

AVRO News

Issue 33

April 2016

Inside this issue:

LV= Britannia Rescue re- introduces A & B call out rate	1
Hints and tips: registering a vehicle	2
Prices from Fuelmate	3
Recovery vehicle sought	3
National employment relation update	4
New lifetime ISA generates	5

Highways England launches 6 £150m innovation strategy

pension industry worry

Chancellor's Budget 7 approved after heated debate

Vehicle safety recalls: March 8 2016

Industry needs to brace itself 9 for electric and hybrid revolution

Key messages from the pensions regulator

Booking forms 12

Association of Vehicle Recovery Operators

LV= Britannia Rescue re-introduces A & B call out rate

LV= Britannia Rescue is re-introducing A and B call out rates for its Road Rescue network; differentiating day and night working payments to support the insurer's Confederation of Britannia Rescue Agents (COBRA) network.

From midday, Monday 18 April 2016, the standard call out rate "A" for recovery vehicles will remain unchanged during the hours 06:00:00 until 18:00:00. From 18:00:01 until 05:59:59 the call out rate "B" will be increased by £5.00. The inclusive 20 miles will still apply to both call out rates. The increase has no impact on charges to LV= third party and customers will ultimately benefit from an improved service.

The move, which sees LV= become the first industry provider to reintroduce these rates, is a direct result of feedback from its COBRA network, which has cited recruitment and staff retention as a major issue for the industry.

Martin Milliner, GI Claims Director at LV= Britannia Rescue said: "Our relationship with our COBRA network is highly valued. During 2015 we held several COBRA business days where staffing issues, particularly 'Out of Hours' servicing, dominated discussions amongst our network - and we decided to act on it. We hope the re-introduction of these differentiating rates will support the network, and help us to continue providing a high level of service to our customers."

Richard Hilborne at Plymouth Car Recovery said: "The spiralling costs of staff; particularly for night time work, has been a cause for concern for some time now. LV= Britannia Rescue's move to reintroduce day and night pay differentials should be commended. It will certainly help us, and other road recovery providers, take another step towards helping resolve the issue of being able to offer staff competitive rates of pay."

Dear members, In June a number of people, some from the recovery industry, are taking on an epic challenge of driving from Budapest to Coventry in an Eastern European car!! The main reason behind this adventure is to raise awareness of the AVRO Benevolent Fund and to swell the coffers! This is our big fundraiser!! The fund was set up over 20 years ago to help people in the recovery industry as there was nothing in place before. Over the years the fund has done wonderful work in helping people who have needed a bit of help in their hour of need. None of us know what is around the corner and it is very reassuring to know that such a fund exists. The fund has an independent board of Trustees and every request for assistance is looked at in detail to make sure that the request is 100%.

I am asking you to sponsor me for this very worthy cause on this journey. Every penny counts as it all adds up!! I need to raise 3,000 Euros. Please send your donation to Sara at Head Office.

Thanking you in advance

Eilis Murray Vice President

Page 2 AVRO News

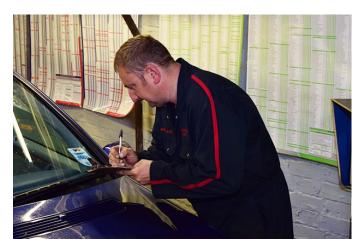
Hints and tips: registering a vehicle

Driver & Vehicle Standards Agency

It's easy to fall into bad habits when testing regularly or under pressure. Here are 6 simple tips that should help keep vehicle registration smooth and your customers happy.

1. Only enter details you've collected

Don't rely on job cards or other people's notes when registering a vehicle for a test as they might not be up to date. You should confirm the vehicle details, such as identification number (VIN), vehicle registration mark (VRM) and colour with the actual vehicle.



2. Use the correct VIN and VRM

When searching for a record, using the correct VIN and VRM will help you select the right vehicle record. If you can't find the vehicle record by searching, when creating a new record enter the full VIN and check that it's correct.

