



AVRO News

Association of Vehicle Recovery Operators

Issue 36

July 2016

It is with much regret that we announce the passing of Trevor Daynes (R3) and Robert Brian Stay of Stag Lane Motors

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Breakdown Network Ltd

Recovery Independents' day arrived, and jobs have been rolling in; that said, we want to make sure no-one is missing out, so here are some basic instructions...

Stay logged in!

We are at an important stage: we know there is a demand for our service but you will only benefit if you are all logged in 100% of the time. The process for everyone to be logged in will take time, but our job-volume will only increase. So as long as you are ready for the extra work, we will truly reinvigorate the industry! !Breakdown restores direct interaction with your potential customers.

How do I receive jobs?

The smartphone app. This allows you to monitor jobs on the go. Even if your control is placing quotes via the web-portal, you are able to personally oversee, or fully-operate, at all times. The smartphone app also serves to alert you to all jobs that appear on the network, even if the web-app has been closed.

Web-portal. The web-portal must remain active within the browser at all times and you must have the speakers on! Should you close the browser, you will not receive notifications for new jobs! Simply navigate your browser to portal.breakdownnetwork.com

News

APEX and GM integration are coming soon, this will bring the option of auto-quoting, and provide additional notification of jobs as and when they hit the network.

Many of you are accustomed to having your rates dictated to you by the clubs, and it's been a while since you had to do the mach. !Breakdown puts full control back in your hands. Don't be afraid to quote on jobs a little outside of your comfort zone - you dictate your rate, so simply quote accordingly - there's no harm in pushing the boat out a little, should you want to chance a little extra full-rate work.

It's an exciting time for all of us. If you have any questions, or need help setting up, please give us a call on 0845 6424746, or email us at support@breakdownnetwork.com

AVRO's new member service ... Licence Check! Saving you time and money

AVRO now has a driving licence verification service which will **save you time**, replace the burden of collecting paper records from your drivers and also support your corporate responsibilities as an employer under Duty of Care & Health & Safety legislation.

The Service

The AVRO licence check electronic service programme uses the latest technology to allow you to check your employee's UK driving licence details, status and credentials using the DVLA record. It is a **fully secure** service which allows AVRO access to provide full driver and licence reports.

Consent

To comply with the Data Protection Act, an employee must consent to their licence details being checked. AVRO licence check obtains this permission by issuing a D796 Driver Mandate Consent Document or by obtaining e-consent from the employee or driver. Once received consent is **valid for up to 3 years** providing he/she remains within your employ or control and does not withdraw their consent, meaning that you can recheck the licence as often as required.

The Process

Once consent has been granted and the Consent Document has been submitted, the AVRO licence check service is able to access the DVLA "LIVE" database via a dedicated secure Government Gateway connection. Licence information is then made available, **in real time**, to your customer portal account.

The licence results will;

- Verify that the driver is licensed to drive
- Verify the current endorsement status and penalty points (if any)

- Confirm all category entitlements, including start and end dates
- Provide warnings and Immediate Actions in case of expiries, revoked and disqualified drivers
- And more

The cost

You are simply charged for how many licence checks you intend to make, e.g. if you have 36 drivers and wish to check them once a year, you will be charged for 36 credits (1 credit = 1 check). You may of course purchase more credits at any time if your number of drivers or checks increase. Typically clients check their drivers at least twice a year.

From £4.25 per check*

Call 01788 572850 to find out how simple and cost effective it is for compliance and peace of mind

* Price for AVRO members, price excludes VAT. Non-member price is £5.50 + VAT per check.

See next page for the Driving Licence Enquiry Form



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AVRO Ltd
 AVRO House, 1 Bath Street.,
 Rugby, Warwickshire, CV21 3JF
 Tel: 01788 572850 Fax: 01788 567320
 VAT No 683414428

LICCENCE CHECK DRIVING LICENCE ENQUIRY FORM

Company Name:

Company Address:

Please fill in the details for each driver that you require a licence check for:

Surname:

First Name: Middle Name(s):

Date of Birth:

Driver Number:

Current Address:

Line 1:
Line 2:
Post Town:
Postcode:

Address on Licence (if different):

Line 1:
Line 2:
Post Town:
Postcode:

Price for AVRO Members is £4.25 + VAT per check.

