



DRIVING IN THE EU IN 2021? THEN YOU NEED A GREEN CARD!

While the Coronavirus pandemic has dominated much of the headlines of 2020, as the end of the year is fast-approaching, another major event that should be on our minds now is Brexit.

While the UK has been part of the EU, drivers have benefited from being part of the Green Card Free Zone, meaning they didn't need to carry a Green Card when driving to other European Economic Area (EEA) countries. At the moment, there is no agreement for the UK to participate in the Green Card Free Zone post-Brexit and, as a result, the Association of British Insurers (ABI) states that "anyone taking their vehicle to the EU will be required to carry with them a Green Card".

If you're a haulier or drive in Europe as part of your business and are still planning to after 31st December, it is especially important that you familiarise yourself with the rules now. To support you, we've answered some of your burning FAQs ahead of the transition period ending.

WHAT IS A GREEN CARD?

The ABI defines the Green Card as "an international certificate of insurance proving visiting motorists have the minimum compulsory motor insurance cover required by the law of the

country visited." Put simply, it means a driver can legally use their vehicle in the EU. It is worth noting, if you're towing a trailer or caravan, you will need a separate Green Card from the one for your vehicle for the trailer or caravan.

HOW DO I GET A GREEN CARD?

If you're planning a trip to an EEA country after 31st December, please get in touch with us, so we can obtain a Green Card for you. The ABI recommends doing this a month before your journey. If you have a multi-car policy, you will need a Green Card to cover each car, as one card only covers the registration of a single vehicle.

DO I NEED TO PRINT MY GREEN CARD ON GREEN PAPER?

It is no longer a requirement for them to be printed on green paper or card. A Green Card printed on white paper will be valid.

CAN I SHOW A DIGITAL COPY?

You must carry a physical copy of your Green Card with you when driving in the EU post-Brexit, a digital version on a mobile phone, tablet or laptop will not be acceptable.

WHAT SHOULD I DO IF MY POLICY RENEWS WHILE I'M AWAY?

You will need two cards, one for each policy. If you are changing insurer at your renewal, don't

forget to ask us to help you obtain a Green Card from both insurers, so you can continue to abide by the rules.

WHAT DO I NEED TO DO IF I'M TRAVELLING TO THE REPUBLIC OF IRELAND?

The ABI has highlighted that 30,000 drivers who travel across the Republic of Ireland border may be caught out come 1st January 2021 if they don't have a Green Card. The ABI said: "However, when the transition period ends then UK motorists will be required to carry Green Cards for driving in the Republic and other EU states, unless the European Commission agrees that the UK can remain in the Green Card scheme."

For motorists who drive across the border without a card, the ABI has warned: "This means that you will be failing to comply with the legal requirement in the Republic (or other EU country) to carry a Green Card, and will risk having your vehicle seized, and facing prosecution."

Did you know it is no longer a legal requirement for you to carry a disposable breathalyser kit in your vehicle when travelling to France? The French Government has decided to scrap the law.

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'TIS THE SEASON FOR LANDLORDS TO PAY ATTENTION

In the countdown to Christmas, it can be easy for property owners to drop their guard as they get caught up in the festivities. However, burst pipes, unoccupied homes and damage from overzealous celebrations can soon dampen the sparkle...

If you're a landlord, it's important that you pay extra attention to your properties at this time of year, as Christmas and winter can throw up a whole host of problems.

To help you, we explore some of the expensive issues you might face and how to avoid them. That way, you can look forward to a fuss-free Christmas with all the trimmings, knowing that your properties are safe as houses.

PROPERTIES THAT ARE LEFT EMPTY

We'd recommend finding out about your tenants' plans over the holidays – crucially whether the property is going to be left unoccupied for a couple of weeks or more over the festive period.

Tenancy agreements usually include a clause about vacating the property for more than 14 days. If the house or flat is going to be left empty for an extended period of time, we'd advise checking your insurance policy to make sure whether you're covered or not.

If your tenants aren't spending Christmas at your property, it is worth asking them to switch off the water at the mains and turn off the water supply to outside taps before they go away. You might also want to consider checking on the property to make sure everything is in working order until your tenants return.

TENANTS FALLING INTO RENT ARREARS

Unfortunately, Christmas is one of the most common times of the year for tenants to get behind on their rent payments, as they fork out for gifts and extra food.

If you don't have one already, we'd suggest creating a contingency plan for December and the New Year period to protect yourself against rent arrears. You may want to consider taking out Rent Guarantee

Insurance, which can cover your expenses if tenants are unable to pay. Another thing you might want to think about is setting aside some savings in the event that your income is affected over Christmas and New Year.

CRACKED PIPES

As the cold weather creeps in, rental properties are especially vulnerable to frozen pipes, which can crack and burst. Remember to thoroughly inspect the pipes and brickwork in your properties in the winter and, if you discover any cracks, get them fixed right away.

Burst pipes can not only result in flooding, they can cause damage to ceilings, walls and carpets, especially if a home is left vacant. The average cost of repairing a burst pipe in a home is £6,500 to £7,500, according to Yorkshire Water.

