



Lycetts

We know your world

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2019 Newsletter



Dynamic Diversification

Facing the future with confidence



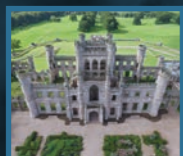
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Charles Foster
Chief Executive

Chief Executive's comment

As this is Lycetts annual newsletter it would be reasonable to expect that my commentary should give some insight into the effect that the major political event of 2019 will have on our ability to arrange insurance on your behalf.

The level of parliamentary debate concerning Brexit has been dismal and we are now a matter of weeks before the date when we are due to leave the EU, with no clarity on the terms of our departure. The only thing I can say with any certainty is that whatever I write is likely to be out of date by the time that you read it.

The major EU insurance companies have set up UK subsidiaries to transact business in this country. There is less clarity on the future arrangements which will apply where our client is a non-British EU national, or where the insured property is located within the European Economic Area (EEA). Later in this newsletter you will find reference to possible future arrangements for motor insurance and also for travel. We will keep you informed with periodic updates as the picture becomes clearer for other types of business.

Not everything is uncertain and I am pleased that in 2018 all divisions of Lycetts achieved the status of either Chartered Insurance Brokers or Chartered Financial Advisers and, furthermore, an increasing number of our staff are passing their professional exams. Qualifications matter and I am proud of this recognition by the Chartered Insurance Institute which places us in the top echelon of the broking community, underlining our commitment to provide the most professional service to you.

As well as being better qualified, we have also increased our staff numbers by 20, most either client facing or in client administration roles. In 2018 our Edinburgh office moved across the street to new premises, and early this year the Fakenham office took on the lease of an additional floor. The extra staff and office space will enhance our service and provide capacity for future growth.

For some years we have undertaken satisfaction surveys following settlement of claims and these have provided valuable insights into the level of service which we are perceived to provide, and also the quality of service that our clients receive from third parties such as engineers, loss adjusters and indeed insurance companies. 96 per cent of you are satisfied with Lycetts service for property and liability claims.

In addition, a number of you have returned satisfaction surveys following renewal of your policy. Again, these inform us of the areas of our service where you perceive us to perform well and they also provide an insight into areas where we could do better. 93 per cent of those renewing are either

satisfied or extremely satisfied with Lycetts service. We are delighted with these results – thank you to everybody who completed the survey.

After a period of nearly 10 years of rising stock market valuations we have entered a period of volatility and, more recently, losses in value. I am pleased that Lycetts Financial Services investment portfolios outperformed the market while it was rising, but have retained value in a falling market rather better than the benchmarks against which they are judged. This gives reassurance that the earlier gains have not been obtained by increasing the level of risk in the portfolios and this successful track record has resulted in our funds under management continuing to reach record levels.



In a challenging year for the markets, Lycetts Financial Services investment portfolios have held their own.

We are always seeking additional services needed by our clients, which can either be included within our basic service proposition or provided at additional cost. We will continue to build our engineering inspection and risk management services, and an increasing number of clients with farm motor policies have received free packs of Lycetts DNA+ forensic marking liquid. I believe that this has potential to provide significant additional protection for your property against theft.

Angus Keate is writing at greater length about Charlie Seymour's retirement but I must record my thanks, both personally and on behalf of the company, for his

huge contribution since joining us in 1991. I wish him every success with the next chapter of his life.

While 2019 has begun with unprecedented levels of political and economic uncertainty, in Lycetts you have chosen a professional adviser who takes a long-term view. We will continue to monitor developments closely. Meanwhile we have exciting plans for the year ahead and we are working hard to ensure that we continue to repay your faith in us. We are constantly seeking new products and new office locations, and we hope to have the pleasure of seeing you at one of our many events throughout the UK.

I hope that you continue to enjoy our newsletter and to value its content. Both on my own account and also for all of our Lycetts staff, thank you for continuing to place your business with us. We value your custom and we will always look after you to the very best of our ability.



Market commentary

My first year managing the Private Client Division has flown by. This period has seen a huge number of initiatives progress while we continue to cope with the uncertainty provided by the political and meteorological outlook, which can significantly influence rural and household insurance market conditions.

Much of our business is weather related and, being British, it is of course one of my favourite subjects! Last winter dragged on with a sting in the tail as we were hit by the 'Beast from the East' in March which brought gale force easterly winds, significant snowfall and the resulting drifts. My endeavours to get to work resulted in a car, a pickup, a tractor and a quad bike, all stuck by 10:00 a.m. – walking to the train proved the only option and we were dug out by a neighbour and his excavator two days later!

While the late winter snowfall caused significant stretch to winter forage supplies for livestock farmers, leaving many perilously low, we then experienced one of the warmest and driest summers on record. This caused significant issues with drought-stressed crops a common theme, although those farmers with wetter land holdings benefited from higher yields and stronger prices.

Thankfully, grass grew well on into the back end of the year allowing winter forage supplies to be topped up and autumn cultivations to progress early. Quite a number of cattle have remained out throughout this winter as a result of it being unusually mild and dry thus far. It is also interesting to note that a number of our northern reservoirs, and in particular Kielder Reservoir, are well below their normal winter levels at the time of writing.

Partly as a consequence of the vagaries of the weather and the withdrawal of the Basic Payment Scheme we are now looking to introduce a number of different and innovative insurance solutions. We continue to look towards prevention as opposed to insurance, for example our Lycetts Risk Management service and DNA+ motor protection initiative. Both are covered in more detail elsewhere in this publication.