Non-Member price is £5.50 + VAT per check

Please send the above form to sara@avrouk.com or fax to 01788 567320. A declaration will then be sent back to you for your driver to sign in order to obtain their licence check report.

Payment will be required prior to releasing reports. Payment can be made by Cheque/Card.

CEO Report

My first message in the AVRO newsletter and I must start with a thank you to the National Council and countless members who have sent me messages of support and for making me feel so welcome.

Less than 2 weeks into my new role and I attend my first National Council meeting held at our Rugby office. I find myself preparing my notes ready to give my first CEO's report and cannot believe how much we have already achieved and how many new projects are already underway.

At this stage I'm offering no clues, but can report we are working with key industry stakeholders to create more AVRO member benefits and key industry business partners. These benefits will be available to all members both new and old and will be designed to fit your business with ease and to reduce your direct operating costs; information will follow in due course.

I am extremely pleased to announce we will have an increased presence at this year's Tow Show, giving the Association an ideal opportunity to demonstrate the AVRO brand and to market our member services and new member opportunities to a much wider audience, so if you're attending the Tow Show please visit us on Stand B55.

Finally a flavour for some of the policy work we will be undertaking on your behalf over the next 12 months, this will be ranging from the announcement made by the new London Mayor Sadiq Khan and his message "*a breath of fresh air*". On 5 July, Sadiq Khan, the Mayor of London, launched a series of consultations to ask Londoners about their views on proposals to improve air quality in the Capital.

This consultation will not only affect London operators, but will have a much wider direct effect on our industry and in doing so our Association members. So we will be making representation on your behalf.

Continuing the theme of lobbying, a further review of

statutory fees and the correct disbursement of fees, this is currently underway, but is already delayed, this is because of the changes in Prime Minister, Teresa May and subsequent change in Transport Minister, Chris Grayling, so the first stage communication has not been received as yet.

As part of the All Parties Parliamentary Group (APPG) and following the Home Office report on All Lanes Running:

"The Transport Committee publishes a report, warning that the Government should not proceed with 'all lane running' schemes while major safety concerns exist".
<http://www.publications.parliament.uk/pa/cm201617/cmselect/cmtrans/63/63.pdf>



We are continuing our work regarding awareness when operating on Smart Motorways and All Lane Running Motorways and are looking to make a statement on behalf of our members shortly. In the meantime we will continue to lobby on your behalf and to keep you informed.

We continue to work with ERRI and support Recovery Operators Licensing Scheme (ROLS) to ensure we have the say and the correct level of compliance within our industry is adopted and not to have a Standard Operators Licence imposed on us.

All of this Policy / Compliance work we will continue to report to you,

the members.

To close, it has been a very busy start and now will be an even busier lead up to the Tow Show. Please make the effort to attend and also if at all possible register, and attend the Business Seminar which is on the 6th September. There will be a presentation and updates on both ROLS, Smart Motorways and All Lane Running, plus an update on our work with TFL, amongst other things, so I look forward to meeting you all there.

Your very best,
 Derek Firminger
 Chief Executive Officer

EC considering more regulation for van operators

The European Commission (EC) intends to tighten the rules for van operators and bring them into line with the regulations that govern the HGV industry.

The EC is seeking the industry's thoughts on extending the requirements for financial standing, good repute, cabotage and professional competence



to cover vehicles weighing less than 3.5 tonnes GVW, as part of a review of road haulage regulation.

A consultation into the proposals, which is open for responses until 15 September, said the EC would like to bring operators of vans for hire or reward into the scope of EU regulations 1071/2009 and 1072/2009, which set out rules for operators carrying out domestic and international work in the EU.