While burst pipes are unlucky and troublesome for both you and your tenant, as a landlord, you can make the repair process as quick and easy as possible by keeping and maintaining a record of the property's condition before and after the pipes ruptured.



HAZARDOUS CHRISTMAS DECORATIONS

Tenants may want to go all out and deck the halls with Christmas trees, lights, baubles, tinsel and candles. However, you should make it clear to them what is and isn't allowed, as some decorations could cause safety risks. For example, can your tenants decorate the roof and outside of the property? It's also advisable to remind them to turn off any Christmas lights that are left unattended, as well as making sure candles are kept well away from any flammable objects.

DAMAGE CAUSED BY CELEBRATIONS

From December 23rd to 27th, when three households can form a bubble over the Christmas period, tenants may have friends and family round for drinks, nibbles or Christmas dinner itself. Even for the most careful of renters, accidents can happen. In fact, one in five guests say they wouldn't admit to causing damage to a property during a Christmas party, so both property owners and tenants need to be aware of this.

Tenants have a duty to report any damage immediately and agree with you, as the landlord, on how repairs are to be arranged. If they don't notify you of the damage, you can subtract an amount from their deposit or take legal action.

COMPLY WITH NEW ELECTRICAL SAFETY REGULATIONS

And, it's not just the seasonal specific concerns you need to consider. As part of new Government regulations, landlords need to have the electrical installations in their properties inspected and tested by a qualified and competent person, at least every five years. The changes, which aim to improve tenant safety, came into effect for new tenancies as of 1st July 2020. They apply for existing tenancies from 1st April 2021.

As part of the regulations, you are legally required to provide new and existing tenants, as well as prospective renters, with a copy of the electrical safety report. You must also send a copy to your local authority if they request it.

If you don't act in accordance with the regulations, you could be fined up to £30,000. To comply, you must supply a copy of the report to:

- existing tenants within 28 days of the inspection and test
- a new tenant before they occupy the premises
- prospective tenants within 28 days of receiving a request for the report
- your local authority within seven days of receiving a request for a copy.

For further information and for full guidance, please visit www.gov.uk

IS YOUR UNOCCUPIED BUILDING HARBOURING LEGIONELLA BACTERIA?

As many commercial and residential buildings remain empty as a result of COVID-19 restrictions, experts are concerned that these have the potential for a build-up of legionella bacteria, responsible for Legionnaires' disease.

WHY IT HAPPENS

Legionella bacteria can grow and multiply in building water systems, particularly when water is left stagnant or tepid, or the system is not regularly used. The illness is then contracted when contaminated water droplets are breathed in.

WHAT ARE THE RISKS?

Legionnaires' disease is a serious lung infection and can cause major complications in a small number of cases. If your employees or visitors contract Legionnaires' disease as a result of your error, your business could be held liable.

While many Employers' Liability Insurance policies cover this risk, it isn't standard under Public Liability Insurance. This means that you will need to take out a specific legionella policy to ensure that you're properly protected.

PROTECTING YOUR BUILDING

Following advice from health and insurance experts to take sound measures to protect your building, we take a look at what you can do now to minimise the risk of a build-up of legionella bacteria.

Choose the right equipment

Dan Martindale, sales director at Andrews Water Heaters, explains: "To minimise the risk of Legionnaires' disease, [property owners] need to consider the best way to store and distribute hot water throughout the whole system at 60°C or above so that legionella bacteria cannot survive.

"This starts from the specification of products and components at the design stage of a job. This could mean choosing water heaters with a built-in anti-legionella programme, or measures that increase

turbulence to reduce thermal stacking. Tanks designed to prevent cooler 'layers' where legionella would be able to thrive should also be considered from the beginning of a project."

Service your system regularly

Water hygiene issues can be addressed with regular maintenance checks and periodic system cleans. Temperature control is the primary method used to control legionella risk:

- Hot water storage cylinders should store water at 60°C or higher
- Hot water should be distributed at 50°C or higher
- Cold water should be stored and distributed below 20°C

Stagnant water can encourage legionella growth. Make sure to keep pipe routes short with as few dead ends as possible, flush out any infrequently used outlets, such as taps and showerheads, weekly, and make sure to adequately insulate pipes so water keeps its temperature.

"As we've seen with a case of Legionnaires' disease at a hotel in Ludlow, failure to take preventative measures properly can have catastrophic results," continues Dan Martindale. "The possible presence of Legionella bacteria in any part of the hot water system is not a risk that any[one] should take."

If your building is unoccupied, why not talk to a member of our team today about reviewing your existing cover to ensure you are properly protected against the risks associated with legionella bacteria?



DON'T LET CYBER SCROOGES STEAL YOUR DATA THIS CHRISTMAS

During the Christmas season, many small businesses are at their most vulnerable. There's not always enough staff present to sufficiently undertake all the tasks that need completing – which is why some things fall by the wayside. To protect your business this holiday season, it's worth preparing your defences in advance. We take a look at some steps you can take to reduce your risk of being exposed to a targeted cyber-attack.