Remember that some vehicles can have dual VINs such as motor homes, disabled vehicles or factory sports conversions.

3. Always check you've got the right make and model Making sure you have the right make and model

can be difficult as manufacturers now have such a wide range of models. There aren't always obvious differences between models so always check you've got the right make and model with the actual vehicle.

4. Make sure the mileage is right

Having the mileage on the MOT certificate helps to reduce instances of vehicle crime so it's important that you record the right mileage first time. When recording the odometer reading make sure it's recorded as it's shown on the vehicle including if it's in miles or kilometres.

5. Check the Inspection Manual

When registering the results, select carefully any reasons for rejection. If you're not sure at any point you can confirm the defects using the MOT inspection manual.

6. Double check everything before printing

Once you've entered everything, be sure to check it over one more time. Check that all the details are correct before the record is confirmed and the test documents are printed.

By following these simple steps it'll help prevent any problems down the line for motorists or fellow garages and testers.

If you do make a mistake when registering a vehicle and you've already confirmed the record and printed the test certificate, you might be able to issue a replacement certificate if it's within 7 days of the test by selecting the "replacement/duplicate certificate" section on your testing screen.

If you're unable to issue a replacement certificate or have any other problems you can contact the DVSA customer service centre for advice on 0300 123



AVRO DIRECT INSURANCE CALL 0333 210 2470



- SPECIALIST COVER FROM BOLLINGTON INSURANCE BROKERS, DESIGNED FOR AVRO MEMBERS
- EXCLUSIVE, PREFERENTIAL SCHEMES WITH QUALITY INSURERS
- HIGHLY COMPETITIVE PREMIUMS, INCLUDING A SPECIAL PREMIUM REBATE SCHEME

Bollington Insurance Brokers Limited, Registered Number: 02918954. Bollington Insurance Brokers Limited is authorised and regulated by the Financial Conduct Authority, and is wholf owned by The Bollington Group (Holdings) Limited Registered Number: 04601252. Registered Office: Adlington House, Adlington Road, Bollington, Macclesfield, Cheshire SK10 5HQ.

Issue 33 Page 3

Prices from Fuelmate



W/C 18th April

Esso : 85.62 ppl Excl VAT
BP Bunker : 86.80 ppl Excl VAT
Shell : 87.53 ppl Excl VAT
Texaco : 86.54 ppl Excl VAT
UK Fuels : 84.94 ppl Excl VAT

Keyfuels : 86.01 ppl Excl VAT

W/C 11th April

Esso : 84.50 ppl Excl VAT

BP Bunker : 84.44 ppl Excl VAT

Shell: 85.18 ppl Excl VAT

Texaco : 84.18 ppl Excl VAT

UK Fuels : 83.14 ppl Excl VAT

Keyfuels : 84.73 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



Recovery vehicle sought

Paul Armstrong, trading as AMS in Ware, Herts, is looking for a vehicle that he used to own. It is a 1989 green and white Ford Cargo, reg no F540 JNB. It has a JJ conversion transporter body with a rear spec and lorry loader / Hiab crane. He would like to own it again, so if you know of its whereabouts please contact Paul on 01920 438868, or Head Office on 01788 572850.



AVRO DIRECT INSURANCE CALL 0333 210 2470



- SPECIALIST COVER FROM BOLLINGTON INSURANCE BROKERS, DESIGNED FOR AVRO MEMBERS
- EXCLUSIVE, PREFERENTIAL SCHEMES WITH QUALITY INSURERS
- HIGHLY COMPETITIVE PREMIUMS, INCLUDING A SPECIAL PREMIUM REBATE SCHEME

AVRO

Bollington Insurance Brokers Limited, Registered Number: 02918954. Bollington Insurance Brokers Limited is authorised and regulated by the Financial Conduct Authority, and is who owned by The Bollington Group (Holdings) Limited Registered Number: 04601252. Registered Officers Adlington Rouse, Adlington Rouse, Bollington, House, Bollington, March

Page 4 AVRO News

National employment relations update

National Living Wage

The Government's National Living Wage was introduced on 1 April. Employers should recognise that the new National Living Wage of £7.20 for workers 25 and over is a **compulsory** rate and ensure they are paying the new rates.

