



AUGUST 2023 NEWSLETTER

We're well into the summer months and it is safe to say things have been busy here at BBi Group. We have various staff members jetting off on their holidays over the next couple of months (as we are sure you do too!) but please rest assured, if your usual point of contact is unavailable, there will be somebody else for you to speak to, to ensure your account is running smoothly. We wish you all a very happy & sunny summer ahead!

We would also like to take this opportunity to welcome Anelli Bradbury to the Horsham team. Anelli has joined us as an Account Handler in the Personal Insurances Team. We look forward to working with her more!



GET TO KNOW THE BBI TEAM - GEORGE ELLIS



Job title - Account Handler

Department - Commercial & HNW
Household

Favourite football team - Man United

Favourite food - Steak and Chips

To get in touch with George please email:

george.ellis@bernsbrett.com

PROPERTY MAINTENANCE ADVICE

At BBI we understand that your property is an important investment. Below are some helpful tips to help you take care of your property and to reduce any inconvenience.



- **Regular Observation:** Inspect your property regularly and look out for signs of wear and tear, blockages and damage, especially for roofs, guttering and pipes. Flat roofs are particularly vulnerable.
- **Dampness:** Check for moss on the roof, dampness in walls, mould, condensation in the air, the smell of dampness, lines of damp stains, flaky paintwork and cracks in the mortar or brickwork.
- **Planned Maintenance & Inspections:** Make sure you comply with any legal requirements such as gas and fire checks and keep records. Attend to early signs of damage, e.g. loose roof tiles, as this will prevent future problems.

Most insurance policies stipulate that the property must be always in a good state of repair. Regular inspections are also a requirement for most insurers. By keeping your property well maintained, you are reducing the risk and severity of any long term damage.

It is important that you understand your insurance policy and the team at BBI are on hand to help with any queries you may have. Your insurance policy is not a maintenance contract and does not cover the cost of maintenance, routine decoration or wear and tear.

If you have any concerns or queries regarding the maintenance of your property in line with your insurance policy please contact your account handler or email enquiries@bernsbrett.com.

COST-OF-LIVING CRISIS FUELS RISE IN CYBER CRIME

New research reveals that over a third of organisations in the UK critical national infrastructure (CNI) are anticipating a rise in cyber crime due to the current economic crisis. The impact of financial hardship is extending into the cyber realm, with employee sabotage, social engineering attacks, and reduced cyber budgets being identified as the top security threats.

The utilities sector, including energy and gas, is particularly concerned, with many companies in this industry predicting an increase in cyber crime due to financial strain. Employee sabotage is now ranked among the biggest risks to IT environments, with incidents increasing largely within CNI over the past year. Decision-makers believe that phishing and social engineering attacks will also grow during the economic downturn, exploiting employee vulnerabilities and financial fears.

What can you do to prevent this affecting your organisation?

It is more crucial now than ever to invest in strengthening cyber defences from within, the need for robust monitoring, data loss prevention, access controls, and continuous employee education on cyber security best practices are vital.

Alongside this, two-thirds of CNI decision-makers are reporting a rise in insider threats since 2020. To protect yourself, your employees and your organisation, cyber insurance really is now more crucial than ever.

To discuss our cyber insurance policies in more detail please email enquiries@bernsbrett.com and a member of the team will get back to you.



SUMMER RISK MANAGEMENT



Whilst we hope summer will be all about enjoying lighter evenings and long sunny days, it can also bring with it the risk of summer fires, sun exposure for outdoor workers and the dangers associated with summer driving. It is important, you take and/or advise your team to take certain measures to prevent injuries, illness and harm.

- Working outside in the sun can be enjoyable, but it's essential to take precautions to stay safe and protect yourself from the potential hazards of excessive sun exposure. Make sure you are wearing suncream and are reapplying every two hours or more frequently if you're sweating heavily. Ensure you are staying hydrated, taking breaks in the shade and wearing sun hats and sunglasses to provide extra protection for your eyes, head, neck and face.
- Summer fires are a lot more common due to the warmer temperatures, so it is important you ensure that you are carrying our regular fire safety inspections which will help to identify potential hazards and allow corrective actions to be implemented.
- Driving in the summer poses several dangers, including heat-related issues, tire blowouts, increased traffic, glare, overheating vehicles, and distracted driving. To stay safe, advise all your drivers to stay hydrated, check tire conditions more regularly than usual, plan for traffic, use sunglasses, maintain their vehicles, avoid distractions, take breaks, and be cautious of pedestrians and cyclists.

For more information, please contact BBi Risk Solutions via email on rm@bbirisksolutions.com or call +44 (0)20 8559 2111.

TRAVEL INSURANCE WITH BBI GROUP



As holiday season is here, this is a polite reminder to ensure you have the correct travel insurance in place for yourself and your family before you travel. At BBi Group, we specialise in providing comprehensive travel policies designed to meet the needs of leisure, business, and sports travellers alike. Our offerings include Holiday Travel+ and Sports Travel+, versatile travel insurance policies which can be tailored for individuals, families, groups, and sports teams.

Whether you're embarking on a single trip or planning multiple journeys throughout the year, our insurance covers a wide range of countries across the globe, including popular destinations in the UK, Europe, and beyond. With our user-friendly online quote and buy platform, finding the perfect travel insurance for your specific requirements has never been easier.

For more details please feel free to speak to our knowledgeable team via email: enquiries@bernsbrett.com. Alternatively, you can find out more now on our website: www.bbihorsham.com/holiday-sports-travel-insurance.

MENTAL HEALTH WELL BEING



Recognising signs of struggling mental health in yourself or others is crucial to ensure timely support and intervention. Here are some warning signs to look out for within yourself or your colleagues, if you suspect poor mental health:

- 1. Frequent irritability or aggression:** Uncharacteristic bursts of anger or irritability, often over minor issues, could be a sign of underlying emotional distress.
- 2. Increased feelings of nervousness or anxiety:** Heightened levels of anxiety, excessive worrying, or feeling on edge without a clear reason may indicate mental health struggles.
- 3. Increased fatigue, poor sleep, or nightmares:** Persistent fatigue, difficulty falling or staying asleep, or frequent nightmares can be linked to mental health challenges.
- 4. Feeling overwhelmed by everyday tasks or commitments:** Feeling overwhelmed and finding it challenging to cope with daily responsibilities may indicate the need for support.
- 5. Unexplained weight loss or excessive weight gain:** Significant changes in weight without a deliberate effort could be a reflection of emotional distress or mental health issues.
- 6. Lack of interest in personal appearance or hygiene:** Neglecting personal grooming, appearance, or hygiene may be a sign of depression or other mental health concerns.

It's important to remember that experiencing one or a few of these signs doesn't necessarily mean someone is struggling with their mental health, as some of these symptoms can be linked to other factors as well. However, if you or someone you know is experiencing several of these indicators and they are causing significant distress or impairment in daily life, seeking professional help and support from mental health professionals is essential. It is important to encourage open conversations in the workplace about mental health and offer support to those who may be going through difficult times to ensure positive mental health is promoted.

For more information on any of the above topics please contact a member of the team on any of the below details:



enquiries@bernsbrett.com



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