ENSURE STAFF ARE PROPERLY TRAINED

With the current restrictions, there are likely less staff in your office and more working from home or on-the-go. Many may be tempted to get some online shopping done on their lunch break, and it can be very easy for them to make a mistake.

If you run a small business, it only takes one member of staff to click on a phishing email to leave you vulnerable to cybercrime. Ensure that every one of your staff is fully trained in cyber awareness through online courses and in-house training. From the importance of creating strong passwords and varying these across different platforms to spotting phishing scams and potential threats, your staff must be equipped with the knowledge to keep your business safe from cybercrime.

BE WARY OF PUBLIC WI-FI

When you log in to public Wi-Fi, it's very easy for prying eyes to see every site that you access, and this leaves you incredibly exposed. Many hackers have the means to infiltrate public Wi-Fi networks in order to pose as a trusted party and obtain personal information from you. If you do need to carry out confidential work in public, it's much safer to disconnect and use your phone's data.

MAINTAIN A CLEAN DESK POLICY

In 2016, the ICO published a report which found that 40% of data security incidents were a result of businesses inadvertently exposing paperwork to third parties. To avoid this, many businesses impose a clean desk policy which means all workspaces should be left clutter-free at the end of the day and all confidential paperwork should be securely stored away. If you still have people in your business premises, dependent on the layout of your office, think about providing staff with a dedicated area to store paperwork, which is solely managed.

During the periods that your office is empty over the holidays, make sure that all confidential paperwork is securely locked away.

CHECK YOUR PHYSICAL SECURITY MEASURES

Data protection breaches don't just happen online. If your business isn't secured properly over Christmas, it could make it a prime target to thieves and vandals alike. Consider CCTV, motion-sensitive lighting, security alert technology and heavy-duty locks as a means to secure your physical business premises from all angles.

BACKUP YOUR DATA

While some cybercriminals are out to steal your data, others attempt to encrypt it to block your access to it – making it impossible to carry out the day-to-day running of your business. To avoid getting caught out by ransomware, back up your data to the cloud.

INVEST IN ROBUST CYBERSECURITY SOFTWARE

With the right cybersecurity software in place, you will be able to continuously monitor your system network for viruses and malware. This can help your business to stop cybercriminals in their tracks or catch signs of illegal activity quickly before any major damage is done.

CONSIDER CYBER INSURANCE

Even with the most stringent security measures in place, there's still a chance that cybercriminals could access your system network; that's why you need a plan in place in case it happens. Cyber Insurance can protect your business against the aftermath of cybercrime, including system damage, liability issues, data breach fines, reputational damage and more.

Our team of experts are here to help you find the right cover for your business; call or email us to find out how we can assist you.



LOOKS TOO GOOD TO BE TRUE...? SPOTTING FAKE REVIEWS

During this festive season, many of us will be looking online to grab some bargains and get our loved ones gifts, possibly more than ever before with local restrictions affecting different parts of the country.

While this can be a great way to shop while we're unable to hit the high street, do you always know what you're buying? When shopping on sites such as Amazon, there are some products which have gathered thousands of reviews, but are they all they seem? We take a look at the world of incentivised reviews and what you need to look out for.

HOW IT WORKS

In the past, companies have garnered five-star reviews in exchange for free goods. These are called 'incentivised reviews'. Third-party sellers tried to stop this by introducing a number of preventative measures, but this only served to drive the business underground. Online forums and Facebook groups were created where companies requested that customers give them a positive review in exchange for a full refund of their product, a loophole which ensured there was a record of the item being purchased by the reviewer.

THE SCALE OF THE PROBLEM

A Which? investigation revealed that at least 30,000 customer reviews have been removed from a popular online retail seller over the past two years, and it is expected that the total number of fake reviews out there is significantly higher.

MAIN OFFENDERS

From the categories looked at, the top offenders were cameras, headsets, headphones and earphones, smartwatches and portable speakers. A whopping 11% of the reviews for on-dash cameras were removed, whilst 10% were removed for action cameras and headsets. Whilst the focus was on technology in this study, fake reviews can be found across all retail sectors, so it pays to be vigilant if you are relying on these to decipher whether you're buying a quality product.

HOW TO SPOT A FAKE

We look at some of the ways you can spot a fake review from the real deal:

- Look at the timing, if there are a lot of reviews in a short time frame, this may be a concern
- Repetition of 'I' and 'me' and overuse of verbs
- Look at the small details, if they're trying too hard to set the scene, it could be a fake
- Watch out for generic names and images
- Delve deeper into the profile of the reviewer, how often do they post? Do they write similarly worded reviews across the board?
- Reach out to the reviewer in question, a real reviewer is more likely to help further.

Whilst we wouldn't recommend you shun reviews entirely, customer reviews should only form a part of your decision. Remember, even if it isn't fake, all reviews are subjective.

For the treasures in your life that are worth the money, you might just want to make sure they're covered by a Contents Insurance policy that is tried and tested. For insurance that won't fall short of your expectations, call us today.

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