The insurance market remains soft although we are starting to see the signs of hardening rates, particularly in the Lloyd's market where the focus is turning to quality, as opposed to volume, of business. A significant number of long standing Lloyd's schemes have closed



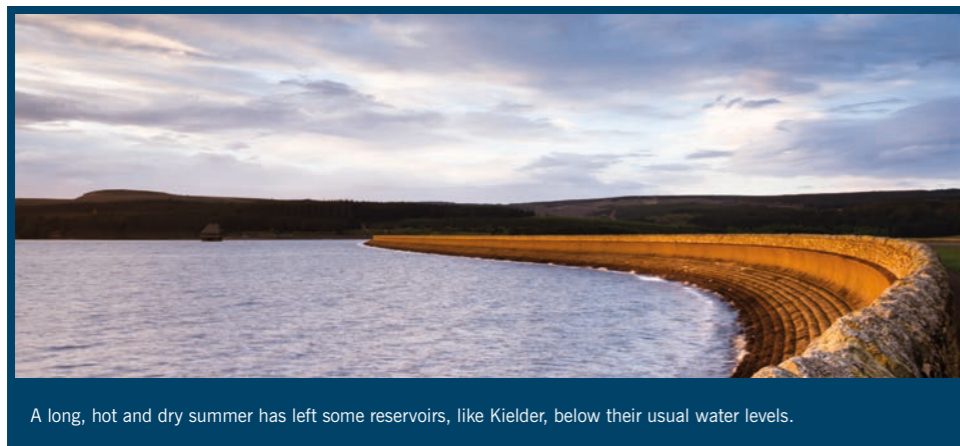
In March last year the snow-laden 'Beast from the East' caused chaos.

leading to this hardening of rates although this has not yet reached the traditional composite high street insurers. We are currently seeing a gentle increase in motor and household rates and this is likely to wash through the wider insurance market in due course.

We have introduced a further product specifically targeted at the farm insurance market to stand alongside our existing in-house farm and estate schemes. Underwriting has been brought in house allowing us to deliver a proactive approach in order to provide tailored insurance at the right price. We also remain focused on the standard of our claims service with designated claims handlers and regular meetings with our specialist panel of rural loss adjusters.

We are in the midst of a major IT project moving to one bespoke system as opposed to the five legacy systems currently in operation. The migration is staggered by office, and clients are likely to see updated documentation at their next renewal. This is a significant investment reflecting our commitment to continue to remain at the forefront of the rural insurance market.

Clearly there remains huge uncertainty around the 'B' word as 'meaningful votes' seemingly only provide for more and more uncertainty. We will see what the end of March brings, but in the meantime I can confirm we aim to be well placed to cater for whatever outcomes the current uncertainty may bring!



A long, hot and dry summer has left some reservoirs, like Kielder, below their usual water levels.



Learning for Life – a mutually rewarding endeavour

Over the years we have supported many highly worthy charities and a wide range of good causes. As a wholly owned subsidiary of the Ecclesiastical Insurance Group (EIG), which is in turn owned by the Allchurches Trust, it is a key part of our corporate remit that all available profits are donated to a variety of charitable causes under the auspices of the latter organisation. Indeed, it is EIG's aim to give a total of £100 million to charity over a five year period ending in 2020, a target EIG is on track to achieve.

While this remains a driving force for our business, we are mindful that charities can be supported in a number of different ways. It is for this reason that we have chosen to enter into a partnership with a small, but brilliant charity which aims to make the lives of those young people that they support better and more meaningful. Equally, it is only fitting, given our founder, Michael Lycett, was awarded a CBE for amongst other things his services to charity, that such a cause should be supported in this manner.

Based in Consett, County Durham, Learning for Life is a specialist provider of education and care for adults from the age of 16 upwards with high support needs, special educational needs or disabilities. The charity provides care and learning through activities both on site and in the community, with learners participating in practical skills such as shopping, food preparation and home management skills.

One of their biggest challenges is securing work experience opportunities for their students so it was an easy decision for us to make a commitment to take one such student, Christopher Adams, for a work placement for the current academic year. Christopher works alongside our staff in Newcastle for a half day, one day a week, accompanied by a Learning for Life teacher, Michael Quinlyn-Nixon.

Christopher is quite a character! He comes from Sunderland, is 20 years of age and lists his likes as Sunderland FC, chess, wrestling and Harry Potter, while his dislikes include writing (although he understands he has to do it!) and his strengths are doing the alphabet and making tea. The latter skill has been greatly appreciated by all our staff in Milburn House!

Shortly after Christopher started Marie Matthewson, the principal at Learning for Life, reported back that; "Christopher really enjoyed the experience and was delighted to have been to 'work'. Thank you so much for making this experience so positive!" While it is greatly rewarding for us that this experience of work has been so positive for Christopher, equally it has been a positive experience for all our staff in Newcastle, who have enjoyed the opportunity to get to know

Christopher and Michael over the last few months. They have been a great addition to the office.

From the perspective of Learning for Life the benefits of this placement for Christopher are that he will grow in confidence, learn new skills, be proud of his achievements, have job satisfaction and experience something in his development that will truly make a difference.

While we can't pay Christopher directly, we will be making a donation at the end of

the year in line with the amount he would have earned and this will go to Learning for Life. Several of the Lycetts team support this charity through various fund raising initiatives, we even had a whip round to buy Christopher a suit, shirts and shoes to wear to work, and one member of staff, Robyn Gerencser, will climb Mount Kilimanjaro in July to raise funds for them.