Article courtesy of Commercial Motor
www.commercialmotor.com

Commercial Motor

Changes at Call Assist

Call Assist's Director of Networks, Ben Johnson, has announced that as part of Call Assist's vehicle recovery network review, it will be enforcing the terms of its contract with regards to PAS 43 certification. Call Assist will ensure that, as from 1st August 2016, all Vehicle Recovery Operators in the United Kingdom, with a few exceptions of some outlying areas, will be PAS 43 accredited.

All Vehicle Recovery Operators who need assistance in obtaining PAS 43 will be provided with auditor contacts and advice to assist them in achieving the

accreditation.

"These changes to our network are part of a bigger review" commented Ben Johnson, "which will eventually result in an increased volume of work for those operators who are willing to support our requirements and build on our relationships within the vehicle recovery industry."

Article courtesy of Call Assist
www.call-assist.co.uk



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Prices from Fuelmate



W/C 25th July

Esso	: 90.74 ppl Excl VAT
BP Bunker	: 90.68 ppl Excl VAT
Shell	: 91.51 ppl Excl VAT
Texaco	: 90.41 ppl Excl VAT
UK Fuels	: 89.72 ppl Excl VAT
Keyfuels	: 90.33 ppl Excl VAT

W/C 18th July

Esso	: 91.00 ppl Excl VAT
BP Bunker	: 90.95 ppl Excl VAT
Shell	: 91.77 ppl Excl VAT
Texaco	: 90.68 ppl Excl VAT
UK Fuels	: 90.73 ppl Excl VAT
Keyfuels	: 91.17 ppl Excl VAT

For further details, or to obtain a fuel card please contact:

Tracey Easton
 T: 01482 387777
 F: 01482 338591
 E: tracey.easton@fuelmate.co.uk
 W: www.fuelmate.co.uk
 Witham House, 45 Spyvee Street,
 Hull HU8 7JR



AVRO merchandise

We have in stock some Dibond Plaques to be used as garage signs. Size 297 x 420mm, with square corners. Printed red and black onto the face of 3mm white faced Dibond. Each panel has four drilled holes. Cost: £25 + VAT. To order your plaque, please contact Head Office on 01788 572850 or email sara@avrouk.com.





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A new lower operator licensing threshold?

The European Commission has released the first of three consultation papers on changes to Regulations (EC) No 1071/2009 and No 1072/2009.



The evaluation of these Regulations revealed certain problems in the road transport market and consequently the Commission is considering whether intervention is justified to address these problems.

The consultation explores the rules on operator licensing and market access contained in these regulations. The aim of the consultation is to gather views on certain issues. The main issues under the spotlight are:

- Are the current rules for tackling 'letterbox companies' (businesses setting up in a low cost country but conducting transport operations in a

higher cost economy - using drivers paid at the lower level)?

- Should the threshold for legislation, such as operator licensing (and cabotage), which currently applies to vehicles used for hire or reward over 3.5 tonnes, be lowered so that certain vehicles under 3.5 tonnes require an operator licence, and what implications would this have?
- Should the cabotage rule of 'three operations in seven days', following an international load, be amended to allow better enforcement?

Further details and a link to the consultation can be found on the European Commission website at: http://ec.europa.eu/transport/modes/road/consultations/2016-review-road-regulations_en.htm

*Article courtesy Scott Bell,
Backhouse Jones Solicitors
www.backhousejones.co.uk*



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Transport Committee calls for halt on 'all lane running' schemes

Motorway hard shoulders should not be used as permanent driving lanes, MPs on the Transport Select Committee have warned.

In a report published on 30 June, the Committee warns Government should not proceed with 'All lane running' schemes while major safety concerns exist.

In 'All lane running', the latest version of smart motorways, the hard shoulder is used as a live lane of traffic. Previous schemes have only used the hard shoulder at peak times or to deal with congestion.

The Committee did not agree with government that this is an incremental change and a logical extension of previous schemes. It concluded that the permanent loss of the hard shoulder in all lane running schemes was a radical change and an unacceptable price to pay for such improvements.