Failure to pay the correct rate could lead to a penalty charge of up to £20,000 for each member of staff underpaid.

Employers will need to reflect on the potential impact of the introduction of the National Living Wage. It's worth thinking about:

- How the National Living Wage could level out pay for staff who were previously paid different amounts below the new rate:
- How these changes may lead staff to question pay structures, and how fair and equitable any new structure will be.

New sex discrimination guide

Did you know that sex discrimination is one of the most common types of discrimination at work and Acas receives over 7,000 calls a year on the subject?

This month Acas has launched new free guidance, Sex Discrimination: Key points for the workplace to help prevent sex discrimination at work and to provide guidance on how to handle complaints if they arise.

This is the first comprehensive guide Acas has produced in this area aimed at employers, managers,

HR personnel, Trade Union reps and job applicants.

Their guidance also includes the most common myths about sex discrimination at work, an employer obligations factsheet and a video on discrimination and protected characteristics at work.

New employing younger workers guide

Getting the next generation of workers into the workplace, trained and prepared for the full demands of the job is important for many organisations. To help, Acas has published new free guidance on employing younger workers which is aimed at anyone who is managing or supporting a younger worker.

New workplace representation e-learning

Acas recently launched a new free e-learning package to help employers find out when they are legally required to consult with workplace representatives, both union and non-union, and the benefits of working with reps.

Upcoming Acas events:

National Living Wage (various dates and locations). Employment Law Masterclass—TUPE and Holiday Pay (28 April, Leeds). Acas Conference: Performance Management; Why Bother? (19 May, Birmingham). Employment Tribunals: An Insider's Guide (28 May, Bristol). HR and Management Masterclass (8 June, Bristol). Unlocking Employee Potential (28 September, Windsor).

For more information, please go to the Acas website: www.acas.org.uk



National Employment relations update



AVRO DIRECT INSURANCE CALL **0333 210 2470**



- SPECIALIST COVER FROM BOLLINGTON INSURANCE BROKERS, DESIGNED FOR AVRO MEMBERS
- EXCLUSIVE, PREFERENTIAL SCHEMES WITH QUALITY INSURERS
- HIGHLY COMPETITIVE PREMIUMS, INCLUDING A SPECIAL PREMIUM REBATE SCHEME

Bollington Insurance Brokers Limited, Registered Number: 02918954. Bollington Insurance Brokers Limited is authorised and regulated by the Financial Conduct Authority, and is wholl owned by The Bollington Group (Holdings) Limited Registered Number: 04601252. Registered Office: Adlington House, Adlington Road, Bollington, Macclesfield, Cheshire SK10 5HQ.

New lifetime ISA generates pension industry worry

Chancellor George Osborne's plans to introduce a new Lifetime ISA for the under-40s have created waves amongst pension industry experts.

The measure will enable individuals to save up to £4,000 a year and receive a 25% bonus from the Government for every pound they put in, up to the age of 50.

Both the savings and Government bonus can then be used towards a deposit on a first home, worth up to £450.000.

The new ISA accounts, which are set to be introduced from 6 April 2017, are limited to one per person rather than one per home - so two first-time buyers can both receive a bonus when buying together.

Alternatively, Lifetime ISAs can be used to save for retirement. After their 60th birthday savers can withdraw the savings, tax-free, for use in retirement.

Individuals can withdraw money at any time before their 60th birthday for any purpose, but the Government bonus, together with any interest or growth thereon will be lost. A 5% charge will also be payable.

The Treasury has described the scheme as a 'radical new way for the next generation to save'.