Christopher has become part of our team in Newcastle, as much as it may be rewarding for him, it is for us, and we hope that this will be the first of many such placements in the future.



Our work placement student Christopher Adams, second left, with Michael Quinlyn-Nixon pictured with Charles Renwick and Lisa Wilson – Michael Lycett would have approved!



Guy Baxter
Account Executive, Sussex

The insurance implications of contract works

Renovations and extensions can add thousands to the value of a property. From an entire new wing to a loft conversion, enhancing the space in which you live brings significant benefits. Yet with increased reward comes increased risk.

Due to the nature of works projects, with contractors and sub-contractors coming on site, the risk to a property is significantly increased. Such risks include fires caused by unattended electrical equipment, or damage to water pipes leading to flooding – both of which would cause extensive damage to both the new and existing structure.

The time to consider the thorny issue of who is responsible for insuring the different aspects of a contract works project is at the outset, even where an architect and/or contract works manager are engaged. If left vague or unresolved and damage occurs during the course of a renovation or building project, insurance cover may not be in place. Ensuring your home and property is properly protected during building works should therefore be a priority before the first workman appears on site.

Depending on the type of work taking place it is usual that the contractor insures the building work they are doing and the property owner insures the existing structure. Where there are sub-contractors, the individual responsibilities need to be made clear. The household insurer must be informed of the intended project and restrictions could apply to the home insurance policy. Insurers differ significantly in the terms and restrictions that they apply during building works, so it is critical that your broker is involved from the outset of the project. Arranging the correct cover once builders are on site can be problematic.

Most reputable contractors will have a 'Contractors All Risks' insurance policy in place. This will provide cover for the works in progress plus any materials on site, plant and any associated liabilities. You should ask to

CONTRACT WORKS – ESSENTIAL INFORMATION

When embarking on a building or renovation project it is essential to liaise with your broker, who will be able to guide you through the insurance aspects involved. Here are some things to consider:

- Details of the main contractor and their insurance;
- Details of the work taking place;
- Project start date and duration;
- Contract value (including fees and VAT);
- Will someone be staying in the property during the works or will it be unoccupied; and
- Details of any contract terms you are using (such as a JCT) to establish who is responsible for arranging insurance.

see a copy of this as soon as possible, even perhaps when you are tendering the works. If a contractor does not have this, you will need to factor in the insurance costs on top of their price, although perhaps you should be asking questions of them if this is the case.

It is worth discussing a Joint Contracts Tribunal (JCT) contract with your builder. This will cover all aspects of the working relationship and will

detail the insurance responsibilities for both parties and, if completed correctly, will ensure there are no gaps.

In addition, and particularly if you are working close to a neighbouring property, you may want to consider 'non-negligence' insurance in case something goes wrong and the contractor is not to blame, such as collapse, vibration or subsidence damage.

There are many things to consider but timing is key. The important thing is to talk to your broker, before work commences, to ensure you are adequately covered.



Insurance for any building works on your home can be complicated. If in doubt, seek advice from your broker.



Angus Keate
Chairman,
Lycetts Financial Services

Charlie Seymour

The end of June last year saw the retirement of my good friend and colleague, Charlie Seymour (aka 'Suit Yourself'), after a 30 year career at Lycetts.

He made the most enormous contribution during this period, beginning by initiating our presence in London, and then being solely

responsible for setting up our first major regional office in Charlbury. In later years he was based somewhere between London, Newcastle and Edinburgh. However, I use the term 'based' very loosely; he seemed to have a bespoke desk in almost every office and cleverly manipulated the internal telephone system such that he had the same extension number wherever he was. When you rang him you never quite knew which office he was in.

This system was aided and abetted by his electronic diary, to which some of us were privy, and which was never particularly precise. It would state he was engaged in renewal meetings as a particular day's activity, but never stating where exactly. Of course, what transpired was just how hugely well-connected Charlie was, with clients in almost every county, so this somewhat nomadic existence was entirely justified.

Charlie was highly qualified, being both a Chartered Surveyor and a Chartered Insurance Broker, although many of us questioned how, with such appalling handwriting, he could ever have passed an exam. Thank goodness for the evolution of self-typed memos and emails!

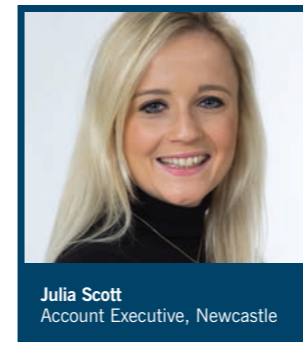


Charlie Seymour has retired after 30 years at Lycetts.

Charlie became a main board director within five years of joining and rose to run our then Rural Division for nine years. Since their acquisition in 2011, he has been a huge help as a director of our subsidiary, Farmers & Mercantile Insurance Brokers, whilst at the same time maintaining a significant book of clients. Over the past 12 months these

clients have gradually been handed over to the next generation, who are all well briefed and know what to expect.

It is not my responsibility to acknowledge Charlie's contribution and to thank him on behalf of Lycetts and all those he has looked after, rather it is my privilege, and he will be sorely missed by us all.



Julia Scott
Account Executive, Newcastle

Keeping high value items safe

When it comes to insurance premiums on high value items, it will come as no surprise that insurers take into account how safely these items are stored when not in use. Our insurers provide tailored cover for our clients' valuables such as their jewellery and watches and, if kept in an approved safe, we are able to negotiate more competitive premiums and discounts.