Chair of the Transport Select Committee, Louise Ellman MP, commented: "The permanent removal of the hard shoulder is a dramatic change. All kinds of drivers, including the emergency services, are genuinely concerned about the risk this presents.

"It is undeniable that we need to find ways of dealing with traffic growth on the strategic network. But All Lane Running does not appear to us to be the safe, incremental change the Department wants us to think it is. While 'smart motorways' have existed for years, this is fundamentally different. Government needs to demonstrate that All Lane Running schemes do not make the road any less safe than the traditional motorway with a hard shoulder.

"The government has a model which has worked. The scheme on the M42 has a track record of safety and performance but subsequent versions have gradually lowered the standard specification. The most recent incarnations of All Lane Running have less provision for safety measures than original pilot schemes.

"The Committee heard significant concerns about the scarcity, size and misuse of emergency refuge areas. We also heard about worryingly high levels of non-compliance with Red X signals. Levels of public awareness and confidence about using these motorway schemes are unacceptably low.

"Government needs to demonstrate considerable improvement in this area, including more emergency refuge areas, driver education and enforcement,

before the Committee will endorse the extension of a scheme which risks putting motorists in harm's way."

In 2015, the Department for Transport forecasted that traffic on the strategic road network would increase by up to 60% by 2040. The government sees smart motorways as a way of addressing this growth without incurring the costs of traditional motorway widening.

Plans are in place to permanently convert the hard shoulder into a running lane on around 300 miles of motorway. Highways England has a programme of 30 all lane running schemes to the value of circa £6 billion over the next nine years.

RAC chief engineer David Bizley: "Whilst supporting smart motorways as a cost effective and relatively rapid way of increasing motorway capacity, the RAC has repeatedly expressed concerns about the latest design which turns the hard shoulder on the motorways into a permanent running lane. These concerns are widely shared by other industry groups, as well as by our members and others who regularly use motorways.

"We therefore welcome the Select Committee report and are pleased that this influential group of MPs has concluded that the decision to adopt 'all lane running' on all future smart motorways may be premature. The safety of motorists must come first and therefore new designs need to be trialled for sufficiently long to demonstrate their safety before they are introduced more widely. This was precisely the approach adopted by the Highways Agency (now Highways England) when a smart motorway with a dynamic hard shoulder was first introduced on the M42.

"The message to government and to Highways England is clear - we should apply the principles that have proven to be safe on smart motorways such as the M42 until such time as the evidence exists to show all lane running is as safe as conventional motorways with a hard shoulder, and as smart motorways with a dynamic hard shoulder which only opens to traffic as a running lane when the extra capacity is needed."

N.B. AVRO was the only Trade Association to provide the Transport Select Committee with written evidence on the proposed all lane running on smart motorways.

London Mayor demands Euro-4 for all vehicles

All vehicles entering central London by 2017 will need to be at least Euro-4 or face a new daily fine proposed by London mayor Sadiq Khan.

Euro 4 (January 2005) concentrated on cleaning up emissions from diesel cars, especially reducing particulate matter (PM) and oxides of nitrogen (NOx). Some Euro 4 diesel cars were fitted with particulate filters.



Euro 4 emission limits (petrol):

- CO - 1.0 g/km
- HC - 0.10 g/km
- NOx - 0.08
- PM - no limit

Euro 4 emission limits (diesel):

- CO - 0.50 g/km
- HC + NOx - 0.30 g/km
- NOx - 0.25 g/km
- PM - 0.025 g/km

Khan announced details this week on what City Hall has described as “the toughest crackdown on the most polluting vehicles by any major city around the world”.

Making good on his promise one week into office to step up his efforts to improve air quality by lowering transport emissions, Khan has launched the first stage of his Clean Air Action Plan consultation.

This includes a proposal for a new £10 emissions surcharge, dubbed the ‘T-charge’, on all pre-Euro-4 standard vehicles entering the existing congestion charge area from 2017.

This would be in addition to the congestion charge fee of £11.50 per day for entering the zone between 7am and 6pm Monday to Friday.