However, pension and insurance industry experts have stated that the new Lifetime ISA could have a dramatic effect on the attractiveness of the pension system to savers and could lead to other retirement options being seen in a less favourable light.

Yvonne Braun, director of long-term savings policy at the Association of British Insurers (ABI), declared: 'This must not be a back door to turning the pensions system on its head.

'A test for the success of the Lifetime ISA is whether it means fewer people will save for retirement, which would not be a good outcome.'

However, those in the investment industry have described the change as an 'exciting development' that could help to cultivate a more widespread savings culture.

The announcement comes after the Chancellor abandoned his plans to implement a radical reform of the tax relief system for pension contributions.



FORWARD THINKING ADVICE LEADING THE WAY - PERSONALLY

www.newbycastleman.co.uk



AVRO DIRECT INSURANCE CALL 0333 210 2470



- SPECIALIST COVER FROM BOLLINGTON INSURANCE BROKERS, DESIGNED FOR AVRO MEMBERS
- EXCLUSIVE, PREFERENTIAL SCHEMES WITH QUALITY INSURERS
- HIGHLY COMPETITIVE PREMIUMS, INCLUDING A SPECIAL PREMIUM REBATE SCHEME



Bollington Insurance Brokers Limited, Registered Number: 02918954. Bollington Insurance Brokers Limited is authorised and regulated by the Financial Conduct Authority, and is wholl owned by The Bollington Group (Holdings) Limited Registered Number: 04601252. Registered Office: Adlington House, Adlington Road, Bollington, Macclesfield, Cheshire SK10 5HQ.

Page 6 AVRO News

Highways England launches £150m innovation strategy

An innovation strategy that sets out how £150 million will be spent on harnessing new technology - including trials of driverless cars and wirelessly connected vehicles - has been published by Highways England.

The strategy will see trials of driverless car technology on motorways and wi-fi to improve the information available to drivers as well as more charging points for electric cars.

The Innovation Strategy sets out for the first time Highways England's wide-ranging plan to ensure it is keeping pace with advances in technology, bringing benefits to road users up and down the country as well as unlocking economic growth.

A connected corridor or 'wi-fi road' could see cars and infrastructure wirelessly connected, with drivers receiving news of advanced road closures or congestion warnings. The strategy also includes trialling radar technology on motorways and in tunnels to improve the way breakdowns are detected.

The strategy builds on the announcement by Chancellor George Osborne in the March 2016 Budget that driverless cars will be tested on motorways by the end of 2017.

Roads Minister Andrew Jones said: "Innovation is absolutely critical to our £15 billion investment plan for roads. A more reliable road network is good news for motorists and good news for the economy. Quicker, safer roads will improve access to jobs and opportunities. Placing Britain at the forefront of innovation and research in this area will also create more jobs and investment."

Highways England Chief Executive Jim O'Sullivan added: "We're committed to using innovation to benefit the millions of journeys made on England's strategic road network today and in the future. We will work with our partners in the supply chain, technology specialists and the automotive industry to trial new technologies that will help make journeys on our roads safer, more reliable and better informed.

"This will involve supporting trials of better connected

and autonomous vehicles on our motorways by the end of next year, testing radar technology to better detect breakdowns, and trialling fuel price signs on the M5 between Bristol and Exeter."

The strategy confirms research and development of areas. Highways England will:

- Trial radar technology on motorways and acoustic technology at the Hindhead Tunnel in Surrey to improve breakdown detection. The technology would continually monitor traffic and notify control centres within seconds of a stationary vehicle.
- Join a trial that would see information sent wirelessly to specially adapted vehicles on the A2/M2 between London and Kent. The on-road technology would wirelessly transmit the latest journey information directly to vehicles which, depending on the circumstances, could suggest changing lanes or taking an alternative route.
- Ensure that trials are being undertaken for autonomous vehicles on motorways by the end of next year, to start to collect real world data on performance and potential impacts on capacity and operations.
- Look at improving the signalling of junctions on motorways to increase traffic flows. This would involve adapting timing of the signals at junctions depending on the time of day and use.
- Investigate the use of sensors that could provide better information about the condition of roads, bridges and tunnels in the network. In the future this could allow for more targeted maintenance programmes and save money over the lifetime of the road surface or structure.
- Explore the creation of a Test and Innovation Centre to pioneer new research.
- Develop the use of 'expressways' on A-roads to encourage more free-flowing traffic by having modernised junctions, provide emergency refuge and maintenance areas and use advanced technology to provide journey information.

















