formed the first Municipal London Fire Brigade.



Deacon is a trading name of Barbon Insurance Group Ltd which is authorised and regulated by the Financial Services Authority. Deacon is part of the Barbon Insurance Group Ltd [www.barbon.com](http://www.barbon.com). The products we offer are available for UK properties only. Up to date policy terms and conditions are available from Deacon on 08000 92 93 94 or email [info@deacon.co.uk](mailto:info@deacon.co.uk).

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## leaseholder

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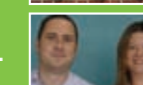
Surveys



Fire Assessment &amp; Asbestos



Focus On...



Why Barbon?

Cheaper premium!  
But are you covered?

The buzzwords everywhere you turn at the moment are Recession, Increasing Mortgage Rates, Repossessions and the Finance System on the verge of collapse. What does this mean to Leaseholders? Well we are all feeling the pinch and looking to cut costs where we can in preparation for 'Recession'; However scrimping on insurance is a false economy. Going for the cheaper insurance policies may put Leaseholders at great risk as it may not provide them with the adequate cover they may need. According to financial service provider, Defaqto, home insurance buyers should obtain a policy purely on the sufficiency of cover instead of a purchasing a cheaper policy which may not provide adequate cover.

## Deacon: now part of the Barbon family

We are delighted to announce Deacon is now part of the Barbon Insurance Group Limited.

Barbon Insurance Group Limited has been formed by an investment group headed by three major UK banks, HBOS, HSBC and Lloyds TSB. With gross written premiums of over £150 million a year, Barbon is one of the UK's leading

This is even more relevant in the Blocks of Flats market. Who could have foretold the freak weather conditions of last year, the weathermen certainly couldn't. The percentage of claims that Deacon handled during 2007 increased by 13%. Thankfully 89% of these claims were settled within this period, which is testament to having the appropriate insurance in place.

Penny Jepson, Head of Business for Deacon comments "In these financially difficult times, the cost of insurance cover is an important factor however, the cover provided must be at the forefront of leaseholders' minds... Finding out that your insurance policy doesn't cover you when you need to claim, could mean that the decision to save a few pounds was the most expensive mistake you could make."

As Blocks of Flats insurance specialists, we pride ourselves on ensuring that our clients have the right cover at the right price, easy you would think, however, Blocks of Flats have unique requirements that many Leaseholders don't take into account until the point where they make a claim. At that point it could be too late. Our specialist team talk through and guide the Residential Management Companies through the unique requirements to ensure the correct level of cover and then we investigate our markets to ensure that we provide it at the right price. We even enable the client to pay in instalments making it easier on the cash flow, which is critical. Whilst the UK Housing market is in decline, the rental market is on the increase. This may mean that there will be a higher turnaround of residents living in your block.

Deacon advises that a regular review of the occupancy of the flats is undertaken to make sure that it complies with your insurance.

If you are in any doubt or would like more information please contact us on **08000 92 93 94**.

independent property and commercial insurance brokers and we will continue to exercise our buying power to deliver the best possible terms, premiums and service levels to our customers. We will maintain our focus as a specialist in insurance for blocks of flats, an area we have excelled in for nearly 20 years. We are pleased we can now focus on what we do best. **Continue back page...**



## Legal Expenses

Further to our Summer Edition of Leaseholder we can now give you further details on our new Legal Expenses Insurance product.

Following feedback from our clients, we recognised a need for a product complimentary to the cover offered by Directors' and Officers' Liability Insurance (D&O) to assist Directors of residents management companies with other legal issues connected with managing a block of flats that are outside the scope of the D&O policy.

With a limit of indemnity of £250,000 and costing as little as £2 per flat this cost effective product will provide peace of mind to any Residential Management Company.

Cover includes property disputes for nuisance and trespass, employment disputes with a past, present or prospective employee, arising from a contract for services and/or statutory employment rights, tax protection, compliance and regulation and contract and debt recovery.

In practical terms this cover offers peace of mind. To demonstrate the benefits of this policy an example of a possible situation where legal expenses could be of help is a property maintenance company was appointed to complete a list of works that had been drawn up and were paid upon completion. It later became apparent that not all the agreed tasks were completed, but despite constant contact the company would not come back to finish the work.