He also wants to introduce the Ultra-Low Emission Zone by 2019 – one year earlier than planned – and extend its reach London-wide for HGVs, buses and coaches, and as far as the North and South Circular for motorcycles, cars and vans by 2020.

Khan also plans to call on the government to introduce a diesel scrappage scheme and tackle the most polluting buses.

*Article courtesy of Commercial Motor
www.commercialmotor.com*

Commercial Motor



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Essential security precautions you should be taking to defend business

Law enforcement agencies are losing the ‘cyber arms race’ to online criminals, national crime agency says.

The warning comes just weeks after industry experts raised concerns over the security of workshop database systems, with fears that hundreds of garages that operate their own computer systems may have been hacked.

Speaking at an Independent Aftermarket Federation (IAAF) network meeting in Leeds recently, Ian O’Brien, who has 15 years experience in cybercrime law enforcement, warned that many cybercrime victims will not know that they have been targeted.

He said: “Cyber criminals are trying to get into your business, infect your computers and collect information.

‘There is a market for your data’

“They want your profit, they want your intellectual property rights and they want your data and there is a market out there for your data.”

2.5 Million hacks were recorded in 2015 but only 250,000 cybercrimes were reported - just 12.5% of those were solved, according to figures presented by O’Brien.

O’Brien suggests that it’s easier than you think to find yourself to be a victim.

Losing data

One example he gave was through ‘social engineering’ whereby criminals build a personal profile from your social media account, revealing what you like, where you go and what you do.

A carefully placed memory stick left in your waiting room might contain a file, conveniently named with something that will be of direct interest to you.

Clicking such file could immediately release your data to hackers.

Another method which O’Brien says is particularly common is ‘ransomware’, where criminals access your computer through an email, freeze your data and demand that you pay to have your data released.

Real threat

Talking about the recent investigation by the Retail Motor Industry (RMI), Jason Moseley, executive director at RMI Bodyshops said: “We have direct evidence that data entered into bodyshop systems has found its way, in a matter of hours, into the hands of third party organisations.

“As part of an internal investigation, one of the bodyshops involved entered fictitious data into the system to attempt to draw out a reaction.

“Within a few hours of this data entry, a call was received from an accident management company trying to leverage a compensation claim.”

The advice for garages is to ensure that you update your software and anti-virus, turn on your firewalls, protect your passwords and back up your data.

“When making payments online, always look for the green padlock in the URL tap,” O’Brien adds.