Chancellor's Budget approved after heated debate

Following a U-turn on his planned cuts to disability benefits, Chancellor George Osborne's Budget was finally approved by MPs during a heated Parliamentary debate on the matter.

Concerns had been raised regarding many of the planned changes to legislation, which resulted in the Chancellor having to defend his Budget amidst calls from Labour for it to be withdrawn.

In the event, the Budget was accepted after the Government secured a majority of 35, with 310 MPs voting in favour and 275 opting to oppose the plans.

The Chancellor's plans to cut Personal Independence Payments (PIPs) in particular, sparked fierce opposition, with the Secretary of State for Work and Pensions, Iain Duncan Smith, resigning in protest over the issue.

Osborne has now backtracked on these cuts which, if implemented, would have potentially saved the Government some £4.4 billion.

Meanwhile, after the Office for Budget Responsibility's (OBR) downgrading of the UK's economic growth forecasts, the Institute for Fiscal Studies (IFS) warned that the Chancellor only has a 50% chance of meeting his budget surplus target.

In his Budget Speech, George Osborne said that the Government was on course to achieve a £10.4 billion surplus by 2019/20.

However, following the Speech, the IFS claimed that Osborne is 'running out of wriggle room' if he is to reach this target by the end of the decade, adding that, if the Budget forecasts are right, 'we should all be worried'.

The OBR has significantly revised down its economic forecasts for the next 5 years, with UK economic growth predicted to be just 2% in 2016. At the time of the 2015 Autumn Statement, growth had been forecast to reach 2.4% this year.

The IFS warned that if economic growth deteriorates further, Osborne may be required to raise taxes or cut spending levels in order to reach his target of balancing the books by 2020.

Following the Budget, George Osborne insisted that his target will be achievable. He also stated that, in order for the books to balance, the economy must keep growing.

The decision to shelve planned cuts to PIPs means that the Government must now find additional savings to the tune of £4.4 billion. However, further plans are not expected to be announced until around the time of the Autumn Statement.

www.newbycastleman.co.uk



FORWARD THINKING ADVICE LEADING THE WAY - PERSONALLY



AVRO DIRECT INSURANCE CALL 0333 210 2470



- SPECIALIST COVER FROM BOLLINGTON INSURANCE BROKERS, DESIGNED FOR AVRO MEMBERS
- EXCLUSIVE, PREFERENTIAL SCHEMES WITH QUALITY INSURERS
- HIGHLY COMPETITIVE PREMIUMS, INCLUDING A SPECIAL PREMIUM REBATE SCHEME



Bollington Insurance Brokers Limited, Registered Number: 02918954. Bollington Insurance Brokers Limited is authorised and regulated by the Financial Conduct Authority, and is whol owned by The Bollington Group (Holdings) Limited Registered Number: 04601252. Registered Office: Adlington House, Adlington Road, Bollington, Macclesfield, Cheshire SK10 5HQ.