The exact requirements for storing valuables and the type of safes required will largely depend on the value of the items themselves but some general advice applies.

- Insurers will require a detailed inventory of all specified items that are to be covered along with evidence of their value – usually from a professional appraisal. This would need to be produced in the event of a claim.
- In some instances, insurers insert clauses within insurance policies to state that high value items must be placed in a safe. In these cases, it is important to note that these items are only insured while kept in a bank or safe and you are required to inform your insurers when they are removed.
- Jewellery and watches noted as being kept in a safe can be covered for temporary removals. Insurers may impose conditions requiring that such items are personally worn or carried, kept in an occupied hotel room, or stored in a hotel safe.
- It is advisable that clients with large numbers of valuable items split them between two safes. In the case of a theft or fire the chances of both safes being damaged or stolen reduces significantly.
- There are certain jewellery limits applied to professionally anchored safes. The safe is graded by a cash rating, which is a way of evaluating the level

of security offered by the safe. It is considered that a 10 times multiple of the cash rating for jewellery is acceptable – so a safe with a cash rating of £5,000 will be appropriate to store jewellery valued at up to £50,000.

- Gun safes are sometimes used for storing other valuables but are unlikely to meet the insurers' requirements for security so they should only be used for items for which there are no specific clauses in place.



- A safe is only secure if the keys or notes of combination codes are also kept secure.

If considering installing a safe, we can provide advice on the type required to ensure it meets the necessary requirements.

Dynamic Diversification

At Lycetts we work with estate clients across the country, from Scotland to Cornwall and everywhere in between. All are very different and as such have differing issues. In the following articles we take a look at two estates, both of which have faced extreme challenges that they have tackled head on, and as a result can now face the future with confidence.



William Nicholl
Head of Private Client

Lowther Castle – the next stage of evolution

Eight hundred and fifty years ago, a man probably called Dolfin, probably a Viking, established himself in the corner of Cumbria that we now call the Lowther Estate. Three principal dwellings have come and gone since that first settlement – from a motte-and-bailey in the 13th century to a lavish Queen Anne building built at the end of the 17th century. Lowther Castle itself was completed in 1812 and de-roofed in 1957.

While the park has changed and shifted and the estate grown and fluctuated, Lowther has been guided over the past centuries by the landscape it sits in. Oak trees were planted under Edward I and forestry remains one of the main activities of the estate. Under a DEFRA sponsored initiative, 150,000 trees are currently being planted in the South Park. Vegetarianism was embraced by Viscount Lonsdale in the late 17th century and the garden remains central today. Coal mining was a major source of income for several hundred years and, while the coal interests have been despatched, minerals are still an important factor in the estate's business.

Lowther Castle was dismantled in the 1950s and came to the attention of English Heritage in 1999. Time, investment (over £12 million) and hard work have turned what was a derelict skeleton into a busy and successful visitor attraction. The gates to 'Lowther Castle & Gardens' opened in 2012, and in 2017 100,000 visitors came through those gates. Cumbria Tourism made Lowther its Large Visitor Attraction of the Year for 2018. The courtyard, once home to abandoned farm machinery, now houses the offices of Lowther Estate Trust, Lowther Castle Ltd and all attendant businesses associated with the estate.



Jim Lowther hopes the estate can play its part in consolidating Cumbria's reputation as a destination of international significance.



The refurbished stable courtyard at Lowther. Dan Pearson's hornbeams in the background, Lowther firebowl in the foreground.

The courtyard is planted with 32 pillar-shaped hornbeams, to a design by landscape gardener Dan Pearson. The former pony stables now house a shop, the old coach house is the café and on the other side of the courtyard, in further adapted stabling, the 'Story of Lowther' exhibition puts the journey of Lowther into context.

Looking forward, Lowther continues to be ambitious. A Heritage Lottery Funding (HLF) bid to complete the stabilisation of the ruins and create an education and events space is in the pipeline. Access across the estate is being opened up for walkers and cyclists in particular. The medieval Deer Park may still be as it was hundreds of years ago, but annually it hosts the music festival Kendal Calling and its previously intensive management, along with the husbandry of much of the park, is being transformed to a more extensive model.

Jim Lowther, owner, sums up the masterplan for Lowther as follows; "The Lowther Estate sits within one of the most stunning landscapes in Britain and we wish to share this with a wide audience in a multiplicity of ways; to support the local and regional economy and to help the Lake District – itself a World Heritage Site – to consolidate its reputation as a destination of international significance."



Johnny Denman
Divisional Director, Sussex

Rewilding at Knepp Castle

Isabella Tree and husband Charlie Burrell live at Knepp Castle in West Sussex. Charlie inherited the 3,500 acre estate in 1983 and for 17 years did his utmost to make the Home Farm profitable. A mix of dairy and arable, he diversified into ice cream and yogurt production. In 2000 the couple were about to take their high end dairy business to a national audience when their vision collapsed. US manufacturing giant Häagen-Dazs swept into the UK cornering the market.

Facing reality – with their marginal land it was impossible to compete with larger, industrialised farms on better soils – they bravely sold the dairy herd, milk quota and machinery, cleared their debts and changed direction. Knepp had always been difficult to farm, explains Isabella – poor quality heavy clay over a bedrock of limestone. Autumn was a mad rush to get everything done before the ground became too wet for heavy machinery. In summer it was like concrete. But what really kick-started the Rewilding idea was a Countryside Stewardship Scheme (CSS) to restore 350 acres of Repton-designed parkland surrounding Knepp Castle.