Article courtesy of Garage Wire
www.garagewire.co.uk



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Vehicle Safety Recalls

DVSA reference number	Make and model	Issue
R/2016/084	Mazda: RX-8 and BT-50	Driver's front airbag may fail to deploy correctly
R/2016/092	Mercedes-Benz: Smartfortwo	Maintenance flap may detach from vehicle
R/2016/098	Land Rover: Range Rover, Range Rover Sport and Discovery 4	Engine may cut out
R/2016/099	Jaguar: XF and XJ	Engine may cut out
R/2016/100	Kia: Soul	Loss of directional control
R/2016/102	Ford: Ecosport	Fuel leak may occur
R/2016/104	Vauxhall: Zafira B	Risk of fire
R/2016/106	Suzuki: Swift	Braking efficiency may be reduced
R/2016/107	Land Rover: Discovery	RCS system unable to detect and mitigate potential vehicle roll over
R/2016/109	Mercedes-Benz: Unimog	Electrical systems and lights may fail
R/2016/113	Ford: Mondeo, Galaxy, S-Max and Edge	Headlamps may switch off without warning
R/2016/114	Renault: Kangoo Van	Rear left hand seat belt mounting may fail
R/2016/115	Ferrari: 458 Italia, 458 Spider, California and FF	Airbag may not deploy correctly
R/2016/120	Mercedes-Benz: SLK	Steering efficiency may be reduced
R/2016/122	Maserati: Ghibli and Quattroporte	Possible loss of vehicle control
R/2016/128	Scania Truck: G, N, P and R	Loss of steering control
R/2016/132	Land Rover: Discovery	Airbag may deploy incorrectly
R/2016/133	Jaguar: XJ	Airbag may deploy incorrectly
R/2016/136	Citroen: C1	Steering column may fail unexpectedly
R/2016/137	Peugeot: 108	Steering column may fail unexpectedly
R/2016/149	Toyota: Aygo	Steering column may fail unexpectedly
RCOMP/2016/006	Paragon Vehicle Services Ltd: Mitsubishi approved towbars	Towbar may detach
RCOMP/2016/007	Nelson Stokes Ltd: after market brake hoses	Brake hose fitting may fail and allow brake fluid to leak
RCOMP/2016/008	Triumph: brake lever assembly kits	Brake lever may not perform as intended and braking efficiency may be reduced
RM/2016/023	Ktm: 250 SX-F and SX-F Factory Edition	Connecting rod may fail / fracture
RM/2016/024	Husqvarna: 250 FC	Connecting rod may fail / fracture
RM/2016/025	Ducati: 1199 Superleggera	Clutch may fail and cause rear wheel to lock
RM/2016/026	Ducati: Xdiavel S	Rear wheel may lose traction
RM/2016/027	Harley Davidson: Fxdl, Dyna and Lowrider	Engine may cut out
RM/2016/028	Honda: PCX 125	Top box may detach during use
RM?2016/031	Triumph: Tiger Explorer (XR, XRX, XCX, XRT and XCA	Rear wheel may lock

National minimum wage rates to increase from October

The rate for 21 to 24-year-olds will increase to £6.95 an hour, up from the current amount of £6.70. Meanwhile, the NMW for 18 to 20-year-olds will rise from £5.30 to £5.55, and for those aged 16 or 17, the rate will increase from £3.87 an hour to £4 an hour.

Apprentices will also benefit from a 10p increase, bringing the current rate of £3.30 an hour up to £3.40. These increases will come into force from 1 October 2016.

Additionally, workers aged 25 and over potentially stand to gain from the introduction of the Government's new National Living Wage (NLW), which came into effect in April 2016 and has initially been set at £7.20.

The NMW and NLW cycles will be aligned with effect from April 2017 so that both rates are amended in April every year.

The rules governing holiday and pay

With the holiday season upon us, many employees will be looking to take some well-earned time off. However, for employers the rules governing holiday and pay can be something of a headache. Here we outline some of the basic principles.

What are the basic holiday pay guidelines?

Most workers have the right to a minimum amount of statutory holiday and pay, including casual workers and those who work part-time. However, self-employed workers are not entitled to statutory paid holiday.

At least 5.6 weeks of annual paid holiday should be provided to the majority of workers. However, employment contracts may allow employees to take additional holiday, on top of the statutory minimum. Any amounts of contractual holiday are decided by the employer. Employers can also decide whether to include bank holidays as part of an employee's statutory holiday entitlement.

The amount of statutory holiday that employees can take is generally calculated by multiplying 5.6 by the number of days they work per week. Those who work a five-day week, for example, are entitled to 28 days' paid holiday per year.

How is holiday pay calculated?

Pay rates for any holiday that an employee takes are generally the same as their normal rate of pay.

However, some employees could be entitled to a higher rate of holiday pay.

Employers calculate employees' holiday pay based on their working hours. For workers with conventional working hours whose pay does not alter with the amount of work undertaken, this will be the same as a normal week's remuneration. For workers whose pay levels vary, the holiday pay will be the same as a normal week's pay, but this is calculated by working out the average pay over the last 12 weeks in which they were paid. Employers must also take commission into account when calculating holiday pay for the four weeks of statutory annual leave required under European law.

Recent developments

Following a legal ruling in the case of *Bear Scotland Ltd v Fulton*, from 1 July 2015 claims for backdated holiday pay are limited to a maximum of two years. The Employment Appeal Tribunal also ruled that non-guaranteed, compulsory overtime should be taken into account when calculating an employee's holiday pay. This is subject to a 20-day restriction required by the Working Time Directive, which differs from the 28 days usually allowed under UK law.