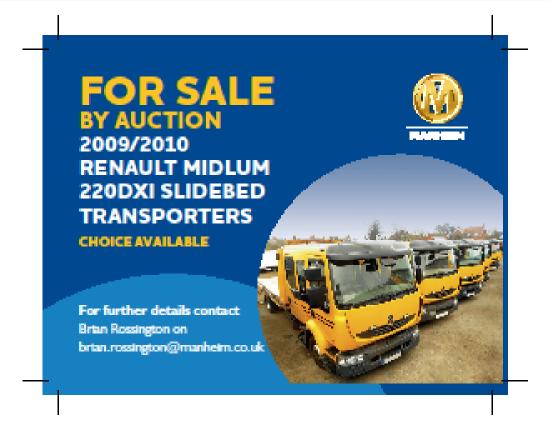
Page 8 **AVRO News**

Vehicle safety recalls: March 2016



Driver & Vehicle Standards Agency

R/2016/013	Toyota: Verso	Engine may stall
R/2016/021	Jeep: Liberty, Cherokee, Grand Cherokee & Dodge Viper	Inadvertent deployment of front airbag
R/2016/023	Vauxhall: Astra J & Astra GTC	Possibility of vehicle fire
R/2016/026	Jeep: Cherokee	Fire may occur
R/2016/032	Mercedes-Benz: C-Class	Risk of fire
R/2016/033	Mercedes-Benz: Vito & V-Class	Risk of carbon monoxide poisoning and/or fire
R/2016/037	Jaguar: XE & XF	Engine may cut-out and fail to restart
R/2016/040	VW: Crafter	Bonded windows and/or fastening rails may detach
R/2016/041	Suzuki: Swift, SX4 S-Cross & Vitara	Rear axle may fail
RM/2016/005	Honda Motorcycles: VFR1200F / FD & VFR1200X / XD	Rear wheel may lock up
RM/2016/007	Honda Motorcycles: NSS 125	Engine may stall
RM/2016/018	Triumph: Street Twin & Bonneville T120	Fuel may leak / Risk of fire



Industry needs to brace itself for electric and hybrid revolution

The repair and servicing of vehicles is an everchanging field. Part of the evolving demands of road users can be seen in the rising demand for electric and hybrid powered vehicles. This is highlighting a shortcoming in the skillset of many vehicle repairers: the ability to properly service electric and hybrid vehicles, and specifically the batteries of such vehicles.

According to the Institute of the Motor Industry (IMI), there are currently 1,000 trained technicians across the UK qualified to service such vehicles. Yet the demand for electric and hybrid vehicles is predicted to surge over the next few years, with the number of vehicles dwarfing the number of technicians available to service them.

This is particularly true in large cities such as London, where electric vehicles are increasingly being adopted by drivers looking to keep the cost of motoring down by avoiding the congestion charge, taking advantage of an exemption on vehicle tax, and seeing free or reduced price parking for their vehicles (which are largely being used for city centre driving).

The number of electric and hybrid vehicles on the road is set to increase much more quickly than the number of trained technicians. The SMMT reported in January this year that the number of new cars eligible for the government's Plug-In Car Grant scheme rose from 14,532 to 28,188 over the last year, almost doubling the number of eligible cars on the road.

Further data from SMMT shows demand for pure electric vehicles and hybrids is surging, with sales of the former rising 48% over the last year, and hybrid sales up a whopping 133%. Correspondingly, the IMI reports that 1,000 technicians are currently in training, which should double the current number of

trained technicians in the workforce. But will that produce anything like the number of technicians that is required to meet the demand?

A skills shortage is likely to cause issues for the recovery industry in the not-too-distant future. The IMI reports there are currently 170,000 qualified vehicle technicians - yet only 1,000 currently appropriately qualified to service electric and hybrid technologies, and a further 1,000 on a three-year-course, equates to little more than 1% of technicians with the relevant qualification amongst all qualified technicians.

The answer is: does your business have fully qualified technicians to work on these vehicles? And if the answer is no, should you be thinking about it now?

From an insurance perspective, this is becoming an increasing concern. If work is carried out on the battery of such a vehicle and issues then arise due to work carried out by inappropriately qualified technicians, then there is the potential for liability claims to be made. This is particularly true if other components in the car end up damaged, or there is resulting injury to a person as a direct result of failings in workmanship.