"The park had been ploughed during the war under the 'Dig for Victory' campaign and this continued," says Isabella. "When we called in a tree specialist to assess a specific problem with one of the ancient oaks he opened our eyes to the fact that all the oaks were in trouble thanks to our farming regime – ploughing, agrochemicals and compaction."

The CSS enabled the couple to restore this part of the estate, reseeded with a mix of wild flowers and native grasses and re-introducing fallow deer. "The results were spectacular," she says, "far beyond our expectations. For us this was also a psychological breakthrough."

They were then introduced to Dutch ecologist Frans Vera and his ground breaking work on naturalistic grazing. This opened their eyes to new possibilities. They took the brave decision to roll out this concept across the whole estate, experimenting with a mix of grazing species including Longhorn cattle, Tamworth pigs, Fallow deer and Exmoor ponies, with CSS contributing to the funding.

One area of 1,160 acres was excluded as deemed ineligible for grant funding and it took the couple seven years to finally get stewardship on it.

Ironically this frustrating hiatus proved the biggest boon for rewilding. The period of non-intervention between coming out of arable in a staged four-year retreat and receiving funding to erect a livestock fence enabled a complex mosaic of vegetation to emerge. This was a revelation and highlighted how more dynamic and varied habitats – scrubland in particular – can be rocket-fuel for biodiversity.

Today estate income at Knepp comes from three main streams: The sale of organic, free-range, pasture-fed meat direct to the public – highly profitable thanks to the low cost, low input management system; a successful glamping and camping business with the bonus of wildlife safaris around the estate; and, lastly, redundant farm buildings converted to commercial use. "Our subsidy payments obviously help," says Isabella, "but we are fairly confident that the estate will ultimately be financially self-sufficient even without."

"The scale of what we do means it's not feasible for everyone," she says. "Soil degradation is the biggest problem facing farming. Food production is not the main issue. Taking marginal land out of production has to make sense, but the scale needs to be right."

Exciting new ideas such as farm clusters and 'pop-up' rewilding projects mean a rotation of Rewilded land could soon

become possible across the country. Couple this with the Government's vision to reward land managers for delivering public goods and more farms may soon be doing similar.

Isabella Tree is author of 'Wilding – the return of nature to an English farm' published by Picador.



Isabella Tree and husband Charlie Burrell have dedicated 36 years to turning around the fortunes of Knepp Castle.



Making vehicles and equipment 'too hot to handle'

Prevention, they say, is better than cure. So while it is important to have adequate levels of insurance on all farm and estate vehicles and equipment, it is also important to protect them from the attention of potential thieves or deter those thieves altogether.

One way of doing this is by making items 'too hot to handle' because they are easily identifiable and traceable in the event of a theft.

If vehicles or equipment are stolen, it is not always simply a question of replacing them. Although that is the purpose of insurance, the inconvenience of being without a valuable piece of equipment while a new product is sourced and delivered can be problematic and affect the smooth running of a business. Many of us would therefore prefer our items to be protected and, if they are stolen, to be found and returned as quickly as possible. Lycetts is now offering a complimentary advanced forensic coding system which is provided with every agricultural motor policy purchased through our broking service.

The Lycetts DNA+ combines an adhesive solution with uniquely coded micro particles registered exclusively to you. This system provides irrefutable, traceable evidence of ownership. The solution is a water-based adhesive that goes on white, but dries clear. It is extremely difficult to remove once applied. The liquid glows under ultraviolet light making it easy for the police to swiftly trace and identify stolen items.

In order to deter potential thieves in the first place, the Lycetts DNA+ pack includes warning signs to display at entrances to buildings and other strategic positions where they will be easily noticed by unwanted visitors.



Please contact us for your complimentary Lycetts DNA+ security pack.

We also include warning labels to be applied in and on machinery and other valuable, smaller items like quad bikes and gators. This alerts criminals to the presence of a forensic coding system. This is proven by the police to be a powerful deterrent to thieves. We are confident that this risk management initiative will pay dividends for our clients.

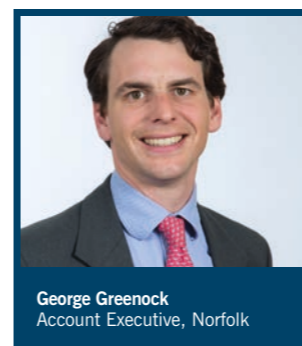
TRAVEL INSURANCE

The European Commission has not clarified whether the European Health Insurance Card (EHIC) system will continue to operate. Clients should arrange travel insurance and carry their travel insurance documents with them or their insurers medical assistance contact number should they be injured or fall ill abroad.

VEHICLE INSURANCE COVER IN THE EUROPEAN ECONOMIC AREA (EEA) POST-BREXIT

At the time of writing there remains considerable uncertainty as to when or whether Brexit will occur. While we remain in the EU there is no need to carry a green card. If you intend to travel in Europe with your vehicle and your trip overlaps the 29th March 2019 (or any subsequent agreed withdrawal date) you must contact Lycetts with your dates of travel and we will arrange adequate cover with your insurer.

If you have not made adequate arrangements, you may not be able to cross European borders (this also applies to trips crossing the Irish/Northern Ireland border).



What to do when no one is home

Long dark nights and cold weather mean that winter sees the highest number of claims on property insurance, with many of these relating to unoccupied properties.

