



J F DUNNE INSURANCES

FOTO Newsletter

WINTER NEWS
UP-DATE

Seasons Greetings and welcome to the J.F.Dunne Insurances Winter/Spring newsletter 2022/2023. A lot has happened since our last newsletter, as you will be aware, J.F.Dunne Insurances, FOTO and The Irish Risk Management Centre have become a part of the Aston Lark Group who in turn are now owned by the Howden Group, which makes us part of one of the largest brokerages in the world. Regardless of these changes it does remain business as usual, no change to personnel, you can still pick up the phone and speak to any of the team here and we will be more than happy to assist.

We continue to focus on our service to you and will shortly be launching a new JFD Connect portal that will not only allow you to notify us of alterations to your policy, it will also add new functionality that we believe will be of great use to you, including:

- View, save and email/print policy documentation already issued
- Online generation of documentation, including BE contract forms & policy schedules
- Document upload
- View and pay any outstanding premium on your account
- Request statements
- View current claims and notify us of any new claims.

We will let you know when this is due to go live and provide a full guide for access and use of the system.

POLICY COVER UPDATES

We will be updating the PSV policy and certificates to cover open driving from the age of 25 to 75 early in the New Year. We have agreement from our underwriter and are waiting now on the final sign off, revised wording and documentation before issuing the updated cover to you.

CLIMATE ACTION

The announcement and publication by Government during the summer of its Climate Action plan has given all industries plenty

to think about. Transport is being asked to reduce emissions by 50%, a big ask, but certainly not impossible. This is not targeted solely at the passenger transport industry, but all forms of transport - public, private and commercial. The move in the private arena to electric vehicles is well underway, however infrastructure needs to be improved to ensure a greater take up, remove range anxiety and the purchase price for these vehicles needs to drop.

The Climate Action plan can present a unique opportunity to the passenger transport industry in Ireland. If the government sees fit to allow more scheduled routes, more park and ride facilities and the introduction of ride sharing platforms that operators can facilitate, it would mean fewer vehicles on the road. One coach on the road instead of 50 private cars, one 14 seater instead of 12 cars. Reductions in car numbers on the road will reduce time spent on the road, reduce congestion, in turn leading to reduced exhaust fumes and reduced emissions.

FOTO, in 2023, will be writing to government and the relevant state bodies to show that the passenger transport industry is serious about tackling this problem and providing solutions that will work for everyone.

There will be ongoing mention of changing the fleet to electric and hydrogen power, but in all seriousness, that will not take 2, 5 or even 10 years, 2030 will have come and gone before we see that due to costs, availability and infrastructure. Whilst we have not received any direction yet on how the government proposes to assist the passenger transport industry in generating these reductions, we can hopefully start the ball rolling in a positive direction for all members of this profession.

Regardless of this, there are a number of ways that we can start the process within our own businesses and all operators should now have an Environmental Policy for their business that demonstrates how they are taking climate change seriously and how they are putting in place actions now to reduce their own footprint.

Some things to consider

1. Don't print - documentation can be viewed online or emailed
2. Repurpose and recycle equipment
3. Use more recyclable materials in our day to day operations.
4. Dispose of non-recyclable material properly
5. Carry out maintenance work during daylight hours, reduce electricity consumption
6. Change the chemicals that we use to bio friendly products that do not harm the environment
7. Use suppliers who are actively reducing their carbon footprint
8. Look at fuel additives to reduce emissions on your vehicles
9. Keep vehicles fully serviced to ensure they run optimally
10. When replacing tyres, look at replacements that are low resistance
11. Training courses for more economical driving, ie coasting prior to requirement to brake (Module 1 of the Driver CPC deals with Eco Driving Techniques)
12. Replace bulbs and equipment with energy efficient products

These are small ticket items in a lot of cases, but cumulatively, across all of our businesses, this will make a difference. With respect to not printing documents, in early 2023, **we will proceed to issue all policy alteration and renewal documentation by email rather than by post.** Your certificates will still be posted to you so you can display the disc in your windscreen. If you wish to receive documentation via post rather than by email, please advise us before January 20th 2023. Emails will be sent to the email address we have on file for you.



COSTS

Costs are going up for all of us, inflation has hit its highest level in over 30 years and there are pressures on to increase wages in order to keep up. However, it also means that the value of items that you already own are not reducing in value as quickly as we might imagine and the cost of replacing them is higher. It is very important to remember when placing your insurance, be it motor or property, you ensure that what you are insuring them for is not less than the market value in the case of motor, or the cost to reinstate in the case of property

Finding out you are underinsured can be a devastating blow if you have just suffered a loss. Unfortunately, many businesses only discover they are underinsured when they make a claim, which means they won't receive the full amount they need to repair or replace their damaged property, contents, machinery and other equipment.

