

New, informative website launched with you in mind

These days, the worldwide web is a vital source of information on an immense range of subjects. Our recently re-launched website carries almost everything you'll ever need to know about our high value insurance services

Launched earlier this year, our revamped website – which can be found at **www.lsta.co.uk** – has been completely redesigned as a client-friendly web portal offering a window onto our world.

It outlines our approach to the specialised business of high value home insurance and offers a wealth of information on our products and services, including the provision of travel, fine art and antique and high value car insurance.

It also carries a great deal of background material on subjects as varied as the value of fitting smoke alarms, hints on caring for art and antique collections, advice on how to beat the menace of car jacking, help with the vexed question of rebuilding costs following a flood or fire and an article describing a number of simple steps you can take that will make your home as burglar-proof as possible.

The site not only provides details of our principal underwriters, but also features an insurance enquiry form, which can be used to get a quote, as well as a link to our sister website – **www.home-insurance-guide.co.uk** – where you'll find a useful glossary of insurance terms.

Like almost every other website, ours is a work in progress. We're constantly up-dating and refining it, and would be very glad to hear any comments you, or anyone you know, may have on its design and content. We're always open to suggestion, as we're keen to serve your needs as efficiently as possible.

If you haven't already done so, we urge you to visit the site at **www.lsta.co.uk** and to tell your friends and family about it, too. Visitors are always welcome, no matter where they come from!

If you'd like to keep up with our very latest thinking on high value insurance

for high net worth individuals, we also have a blog, which can be found at **www.high-net-worth.blog.co.uk**. As well as news, it offers links to a number of well-informed organisations that specialise in high value insurance matters.

Changes to our team

WE WERE VERY pleased to welcome a



new addition to our team in June, when Richard Daws joined us as our Business Development Director.

Richard comes to us with several years experience as a broker in the London insurance markets and as an underwriter with Brit Insurance and Chubb, where he was involved in a great many high-value insurance projects.

He has also worked at Aon, where he led a team specialising in insurance for fine art investors.

Richard will be concentrating on developing the corporate side of our business, working with affinity groups and the like, where we believe there is considerable potential.

AS SOME OF you may know, one of our excellent Account Executives, Lisa Chapman, left us a few weeks ago, to look after her baby son, Alexander, who arrived in October.



Lisa joined us in October 2000. Since then, she has played an important part in developing our business through the valuable work she has done with several of our high net worth clients.

All being well, we expect to have Lisa back with us next summer. We wish her well in the meantime.



Watch out for winter

As recent events in the Lake District have reminded us, winter can be a savage time of the year. With the meteorologists warning us of yet more severe weather to come, we offer you a few precautionary tips



It's always wise to take early precautions against the fickle fingers of frost and the fearful effects of storm and flood.

When frozen and burst pipes can cause so much untold damage and misery, we recommend you take all the measures you can, before the worst of the weather arrives.

For example, by keeping your central heating on constantly you can reduce the likelihood of frozen or burst pipes. Setting it at a low temperature

when you're away for a short time, and turning the water off at the mains if you're away for longer, will also help.

It's a good idea to have all the water pipes, tanks and cisterns in your home insulated, especially in unheated areas such as lofts, outbuildings and under floor spaces. Fixing dripping taps also helps. It's surprising how a gentle trickle of water can freeze and then completely block a pipe.



You can reduce the risk of storm damage by securing any loose roof tiles, guttering or external pipe work and replacing any parts of the system before the winter. It's also a good idea to put any moveable items, such as garden furniture, into store, as they could either be damaged themselves or cause damage to other things by being blown about by high winds.

Another wise move is to remove any loose branches from the trees around your property, and secure any loose fencing. If you live in a particularly large property, or in an exposed area, it's advisable to have a lightning conductor installed.



If you live in an area that's prone to flooding, it's always a good idea to have an emergency kit – blankets, torches, waterproof clothing, a supply of food and water and a first aid kit – to hand, in case you're trapped or need to evacuate your home.

We hope the weather doesn't worsen but, in case it does, you'll find more advice on coping with the perils of winter in The LStA View section of our website.

Building insurance matters

While the last thing you'll want to be thinking about at Christmas is something dreary, we do feel we should touch on the business of building costs and their impact on your insurance.

Even though most of us have been exposed – in one way or another – to the negative effects of the economic downturn, building costs have continued to creep ever upwards, as they always do.

As a result, it's more important than ever that your property is insured for the correct amount so that, if you do have to have any emergency work done, you will be suitably covered.

Similarly, if you are having work done to expand your current home rather than move to a new one, it's very important to keep us advised of any developments and their value, so that we can make sure your building insurance is not compromised in any way.

Families on the move

Don't forget, as well as travel insurance, we offer "family fleet" insurance for any number of high value vehicles owned and used by members of the same family. The only limitation here is that the lead vehicle must have been valued at £30,000 or more when it was new.

Travel tips for tourists

At this time of year, when you're probably short of time and slightly stressed, it's all too easy to overlook one or two important aspects of your travel arrangements.

If you're planning to go abroad for Christmas or the New Year, do make sure all your passports are up-to-date, with at least six months to run before their expiry. If you're travelling to the USA, and your passport was issued outside the United Kingdom, it must have the relevant barcode accreditation. If not, you may be refused entry.

Immunisation is also important. You should make sure you and your party have had all the correct injections, and that you have the necessary documentation to back this up.



Finally, do be sure you take your principal emergency telephone and mobile numbers with you. These should include family members' and close friends' numbers, as well as ours and those of your doctor and solicitor. You should also take your underwriter's emergency number, and the number of your insurance policy. You never know when you might need help!