



## DECEMBER 2021 NEWSLETTER

It's been a busy year for us all at BBi Group, but we thought a December newsletter would be the perfect opportunity to give you an update on everything that has been happening and what you can expect from us heading into the New Year.



We would like to wish all of our clients, colleagues and partners a very happy, healthy and safe Christmas & New Year. Thank you for your custom and loyalty over this past year, we look forward to working with you in 2022.

### Christmas opening hours:

24th December: 9am to 2pm

27th - 28th December: closed for bank holiday

29th - 30th December: 9am to 5:30pm

31st December: 9am to 3pm

3rd January: closed for bank holiday

4th January: back to normal (9am-5:30pm)



# WINTER TIPS

Have you got the right measures in place to protect your business, home & vehicles from bad weather this winter? See below some tips you should follow during the cold weather season.



## Business -

- Carry out regular inspections of your premises (pay close attention to the condition of the roof, pipe lagging, boiler maintenance and the external fabric of the building).
- Put together a winter safety plan that will help protect your business's assets and employees.

## Home -

- Review your insulation to protect your pipes from freezing.
- Prevent your water supply stopcock from stiffening by testing it from time to time.

## Vehicles -

- Put together a winter emergency kit with items such as warm clothing, an ice scraper, some de-icer spray, a powerful torch, a reflective triangle, a first aid kit etc.
- Check your lights to make sure all lights in and outside your vehicle are fully functioning.

# BBI FINANCIAL PLANNING

Whether you need advice and solutions for protecting yourself and your family with retirement planning, investment protection, pensions or any other financial matters our advisors have you covered.

We can advise you on a wide range of investments and pensions, as well as help you make sure you have proper financial protection in place, we cover everything from life insurance to health insurance and everything in between. As independent financial advisors, we are not limited in the areas in which we can advise you on or in the solutions we can offer. Our advice to you will be based on a comprehensive and fair analysis of the relevant markets, and is unbiased and unrestricted. If you need some financial planning advice heading into 2022, you can contact our team and find out more here: <https://www.bbifp.com/>.



# UNA CONFERENCE 2021

BBi Group have been members of the UNA Alliance for many years. We were pleased to once again attend their annual conference.



This year's annual UNA Alliance conference was held at Luton Hoo in November 2021. The conference is always a great opportunity for us to speak to other industry professionals and catch up on industry related news. We all thoroughly enjoyed seeing people face to face again, after going so long not being able to attend events like this due to COVID. The picture shows some of the BBi Team dressed up in this year's conference theme - 'The Greatest Showman'. It was a great day / night had by all! We are already looking forward to attending the next one.

# HOLIDAY INSURANCE

After the uncertainties of travelling abroad the last couple of years, why not get ahead of the game for your 2022 trips by booking your holiday insurance in advance.



Here at BBi Group, we provide comprehensive travel policies for leisure, business and sports travellers. We offer Holiday Travel+ and Sports Travel+ as multi-sectioned travel insurance policies, tailored to individuals, families, groups and sports teams. Our single trip and annual multi-trip insurance covers a wide range of countries across the world including UK, Europe and further. Choose the best travel insurance for you with our easy-to-use, online quote & buy platform. Cover remains available for COVID, with some exclusions. Please discuss with the team to find out more: <https://www.bbikorsham.com/holiday-sports-travel-insurance/>

# CYBER SECURITY

With ransomware attacks up approximately 900% compared to the first half of 2020, it is now more important than ever to protect your business from cybercrime.

What can you do to protect your business:

- Make sure all accounts have complex passwords which are difficult to crack.
- Ensure multi-factor authentication is used wherever possible. This will make it more difficult for criminals to access your wider network.
- Adopt a zero-trust policy, so users & devices connected are constantly challenged at all levels of access.
- Create a cyber incident response and undertake regular penetration and disaster recovery testing to catch any cyber incidents early.

The cost of a Ransomware attack is insurable under a cyber policy. For quotations on cyber insurance or advice around this topic please contact a member of the team.

<https://www.bbicover.com/cyber-security-insurance>



# BBI RISK SOLUTIONS

Heading into 2022, BBi Risk Solutions are offering a discount on all Fire Risk Assessments, as a client of BBi Group, you are eligible for this discount. Find out more below.



BBi Risk Solutions, our sister company, are now offering clients of the wider BBi Group a 10% discount off all Fire Risk Assessments. Our FRA service also includes a general overview of health & safety standards at your premises and where possible, we can help to address any issues on site at the same time (for example by installing required notices or signage). Contact Tony Daly on 07508 204 656 or email him at [Tony.Daly@bbirisksolutions.com](mailto:Tony.Daly@bbirisksolutions.com) for more information or to receive a quotation.





As we have all seen on the news recently, the NHS is under extreme pressure following COVID, consultations and operations are being pushed back, making health insurance more important now than ever.

## VITALITY PERSONAL INSURANCE

Vitality personal health care insurance provides you with more than just an insurance policy...

- **Full Cover Promise:** Vitality will pay all in-patient and day-patient consultants' and anaesthetists' fees in full when the consultant is recognised by us and the treatment is covered on your plan.
- **Discounts and benefits:** Vitality partners can support you in living a healthy lifestyle and reward you for doing so, partners include Apple Watch, Caffè Nero, Waitrose, Virgin Active and Champneys.
- **Vitality GP<sup>1</sup> app:** Making it quick and easy for you to speak to a doctor about any aspect of your health, just as you would with a regular GP, at a time that suits you.
- **Consultant Select:** A treatment option that will provide you with a choice of appropriate consultants from Vitality's network of consultants.

## VITALITY BUSINESS INSURANCE

The average UK employer loses the equivalent of 35.6 days each year through ill-health related absence and presenteeism, with key contributors being poor employee lifestyle choices, mental health risks and musculoskeletal problems. Why not minimise this with the help of Vitality Business Insurance? Getting the best from your people starts with looking after their wellbeing. Taking out health insurance with Vitality means your employees can benefit without having to claim. Not only are they covered with award-winning insurance if they need it, they will also get access to a range of discounts and rewards that help them get more out of life.

For more information on any of the above topics please contact a member of the team on any of the below details:



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