This article is for general information only and you are advised to seek professional assistance if you are unsure of your legal obligations.

Article courtesy of Newby Castleman
www.newbycastleman.co.uk

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What does Brexit mean for recovery insurance?

Since the UK voted to leave the European Union in June, there has been much debate about whether the decision is likely to have a positive or negative impact upon the economy and the standard of living for British people. Bollington Insurance takes a look at the possible impact upon the recovery sector from an insurance perspective, to see if any potential changes can be planned for or if it's simply a case of 'wait and see'.

The decision of the British people to leave the European Union has divided the nation in many ways, and led to political turmoil across the two major parties. But as new PM Teresa May announced, "Brexit means Brexit" - so where does that leave the recovery industry and its insurance arrangements?

You might not be surprised to hear that, initially at least, nothing much will change at all. It will likely be months before article 50 is triggered and Britain sets the wheels in motion to disentangle itself from decades of EU legislation - and there will be at least 2 years of negotiations and renegotiations to follow.

Where insurance is concerned, this means that your insurer is still duty bound to abide by the EU's Solvency II requirements, ensuring that there will be enough liquidity to make payment for any claims that may be lodged on behalf of, or against, your business. It seems likely that this type of legislation will continue after Brexit, as it is in consumer and business interests for it to do so.

So what areas may be affected, then?

First off, the free movement of workers is likely to be subject to negotiation, which could obviously impact on recovery businesses who rely on foreign drivers to carry out work, and equally those operators who currently travel into Europe to conduct business.

Access to insurance policies that offer EU cover for recovery vehicles, for example, could be affected - the legalities of European-wide insurance would need to be worked out. Likewise, insurance cover for EU drivers on UK policies might also be affected if there are any legal restrictions applied upon such employees, such as the need for work permits or visas, for example.

Another immediate impact has been the fluctuation in the value of the pound; its value has dropped considerably against the Euro following the Brexit vote. Due to the current spread of risk across a single insurance market, pricing seems unaffected by this

development. Longer term, any barriers in the insurance market between the UK and EU could impact upon insurance premiums - for better or worse - though as a large part of the world's single insurance market (the EU market looks after approximately 33% of the world's total insurance premiums), it is surely in the interests of all parties to stabilise trading arrangements and reach a mutually agreeable arrangement for continued trading between the UK and EU insurance markets as soon as possible. Of course, the UK market may even wish to set up new agreements with global insurers, potentially increasing competitiveness and keeping the costs of cover down.

The insurance industry seems to have a restructuring exercise ahead. As an EU member, UK insurance companies have enjoyed access to a single insurance market across most of the continent, without additional local tariffs or taxes. This also allowed for unprecedented information sharing, leading to agreements protecting vehicle owners and insurers including iterations of the Motor Insurance Directive (MID). How such arrangements will evolve - and whether UK law may devolve in any way from European law - remains to be seen, though it is something we will be keeping a close eye on to ensure we are at the forefront of protecting clients in the recovery industry going forward.

Whatever agreements and arrangements are made from now could determine whether EU insurers pull away from the UK market, set up UK-only operations, or even increase their UK presence. Ultimately, a combination of competition in the marketplace, strong regulation, continued information sharing and the profitability of markets should help to ensure that the market continues to provide adequate, competitively priced insurance to the recovery industry. With advances such as usage based insurance - where your company only pays for the amount of miles it does out on the road, and its driver behaviour - there could be savings to be had on insurance in the future, regardless of the wider political picture.

The most important thing for your business is that, whatever the circumstances, you continue to have the right insurance in place to ensure that you don't get caught short. To this end, Bollington remain actively involved in making sure our clients have quality insurance backed by a reliable claims service. Visit www.bollington.com/avro to find out how we can help your business.

