

Meet the Team

JLT's team of experienced sales and service representatives headed up by Gareth Birch, Managing Director, continue to travel the country meeting park owners and arranging their insurance programmes. Each member of the team is on call 24 hours a day to respond to emergency enquiries.



Peter Denyer
Chairman



Gareth Birch
Managing Director



Andy Moore

Area: Compass South & South West England



Terry Smith

Area: Compass Mid, South Wales, West Midlands & Somerset



John Long

Area: Compass East Anglia, & South East England



Aidan Roberts

Area: Compass North West England & North Wales



Matt Juggins

Area: Compass Scotland & Northern Ireland



Alex Butler

Area: Compass Direct



Adrian Burcher

Area: Compass Northumberland, Yorkshire & Lincolnshire



The Compass Team responsible for the administration of all policies and providing the support required by our sales and service executives.

COMPASS News

Insurance Update for BH&HPA Members



Chairman's Foreword

Dear BH&HPA Member,

It gives me great pleasure to welcome you to this edition of Compass News.

The summer of 2007 has presented some particular difficulties for BH&HPA members, not least due to the extreme weather that has impacted across the UK. During June and July, severe flooding affected member parks on the Yorkshire Coast, through Lincolnshire and significantly within the Heart of England, Thames and Chiltern branch areas. Over 1,200 holiday homes have been written-off by these floods underlining once again the need to ensure appropriate insurance cover is in place on every park and for every home.



Mike McCann - National Chairman, BH&HPA

It is now approaching 30 years that the Association has worked in partnership with JLT Leisure and the Compass team to ensure the parks industry has access not only to the correct covers, but also to the specialist knowledge and experience required to respond effectively should disaster strike. Within this edition of Compass News, Gareth Birch, the Compass Scheme's Managing Director recounts incidents faced by BH&HPA members and the work undertaken in conjunction with JLT to rebuild their businesses. These case studies provide important lessons in ensuring adequate preparation against the worst happening on individual parks.

It is clear that key to success in handling a major incident is a park's ability to remain in control of the claims process and to work through an insurance broker who is dedicated to close liaison with the park throughout the settlement process. Many new and untested insurance products have come onto the market offering cheap and purportedly hassle-free alternatives to the proven facilities available to members. However, as this edition of Compass News serves to underline, when it comes to securing the future of the park business, it is essential that BH&HPA members work actively to ensure their park and their customers are adequately and appropriately protected.

I trust that you will find Compass News both interesting and informative and on behalf of the Association, I would thank JLT Leisure for their continued support of BH&HPA and the parks industry, safeguarding the future of our park businesses.

Mike McCann

BH&HPA National Chairman



Industry perspective: Coping with a flood



2007 has been a landmark year for floods in the UK, with the total cost of the damage now estimated at £2.7bn. Holiday-home park owner and BH&HPA director, David Thornley is no stranger to the devastating impact that flooding can have on business and home owners.

The Maenan Abbey Caravan Park houses 78 holiday homes in Conwy Valley North Wales. In February 2004, 28 of the homes on the park were irrevocably damaged by a major flood.

David comments: "The effects of the 2004 flood were devastating. It was the first time in over 20 years that we had been affected by flooding and we'd never seen anything on such a major scale."

Following the floods, David faced the challenge of rebuilding his business and there was one major factor that he believes enabled him to do this. He comments:

"All holiday homes on the park were insured through Compass, and as administrator of the policy I was able to liaise directly with my customers on the park and take control of rebuilding the site. If I hadn't administered an insurance policy myself, I now know that this wouldn't have been possible."

Immediately following the flood, Peter Denyer from Compass came to assess the damage on the park and put a plan in place with David to rebuild the affected area of the park. David comments: The speed at which the process moved was unbelievable - the first claim was paid within 10 days and replacement holiday homes started being installed on site within six weeks of the flood and by the beginning of May the site was back to normal.

Compass advised that David took some precautionary measures to protect the park in the event of another flood and flotation devices were installed in 28 holiday homes in a corner of the park affected by the floods. This revolutionary method raises the holiday home out of harm's way during periods of flooding. When the park was hit by another flood in 2004, the flotation devices did their job and the park escaped unscathed. In 2004, the damage to the Maenan Abbey Caravan Park came to £400,000, but the following year this was drastically reduced to just £1000.

David Thornley believes that park owners need to take every precaution possible to protect their businesses: "Summer 2007 was a distressing reminder of the impact of a flood and I was lucky to escape its impact. For me it reinforced the fact that I have made the right decisions to protect my park. Compass means that I know that the holiday homes and my business are covered."



>> Fellow caravan park owner Nic Allen first felt the effects of heavy rainfall in 1998 at his award-winning Avon Estates park, which boasts a Gold Grading from the British Home & Holiday Parks Association, when the banks of the neighbouring river Avon burst.

The aftermath of the resulting floods saw a recovery team from insurance provider, Compass quickly on site to help Nic's team survey the damage and crucially start work on a plan that would see the business back in full operation as quickly as possible.

In addition to assisting Nic and his team in the recovery and rebuilding process, which saw the site's three parks reopen their doors shortly afterwards, Compass helped Nic implement measures designed to safeguard the park's homes from the effects of future potential flooding.

By working with a leading engineering firm, Nic was able to implement revolutionary flotation devices designed to safely raise homes in line with rising water levels in the event of further flooding.

It was not until July 2007, almost a decade later, that the prudence of his actions became clear when record flooding once again hit the river Avon and surrounding area.

Nic concludes; **"The 2007 floods, though severe, caused significantly less damage to our three parks thanks to the contingency measures we had put in place. The experience of dealing with two major floods has brought home to us the importance of undertaking detailed flood planning and establishing comprehensive business interruption cover. In this respect, working with an insurer with a pedigree in the caravan holiday market that is prepared to continue working with parks that have already experienced significant losses is important. By working with market leading insurers such as Compass, we're continuing to make provision to ensure that we're best placed to carry on withstanding the worst excesses of the British weather in the future."**



A COSTLY INTERRUPTION

This summer has been a distressing reminder to the leisure industry of the impact that major incidents such as flooding and fire can have on businesses. However, according to Compass, park owners aren't protecting themselves adequately from the long-term impact that such incidents can have on their business.

A major flood can close a holiday home park down for the main holiday season, resulting in the loss of a year's turnover. However, figures from Compass suggest that as many as 60% of park owners don't have business interruption cover. The Compass insurance scheme has been designed specifically for the needs of the park industry. For example, the business would be covered for the additional cost of hiring temporary staff should they or a key

member of staff fall ill or in the event of a long-term failure in the gas or electricity supply to the park.

Gareth Birch Managing Director of Compass, comments on the issue:

"There are a significant number of park owners who do not buy business interruption cover because they think it only applies to those parks that have facilities such as bars and clubs. Whilst there is a clear need to protect the impact on profits caused by the loss of these facilities due to a fire or flood, for example, there are many other occasions for every type of park that would benefit from business interruption insurance."