If you are planning a trip away, or have empty houses and cottages on your farm or estate, a few simple checks can go a long way towards mitigating against potential disaster – and may even be stated as a requirement by your insurer.

Common requirements are that any unoccupied property must be checked internally at least once a week. Although this might seem a chore, a small problem found early on is much better and less expensive than one left undiscovered until significant damage has been done. Similarly heating must be left on during the winter months or water turned off and the system drained.

Some insurers require notification if a property is to be left unoccupied for as little as 30 days, although others have limits of 60 or 90 days. After this period cover can be restricted, often excluding accidental damage, escape of water, theft, riot and malicious damage.

These are examples of the many variations in the small print between different policies, and claim limits can also vary. Insurers may, for example, take a different position if a house is furnished and used as a holiday home, or lying vacant pending development. It is therefore important to know what your individual position is, that you have the right policy in place to meet your own individual requirements and that any stipulations are being met.



Is your business protected from death or critical illness affecting key personnel?

Studies have shown that nearly 50 per cent of small business owners expect their company to fold within 12 months of a key person either passing away or suffering a critical illness.

Business Protection and Keyman insurance policies provide cover to mitigate the short term financial effects and improve the ongoing running of a business in these circumstances.

A good way to determine if you or your business needs this type of insurance is to ask yourself some questions. If a key member of your company dies or suffers from a critical illness and is out of action for a long period of time, would the business still be operating in 12 months? Are your company's debt and loan obligations insured?

If not, what would happen if a key person, especially a major profit generator, dies or suffers from a critical illness? Is there a risk of any personal guarantees being called in by your bankers if a key person passes away or suffers a critical illness?

If your fellow executives or partners have a substantial shareholding in the firm, who would these shares be transferred to on their death? If it is a child or spouse, that might pose operational challenges especially if they have no commercial experience.

Keyman insurance provides cover in circumstances relating directly to the loss of an individual, providing, among other things, money to recruit and train new staff. Business Protection insurance includes insuring commercial debt, share protection and managing ongoing partnership agreements.

Furthermore, such cover will also provide reassurance to banks and investors that, in the event of the death of key personnel, the company will have the problem covered.



LOLER, PUWER and Engineering Services update

There are two sides to the Health and Safety regulations relating to lifting equipment. On one side are the downright frightening consequences if something goes wrong and you are found to be in breach of the Lifting Operations and Lifting Equipment Regulations (LOLER) and/or the Provision and Use of Work Equipment Regulations (PUWER). On the other side are the significant business benefits which compliance brings.

Compliance with LOLER and PUWER is a legal obligation. Failure to have plant and equipment inspected at the required intervals by a competent person can have a serious impact on a business. Accidents or incidents that can be attributed to poor equipment maintenance and inspection regimes can result in large fines and possibly prison sentences for those found guilty of breaching Health and Safety legislation.

The LOLER and PUWER compliance requirements set out a framework which ensures that equipment and machinery are safe to use, thereby reducing the potential for machinery failure and accidents. They also reduce the likelihood of damage to plant and equipment, the consequent periods of downtime and, ultimately, the risk to employees.

A key element in the compliance and safety process is the regular inspection of lifting equipment, and our Engineering Inspection Service is available to everyone – whether existing clients or not. A team of five engineering inspectors covers the whole of the UK. All are experienced and professionally qualified individuals with a keen eye for detail and an established track record of providing a first class service.

This dedicated team works with clients across all sectors including forestry, agriculture, estates, plant hire companies and construction sites. We help to develop a proactive and detailed strategy to ensure all elements of the regulations are met so that clients can demonstrate their compliance. We have the expertise to inspect most equipment including telehandlers, forklift trucks, air receivers, trolley jacks, scissor lifts, access platforms, lifting slings and hoists and passenger lifts.

To comply with LOLER, lifting equipment needs to be examined at least every six months when used for lifting people, or every 12 months for general load lifting equipment. To comply with PUWER, most non-lifting equipment will need to be inspected every 12 months (though some variations exist).



Our Engineering Inspection team will guide you through LOLER and PUWER compliance.

The inspection process includes a visit to the client's sites and the inspection of all equipment in situ. We then issue a certificate of compliance or an advisory report detailing any defects. An independent report is provided detailing the general condition and wear and tear of your equipment. We will also advise where preventative maintenance could be carried out with a view to reducing costly repairs and extending the life of your machinery and maximising trade-in values.

Our Engineering Inspection Services team will steer you through LOLER and PUWER compliance and build in an inspection and maintenance process which ensures the ongoing safety of your lifting equipment while delivering additional business benefits.

Please contact your Lyceatts broker for further information about our Engineering Inspection Services.



Risk Management in action – Raby Estates

When it comes to risk management on farms and estates, there are many good reasons why the issue should be addressed with urgency. Although the primary consideration is the safety of employees and visitors, there is also a sound business case to be made for investing time and resources in an active approach to risk management. This is because a modern country estate is a varied mixture of operations and activities.

There are numerous benefits to be gained from a robust approach to risk management. The likelihood of accidents and incidents is reduced and consequently the associated costs of injury and illness; downtime and management investigation time are also greatly reduced. Also, the risk of substantial brand damage, following a serious accident or incident, is lessened. Good risk management and a positive approach to health and safety are akin to a safe and prosperous work environment.

As such, it is not enough for a risk management programme to consider only property damage and health and safety elements – it must also consider the financial implications.

