



Business Class

The difference we bring | risk management | personal service



Travel Regularly? Ever thought of buying Annual Travel Insurance?



If you regularly travel for business or pleasure through the year we might be able to save you money on your travel insurance. Contact us at diB insurance for a quote for Annual Travel Insurance. We will find you the cover that best suits your needs so you don't have to source it every time you book.

diB insurance – making life less complicated

For more information contact us on 01380 724288 or email enquiries@dibinsurance.com

Litigation Funding



If you find yourself caught up in litigation, did you know that Straight Solutions, a sister company of diB insurance can provide Litigation Funding?

For more details contact Straight Solutions on 01935 389812 and ask for Brian Dunk.

November IPT Increases - Don't Blame Us!

One of the less obvious changes announced in the recent budget is

Are you paying the national minimum wage to your employees? Did you know that applies to 'workers' on standby?



time?

Did you know that even 'workers' on standby are entitled to minimum wage if they are not at the place of work or that travel time to a first appointment is 'working time' for staff who are not based on one premises - and they should be paid for that

Slipping up on employment law can really hurt the profits of a small company. diB provides specialist employment protection cover to more than 2000 small businesses and according to the Managing Director, Brian Dunk "While the number of claims has been reduced by new court fees, employees are finding new ways around the fees by exaggerating claims by alleging say, "discrimination". That's adding to employers legal costs and means that on average claims are now costing £8,500 to defend. That's not funny if you have done nothing wrong and you are a small business."

diB specialises in providing seamless insurance and day-to-day HR support through local business partners.

To discuss setting up your own personalised HR services, please contact Brian Dunk on 01935 389812 or email brian.dunk@dibinsurance.com.



How will the Insurance Act 2015 affect you?

a change to Insurance Premium Tax (IPT). Insurance has not attracted VAT in the past and is currently set at 6%.

For all new and renewing policies after 1st November 2015, this rate of tax will increase to 9.5% on most general insurance policies (notably excluding Travel Policies which already pay the full 20% VAT). We won't be surprised to see insurance tax and VAT converge at some time in the future.



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In February this year the Insurance Act was given Royal Assent. This Act will come into force in April 2016 and will make it harder for insurers to refuse claims on spurious grounds. It will mean an insurance company can only use a policy warranty or any special terms to avoid a claim where it is relevant - for example they would not be able to decline a flood claim because your burglar alarm was not activated at the time.

As buyers of insurance, the emphasis continues to be on you to provide honest answers to the questions asked by insurance companies and the consequence of any fraud or dishonesty is still the same - any attempt to fraudulently inflate a claim could lead to it being rejected in its entirety!

The best way to ensure a policy is good value and fit for purpose remains that you should engage a professional insurance intermediary to guide you through buying the policy that is absolutely right for your personal circumstances.

To find out how you can get the right policy to suit your business call 01380 724288 or email enquiries@dibinsurance.com



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