By having Legal Expenses Insurance you would have a legal helpline to discuss the aspects of making a recovery of funds paid and then legal costs to make this recovery, meaning the property directors don't have to worry about pursuing the contractor themselves.



What you need to do next?  
Call Deacon on 0800 92 93 94 for a competitive quote.

## Surveys



On many Deacon policies an insurer will arrange for a surveyor to visit the property.

Surveys are a benefit to both the insurers and our clients. For the insured it is an opportunity for them to discuss any issues they might have and get advice on potential problems they feel are at the property without the cost of hiring a professional surveyor (the cost of the survey is picked up by the insurer).

It is in the interest of the insured to maintain the blocks to a good state of repair to keep claims at a minimum and therefore keep their premiums down, however there are several things that might not occur to them until a survey is carried out.

The insurer's surveyor looks at the overall condition of the property, the area the premises are situated in and takes into account floodplains and water courses, social issues and what the insured should be doing with regard to risk management and health and safety issues.

Some of the areas they will look at are: broken downpipes, blocked gutters and missing tiles which could cause water ingress; tree roots which could cause subsidence to

buildings, and liability issues such as trip hazards. They will look at fire escape routes, to check they are clear and what kind of security protections are at the property - if the outer entrance door is open to all, then there is potential for vandalism, arson or theft.

Waste storage is another important aspect of risk management and the surveyor will consider where the bins are sited. There have been several instances of bins being set alight when they are placed adjacent to blocks. This can lead to the property being badly damaged and, in worst case scenarios, people's lives being lost.

Items stored in electrical cupboards could be a source of fuel too. If there is an electrical fire from a circuit board common things found are pots of paint or solvents, cardboard and newspapers, old bits of carpet, etc. Boiler and lift motor rooms are also used for storage of items and should be cleared.

The surveyor will also consider the age of the building and the last time the electrics were replaced or checked. Faulty electrics are the biggest cause of fires in this country - the communal electrical installations should be checked every ten years at least. Wiring could be old and unsafe, overloaded or just not suitable for the current use of the property. If these are checked by qualified electricians then any works identified can be carried out and prevent a potential disaster.

Crucially the surveyor will also look at the sum insured. Although the surveyors are not qualified to give a definitive rebuilding cost for a property, they can indicate whether they feel the present sum insured is adequate in the event of a total loss. This is particularly important for grade listed properties, where the costs of specialised tradesmen and materials to reinstate the property can be a lot higher than a modern building. Listed buildings should have a professional valuation carried out every 2-5 years to ascertain the correct rebuild costs of the premises.

Following the survey Deacon are happy to assist our clients meet any requirements or recommendations.

For more information please call us on 08000 92 93 94.

## A new insurer is coming!!!

Deacon are pleased to announce the launch of a new block of flats insurance scheme with AXA.



AXA, one of the worlds largest insurers, are enjoying a growing reputation and are considered a world leader in financial protection with major operations in Western Europe, North America and the Asia/Pacific area. They can boast total revenues of over £79 billion making them a secure insurer.

Due to the excellent relationship Deacon enjoys with AXA, our underwriters have successfully negotiated preferential rates and an enhanced level of cover above that offered by some of our competitors.

AXA joins our panel of six major insurers on a delegated authority basis - meaning Deacon can quote and place immediate cover on AXA's behalf.

Paul Good of Deacon Underwriting explained 'The new scheme will allow us to have a greater choice of products and premiums to offer, benefiting our new and existing clients in a really positive way'

Along with the new block of flats product we can also offer AXA's additional services such as professional valuations, risk management services and sprinkler system assessment to name but a few.

For a quote or further details please call our new business team on 08000 92 93 94.

## Fire Assessment & Asbestos Legislation - what does this mean for flatowners?

Legislation was introduced for the control of Asbestos at Work in 2002 and Fire Safety Risk Assessments in 2006.

Although the legislation refers to places of work, common areas such as entrance halls and stairwells of blocks of flats are also included.