Investing in risk management is becoming a key priority for farms and estates and Lyceatts Risk Management Services (LRMS) was particularly pleased to have been able to work with the proactive management at Raby Estate on a comprehensive review and plan of action in 2018.

It started in November 2017 when I gave a presentation at the Farmers Club in London to the Resident Land Agents' meeting. Entitled Estate Risk Management, my presentation was about the possible adverse effects of poor safety management and it used numerous examples of estates that had got it wrong and had been prosecuted – including some where people had been killed at work. Following this talk I was approached by Duncan Peake, who had recently been appointed as the new CEO of Raby Estates in County Durham.

We were asked to do an audit of the entire estate from a risk management and health and safety perspective. The audits were completed in April 2018 with a full review completed at Raby Castle and Tea Rooms, Raby Home Farm and the forestry operations which are managed from the office

in Staindrop. We also reviewed the estate's let property management, repairs and maintenance operations together with the farm, workshops and tenanted properties in Shropshire and the sporting operations managed by the estate staff on the Upper Teesdale estate.



Our Risk Management Team has wide ranging experience in advising clients on all matters related to risk and safety management on farms and estates.

The review was an in-depth audit that looked at the estate, the management of health and safety and the physical risks associated with each location and activity. The end result was a comprehensive report detailing our findings and, even more importantly, a prioritised action plan.

Since the report we have been engaged to deliver both

a health and safety strategy and also leadership training to the Senior Management Team. We are also currently developing a new health and safety policy, staff health and safety handbook and a health and safety management system that can be implemented across the estate.

The process does not end there. In early 2019 we will deliver line manager health and safety/risk assessment training, and towards the middle of the year we will conduct a review of the initial audits to assess progress. The health and safety strategy will be embedded in the estate's business plan and managers will have clear health and safety responsibilities that can be measured against agreed deliverables.

Please contact your Lyceatts broker or Richard Wade on 0845 671 8999 to discuss your requirements.



Camilla Swift

Mental health in rural communities – breaking down the barriers

In the UK, more than one farmer a week takes their own life. It's a shocking statistic, and one that many people find surprising. But the reality is that the mental health of our farmers, and indeed of many people who live and work in the countryside, has been something of a problem for a number of years. For one reason or another though, it has been kept quiet; swept under the rug, some might say. People are now slowly waking up to what a huge problem our farmers' mental health is, but it has taken some time.

One of the problems here is that mental health has long been one of those issues that people don't want to talk about. They might feel that they would be perceived as weak for not being able to cope, or think people will scoff at them for admitting that they have a problem. The less that people talk about mental health, the more likely it is that people who are suffering will choose to internalise their feelings, rather than discuss them.

The first question to ask, is how big a problem is this? We've already mentioned one appalling statistic and sadly, there are plenty more. According to the Office for National Statistics, suicide rates in agricultural workers are among the highest in any occupation. It's also believed that levels of depression are increasing.

It's pretty clear that something needs to be done; the question is what. If we want to tackle the issue head on, the only way to do that is to address the root causes. So what is behind this mental health crisis in Britain's farmers? We all know that farming is a stressful profession. Whether it's dealing with the vagaries of the British weather, trying to balance the books, keeping on top of diseases or attempting to keep up with the latest rules and regulations, there is no doubt that it is a pressurised environment.

It would probably be fair to say that the current political situation isn't helping Britain's farming community, either. There are plenty of questions surrounding our potential exit from the EU – but at the moment, very few answers.

On top of the stress which comes with the job, long days and long nights working on your own can slowly grind a person down. Loneliness and isolation are a big factor when it comes to the mental health of our farming

community. One of the first steps to improving your mental wellbeing can be as simple as talking to someone; there's a reason why so many mental health campaigns focus on the importance of talking about things. Social media has also been blamed to a certain extent. When Instagram and Facebook are full of pictures of other people enjoying themselves, it can be easy to feel left out and isolated. The problem is that social media presents a very idealised image of a person's life – it's easy to forget that social media is not the same as reality.

If you work and live on your own, in an area where people are few and far between, human contact can be hard to find. Not only that, but the stigma that still surrounds mental health can mean that people are wary of discussing their problems. Studies have also shown that men are less likely to discuss their feelings than women, and the majority of farmers are still male.

Dr David Middleton is a psychiatrist who happens to be married to a farmer. He points out that although people living in the countryside tend to have better mental health than those living in towns, those in rural areas are less likely to get help. Again, this goes back to the stigma that has traditionally surrounded mental health.

Although farming has one of the highest suicide rates of any occupation, it isn't the only rural industry which is affected by mental health issues. Liverpool John Moores University, for example, are currently conducting research into the mental health of those employed in horse racing, in a study which is being initiated and sponsored by Racing Welfare through funding from the Racing Foundation.



Camilla (second from the left) rode in the Prince's Countryside Fund Raceday at Ascot in November 2018 raising money to support their vital work funding projects for those who live and work in our countryside.



Loneliness and isolation are big factors in affecting the mental health of those in the rural community.

So what is being done to tackle the issue? There are various mental health charities and campaigns; some generic, and some more specifically targeted at farming and rural communities. Scottish Young Farmers recently launched a campaign called "Are 'ewe' okay?", trying to raise awareness of mental health triggers and causes within young people in Scotland's rural communities, as well as how to recognise the signs and where to seek help. The Farm Safety Foundation charity also ran a campaign last year called "Mind Your Head", aimed at encouraging farmers to open up rather than internalise any problems, while the Farming Community Network runs a confidential helpline where farm workers can discuss any problems they might be having, whether it's depression, isolation, or family or financial problems.