Robert Brian Stay

... or Bob as he was known to his many friends, sadly passed away on July 4th at the age of 86. He was born on 17/1/1930 in Newport, living most of his life around the Parkhurst area. The family home was right next door to Hunnyhill School, so he only had to walk around the other side of the fence to attend every day. In 1944 at the age of 14 he started his apprenticeship at the Island's main Ford dealer Frank Chevertons, before leaving in 1951 to do his 2 years national service in the R.E.M.E. Most of this time was spent serving in Egypt.

On his return to the Island in 1953 he restarted working at Frank Chevertons and also married his wife Olive from Werrar Farm, who he met after fixing her father's vehicles on a number of occasions. He continued working at Frank Chevertons until demand for his mechanical skills was so great, that in May 1964 he set up business and established Stag Lane Motors after clearing an old orchard and erecting a small prefab shed that cost £100. By this time they had two young children, Alan who was born in 1957 and Janet who arrived in 1960.

As business began to grow, working all hours of the day and night Bob took on his first employee a year later, Barry Carter who would stay loyal to the business until his own retirement in 2009.

Bob's keen interest in vehicle recovery started in his army days, and it wasn't long before a converted Bedford fire engine became the first of many recovery vehicles that would come and go over the years. This was followed by his first heavy recovery truck, an AEC

Matador, and several Scammells that would perform a variety of interesting jobs over the years. Probably the most famous of these being the recovery of a 26 ton truck that went over the cliffs at Compton in 1972. As business continued to grow with the Lada car franchise, more staff came to work at Stag Lane and Bob was able to spend more time doing the things he loved; restoring old cars and travelling the world with friends was his great escape from his busy working life, and he



loved nothing better than meeting up with his friends in Newport on Christmas eve with their old steam engines and cars collecting money for the local hospital. Although Bob could be rough on the outside, he had a heart of gold that he rarely showed and over the years has raised tens of thousands of pounds for charity, it was something he enjoyed doing, mainly because he had started

with nothing and worked hard for everything he had. "You reap what you sow in this world" was one of his favourite sayings, and he certainly did that.

In 1993 Mr & Mrs Stay finally moved into their dream house, Rose Cottage, which they had built at Stag Lane just down the road from the garage. When Alan and Janet took over the running of Stag Lane Motors, Mr Stay at 86 would still visit the garage every day just to make sure everything was going OK. He will be sadly missed. He leaves his wife Olive 87, son Alan, daughter Janet, 7 grandchildren and two great-grandchildren.



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Association of Vehicle Recovery Operators

1 Bath Street
Rugby
Warwickshire
CV21 3QH
Phone: 01788 572850
Fax: 01788 567320
E-mail: sara@avrouk.com

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Please note that recovery operators are breaking the law if they recover a fully loaded artic past a place of safety or the nearest place of repair. The problem is that anything over a gross weight of 44 tonnes is moved under S.T.G.O. regs and a 48 hour notice is required, in other words the gross of the recovery vehicle and casualty vehicle would be greater than 44 tonnes if the vehicle is fully laden. They will be stopped by VOSA and charged, as will whoever sanctions such a move. Sadly a number of operators, whilst they are aware, try to forget it and carry out the job to please their customer. Any artic that is only partly loaded with the gross weight including the recovery unit is under 44 tonnes is OK.

New 'flat rate' state pension takes effect

The new 'flat rate', or single tier, State Pension has now come into effect for those who reached State Pension age on or after 6 April 2016. The rate has been set at £155.65 per week.

The new system has been introduced with the stated aim of reducing previous complexity and providing a simpler and fairer system that makes it easier for savers to plan for their retirement.

Government research has suggested that many pensioners could receive a boost from the new State Pension during the next fifteen years, although the Work and Pensions Select Committee has raised

concerns that the details sent out to individuals regarding when they will receive their State Pension and its expected value were insufficiently clear and could be misunderstood.

Under current plans, the State Pension age is due to rise to 66 by October 2020. Parliament legislated in 2014 that a review of the State Pension age should be conducted at least once every six years. The first one is to be chaired by Sir John Cridland, former Director-General of the CBI.

Article courtesy of Newby Castleman
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