With driverless vehicles set to become a mainstream reality over the next couple of decades, it always pays to be looking ahead at what developments are coming next, to plan for the future.

To make sure that you are appropriately insured - whatever the needs of your business - then speak to Bollington Insurance, the approved insurance broker for AVRO members - on 0800 970 2692, or visit www.bollington.com/avro.



AVRO DIRECT INSURANCE CALL 0333 210 2470



- SPECIALIST COVER FROM BOLLINGTON INSURANCE BROKERS, DESIGNED FOR AVRO MEMBERS
- EXCLUSIVE, PREFERENTIAL SCHEMES WITH QUALITY INSURERS
- HIGHLY COMPETITIVE PREMIUMS, INCLUDING A SPECIAL PREMIUM REBATE SCHEME



Bollington Insurance Brokers Limited, Registered Number: 02919954. Bollington Insurance Brokers Limited is authorised and regulated by the Financial Conduct Authority, and is wholly owned by The Bollington Group (Holdings) Limited Registered Number: 04601252. Registered Office: Adlington House, Adlington Road, Bollington, Macclesfield, Cheshire SK10 5HQ.

Page 10 AVRO News

Key messages: April 2016 (employer focus)

Automatic enrolment: Do you know what you need to do if you employ at least one member of staff?

As an employer, you will have automatic enrolment duties to meet, even if you only employ one member of staff. If your staff meet certain criteria, you will have to set up a pension scheme for them, enrol them into a pension scheme, and make contributions to it. You will also need to write to your staff to explain this to them, and submit a declaration of compliance to The Pensions Regulator to confirm that you have met your duties.

To find out what you need to do and by when, complete the duties checker available on The Pensions Regulator's website.

Automatic enrolment: Do you know which of your staff members you will need to put into a pension scheme?

You need to assess all your staff in order to work out what you need to do for each of them, and whether you need to put any of them into a pension scheme and make contributions to it. This will depend on their age and how much they earn. Even if you employ short-term, seasonal, temporary staff or other staff who are not on regular hours or incomes (for example; fruit pickers, IT contractors or labourers), the legal duties will apply to you.

The Pensions Regulator has a step by step online guide which will help you to ensure that you complete the tasks relevant to you.

Automatic enrolment: Have you checked if your existing pension scheme can be used for automatic enrolment?

Don't assume that just because you have an existing pension scheme in place (for example, a stakeholder pension) that you will be able to use it to comply with your automatic enrolment duties.

If you want to use your existing scheme, ask the provider if it can be used for your automatic enrolment duties. If you can't use it, you'll need to choose a new scheme to meet your automatic enrolment duties.

The Pensions Regulator has information on their website to help you to choose a pension scheme.

Automatic enrolment: Don't risk a fine - make sure you file your Declaration of Compliance correctly.

Every employer must complete a declaration of compliance within five months of their staging date. Although the declaration can be completed on their behalf by someone else (such as an accountant, a financial adviser or member of staff), it is still the employer's legal responsibility to ensure that it's completed correctly and on time. Some employers have become non-compliant after failing to complete their declaration in full. The Pensions Regulator will send you confirmation when the declaration has been completed.

Don't leave starting your declaration of compliance until the last day - you can save your progress and return at a later date.

Don't ignore the Workplace Pension.

#Dontlgnorelt



Twitter: Suggested tweets to support key messages

Automatic enrolment: Do you know what you need to do if you employ at least one member of staff?

Employers you will have #autoenrolment duties to meet, even if you only employ one member of staff www.tpr.gov.uk/employers

Employers if your staff are eligible you'll have to set up a #autoenrolment pension for them and contribute towards it www.tpr.gov.uk/employers

Even if none of your staff are eligible for #autoenrolment you still need to write to them so they know what's happening www.tpr.gov.uk/employers

Employers find out what you need to do and by when for #autoenrolment by completing the @TPRgovuk duties checker www.tpr.gov.uk/employers

Automatic enrolment: Do you know which of your staff members you will need to put into a pension scheme?