Although it is not a condition of the insurance provided via Deacon that these inspections are undertaken, (residential flats policies usually exclude asbestos related claims) Deacon are often asked for assistance as to the requirements set out in this legislation.

### So what are the requirements?

#### Fire Risk Assessments

The fire risk assessment uses a process to identify and recognise all the potential fire hazards and risks. Any areas identified can then be given attention and action taken to prevent damage and loss.

The cost of meeting the obligations of this legislation is often a concern for residents and you can employ a specialist company to undertake the assessment, however a resident, Director or Managing Agent who is considered a competent person can be nominated to undertake the assessment.

The scope of the assessment should cover the following: Are there any ready sources of ignition in or near the building? Are communal bins in secure store or next to property? What would happen if these were set alight? What fire detection systems are in place and what are their operation and maintenance programmes? Are there any obstructions to emergency routes out of the building - do residents leave bikes or storage in corridors? Are visitors and contractors to the building aware of what they should do in the event of a fire? Once any hazards are identified, precautions must be taken and records kept.

For full information visit: - [www.communities.gov.uk/publications/fire/firesafetyrisk](http://www.communities.gov.uk/publications/fire/firesafetyrisk)



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



#### Asbestos Surveys

The requirements for asbestos surveys are :-

- Find out whether the premises contains asbestos, and, if so, where it is and what condition it is in. If in doubt, materials must be presumed to contain asbestos;
- assess the risk
- make a plan to manage that risk and act on it

The survey needs to be undertaken if you DO NOT know whether asbestos is present or not and an assumption must therefore be made that the property contains it. If you are certain there is no asbestos at the property then there is no need for an inspection.

The Health & Safety Executive guidelines state that you do not need to employ a specialist for every case - you can inspect your own building rather than employ a surveyor but anyone carrying out the inspection must be considered competent.

For full information please visit the Health & Safety website that elaborates on the above: - [www.hse.gov.uk/asbestos/campaign/duty.htm](http://www.hse.gov.uk/asbestos/campaign/duty.htm)

Getting a quote is easy, simply call a member of our team and provide us with some simple information and we will provide an affordable, no obligation quote.

Don't take the risk of delaying and call us on 08000 92 93 94 and put your mind at rest.

## Directors' & Officers' Liability Insurance - Do you really need this cover?

We've covered this before in Leaseholder but can not emphasise enough the importance of this invaluable cover. If you are a Director or Officer of a Residential Management Company you need to be aware of your responsibility following any decisions made whilst in this role. Things can and do go wrong, and when they do, there may be no safety net and there is a chance you will be held financially liable.

That's why Deacon developed the ultimate "peace of mind" - Directors' & Officers' Insurance.

Although many Directors voluntarily hold their positions and receive no payment for the time spent looking after the company's interests, they can still be held liable for any financial loss suffered as a result of decisions they make.

It's surprising how quickly relationships can sour when there is a loss of money and therefore directors need to ensure their interests are protected in the event of legal action being taken against them.

To demonstrate how important this cover is we have asked our insurers to give us examples of some of the claims they receive:-

**Inadequate sinking fund**  
Directors had not collected enough money in the service charge payments. Following a loss at the

property it was discovered the roof needed replacing. Some residents could not afford the costs required to renew the roof. Action was taken against directors for failing to make adequate provisions in the company's accounts for exceptional expenses. Also the failure to renew the roof meant the market value of the flats had reduced. Imagine the costs involved on a large block of flats!

**Slander**  
A large block of flats had some work undertaken by a local builder but one of the directors was not happy with the quality. He took it upon himself to write to the local paper advising all not to use this builder's services. Unfortunately this was viewed by the builder himself who took legal action for slander and loss of work. A financial loss was suffered as the builder could prove a drop in enquiries following the letter in the paper.

If the Directors had not held insurance they could have lost their homes and savings to pay the financial loss suffered by the leaseholders.

Getting a quote is easy, simply call a member of our team and provide us with some simple information and we will provide an affordable, no obligation quote.

Don't take the risk of delaying and call us on 08000 92 93 94 and put your mind at rest.