With inflation hitting 9.1% in June and July, dropping marginally for a couple of months and then hitting 9.2% in October, we have seen the cost of living significantly increase. Along with rising prices, the cost of rebuilding has also increased by around 21% since 2016, leading to construction material shortages globally. As a consequence, being underinsured is now becoming an increasingly significant problem, with property or buildings sum insured likely to be inadequate for many businesses in Ireland.

How do you know if you are underinsured?

If you answer 'yes' to any of the below, you should consider having your insurance policy reviewed:

- You have not reviewed your sums insured for a couple of years
- You have made alterations/additions to your business premises
- You have purchased additional equipment and/or machinery
- Your buildings insurance is based on market value instead of the rebuild cost

If you are in any doubt about your sums insured, we recommend you get in touch with us for advice and guidance.



OTHER NEWS:

(from www.jfd.ie Our News section)

- **The Department of Education has announced the suspension of school transport fees for students for the coming year.**
- **Department of Education confirms payment of a fuel contribution to contractors operating school transport scheme services under contract to Bus Éireann, at total cost of €5.3 million for Q1 and Q2 of 2022. Go to www.gov.ie, press releases section (e697c)**
- **The Health and Safety Authority have published their findings for 2021 and can be viewed on their website (www.hsa.ie) under publications and forms, publications, corporate.**
- **Minister of State at the Department of Transport, Ms. Hildegard Naughton is set to introduce regulations that will double the fixed charges relating to key road safety offences including speeding, phone use and non-wearing of seatbelts.**
- **Students who use private bus companies to travel to college could see their fares cut in half, with the Government planning on cutting the cost before third-level institutions return. Transport Minister Eamon Ryan said that it was difficult to implement the changes due to different ticketing systems on commercial buses.**
- **HSA Publish High Visibility Clothing for Use Around Vehicles information sheet.**
- **Winter travel and driving safety tips (www.gov.ie and www.rsa.ie)**

Do keep an eye on our website for other news, information and updates that are related to the Passenger Transport Industry. The articles above are in our news section with links to the full stories. We will of course continue to update you by text of any tenders that appear on the government website.

From all the staff at J.F.Dunne Insurances, we wish you and your family a very happy Christmas and a peaceful and prosperous 2023.

Carlos Dunne
CEO, J.F.Dunne Insurances

HITTING THE HEADLINES IN 2022

- 6,000 pupils 'left on the side of the road' after school bus fees waived - Kildare
- More funding urgently needed for school bus places - Galway
- Laois councillors agree to ask for more school bus routes
- Unprecedented demand for school bus tickets - Kerry
- Concern of lack of available school bus seats raised - Donegal
- Cork Senator says bus drivers over 70 should ease pressure on school transport
- Students let down by 'chaotic' free school bus system - Louth
- 'Urgent action' needed on school bus 'chaos'
- West Cork families celebrate after securing extra school bus service



WINTER DRIVING TIPS:

Be prepared for any situation

It is your responsibility to make sure you are taking every precaution necessary to remain safe this winter.

Clear away ice, snow, and frost - you need to be able to see clearly. Remove any build up on the window, mirrors and head lamps.

Check your tyres - make sure they are ready for the winter weather, inspecting tread depth.

Check the road conditions and weather forecast, know what to expect when you are out driving.

Do not be afraid to slow down drastically - you should always pay close attention to your speed.

Give yourself extra space - stopping on ice and snow requires additional room and if the vehicle in front of you slams on their brakes, you need to have that extra space to slow down and stop safely.

Be aware of over-passes and bridges on your route as these places will freeze before other sections of the road.

Take it nice and slow - avoid potential problems by easing your bus to a stop and slowly getting it moving again. Plan extra drive time as the weather gets worse and remember that slow and steady is safer this winter.

J.F.Dunne Insurances Office opening hours over the holiday period

December 23rd	Open as Normal
December 26th, 27th & 28th	Closed
December 29th & 30th	9:30am to 3pm
January 2nd	Closed
January 3rd	Open as Normal

Our 24 hour email service is available to you for any emergency change of vehicle you need to make to your motor insurance policy with us outside of our office hours:- insure@jfd.ie

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Irish Risk Management CENTRE