Employers do you know which of your staff members

you will need to put into a #autoenrolment pension scheme?

www.tpr.gov.uk/employers

Employers if you employ short-term, seasonal or temporary staff, #autoenrolment legal duties still apply to you www.tpr.gov.uk/employers

Automatic enrolment: Have you checked if your existing pension scheme can be used for automatic enrolment?

Employers don't assume

your existing pension scheme can be used for #autoenrolment. Check with your provider www.tpr.gov.uk/employers

Automatic enrolment: Don't risk a fine - make sure you file your Declaration of Compliance correctly.

Employers must confirm they have met #autoenrolment duties by completing the declaration of compliance www.tpr.gov.uk/employers

Employers have become non-compliant after failing to complete their #autoenrolment declaration in full www.tpr.gov.uk/employers

Employers don't leave starting your declaration of compliance until the last day - you can save your progress and return at a later date www.tpr.gov.uk/employers





AVRO DIRECT INSURANCE CALL 0333 210 2470



- SPECIALIST COVER FROM BOLLINGTON INSURANCE BROKERS, DESIGNED FOR AVRO MEMBERS
- EXCLUSIVE, PREFERENTIAL SCHEMES WITH QUALITY INSURERS
- HIGHLY COMPETITIVE PREMIUMS, INCLUDING A SPECIAL PREMIUM REBATE
 SCHEME

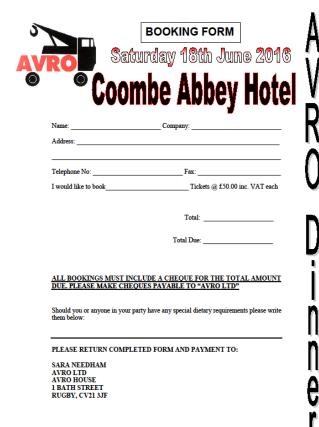
Bollington Insurance Brokers Limited, Registered Number: 02910954. Bollington Insurance Brokers Limited is authorised and regulated by the Financial Conduct Authority, and is wholl owned by The Bollington Group (Holdings) Limited Registered Number: 04601252. Registered Office: Adlington House, Adlington Road, Bollington, Macclesfield, Cheshire SK10 5HQ.

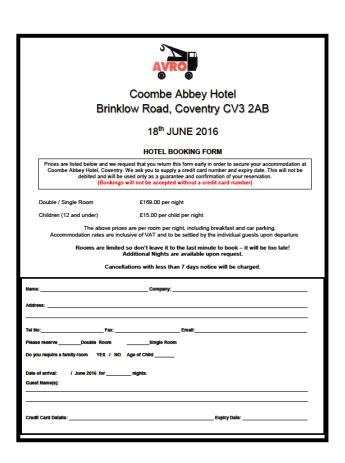


Association of Vehicle Recovery Operators

1 Bath Street Rugby Warwickshire CV21 3QH

Phone: 01788 572850 Fax: 01788 567320 E-mail: sara@avrouk.com







AVRO DIRECT INSURANCE CALL 0333 210 2470



- SPECIALIST COVER FROM BOLLINGTON INSURANCE BROKERS, DESIGNED FOR AVRO MEMBERS
- EXCLUSIVE, PREFERENTIAL SCHEMES WITH QUALITY INSURERS
- HIGHLY COMPETITIVE PREMIUMS, INCLUDING A SPECIAL PREMIUM REBATE SCHEME



Bollington Insurance Brokers Limited, Registered Number: 02918954. Bollington Insurance Brokers Limited is authorised and regulated by the Financial Conduct Authority, and is whol owned by The Bollington Group (Holdings) Limited Registered Number: 04601252. Register Office: Addition House, Addition House, Addition Roads, Bollington, Macclesfield, Cheshiris SX10 5HO.