Despite all of these campaigns, the mental health problems that face our rural communities aren't going to go away overnight, no matter how much money is ploughed into tackling the issue. There is still more that can be done. A survey of people living in rural communities carried out by the Prince's Countryside Fund was published in July 2018, which identified a number of factors that make life in rural areas harder, and depression more prevalent. Limited access to services such as leisure facilities and community hubs, as well as poor rural transport services, all contribute to the issue of rural isolation. As the report says itself quite clearly: "Social isolation reportedly leads to loneliness, and can result in poor mental health."

There is no simple solution to mental health issues, be that within the farming community or anywhere else. But there are ways of improving the situation; by making it easier for people to socialise, by attempting to break down the stigma that surrounds mental health, and by helping farmers to realise that they are not alone. It might not be a solution, but it is a step in the right direction.

Camilla Swift is a journalist and editor working for The Spectator magazine. In November 2018 she was sponsored by Lycetts to ride in The Prince's Countryside Fund Charity Race at Ascot. The race day has raised over £1million for the Fund, which in turn supports British Farmers and the countryside.



Anthony Liddell
Account Executive, Oxford

Sun, soil and subsidence

Last year's particularly hot and dry summer increased the risk of subsidence. In addition to the natural effects

of drought on foundation soil, the water restrictions imposed in some parts of the UK meant that the situation could not be improved by irrigation. Subsidence is not, however, only caused by drought. Damaged, blocked or leaking drains can also weaken the ground under foundations.

Subsidence is the downward movement of the ground underneath a property which results in foundations becoming unstable. It particularly affects older buildings where the original foundations are inadequate and those built on clay. The signs include structural damage like cracks to walls, floors and ceilings, and more subtle signs like doors and windows not closing properly. While the actual damage may be more complex and extensive, it may not be easily visible.



It therefore requires a qualified professional to assess the damage and draw up a remediation programme. This can be an expensive exercise but, if covered by your property insurance policy, the cost will be met by your insurer. Invariably, insurers impose a higher excess on subsidence, typically no less than £1,000. Once a subsidence claim has been made, it is likely to have an effect on future premiums and cover.

To reduce the likelihood of subsidence there are a few steps which homeowners can take. For example, avoid planting trees too close to the property and ensure that drains are free-flowing with no blockages. If planning a programme of building works, it is also prudent to consider whether the existing foundations are adequate.

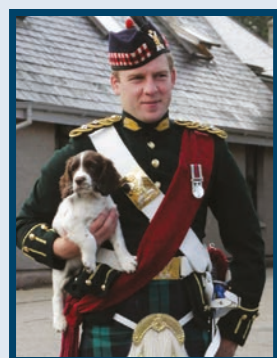


William Barne
Director, Edinburgh

We know your world – meet some of our staff

At Lycetts we set great store in recruiting high quality individuals who not only share the company's ethos to be 'the most trusted specialist' in their field, but have the capabilities to deliver and uphold those values. Indeed it is key that our staff 'know your world' and thus understand your special requirements while providing the right kind of expert advice.

Q&A



Rory Gibson

Rory started work as an Account Executive in our Commercial Division, based at our Edinburgh office in June 2018. Part of his remit is to further develop the insurance offering Lycetts provides to the food and drink industry, covering both large scale production and smaller on-farm schemes.

How did you get involved in the world of insurance?

I was born and brought up in the countryside where we lived on a

farm and my father also ran a seed potato business. I wanted a career that involved farming so studied for a degree in Land Economy at Newcastle University and then moved into the industry, working for the Department of Agriculture Scotland. Prior to joining Lycetts I served five years in the army before deciding that I wanted a new challenge. When the job opportunity with Lycetts came up it seemed like an ideal way to combine a number of skills, as well as my passion for the countryside and all that it offers and produces.

Your role with Lycetts is a new one. Can you explain what it involves?

My role is described by some as a hybrid, I have a remit to broker for both private clients and commercial entities. One of the first things I am looking to do is to expand Lycetts offering to the Food and Drinks market, by developing new and enhanced products to cater for this rapidly evolving sector. This involves looking at all aspects of the production chain, from farm to fork and all stages in between to assess risk and opportunity, but more than that to see

where we could be helping clients further develop their businesses. We want to work with businesses both big and small and help share in their journey by providing the support they need, not only in an insurance capacity, but using our extensive corporate knowledge to help them grow.

Lycetts prides itself on creating good relationships between broker and client. What do you see as the secret to achieving this?

I think Lycetts is very clear on what we want to provide to our clients. We want to provide the best cover at a competitive price and part of doing that is where the tagline 'we know your world' came from. I believe that giving our clients what they need is made infinitely easier by knowing what they are trying to achieve and having a good working knowledge of what they do on a day-to-day basis. Understanding the unpredictable nature of the industry and the challenges that everyone is facing gives me a unique ability to tailor insurance products to suit individual needs. I also think my army background is an asset in that the military teaches you how to act as an intermediary and this is a large part of my role with Lycetts, acting as an intermediary between client and insurer and finding the best possible solution to issues.

Olivia Curl

Olivia started working for Lycetts in the summer of 2018. Her job title is Account Executive on the rural and equestrian side and she operates from the Newmarket office. She comes from a farming family and grew up in Norfolk where horses and racing were always a part of family life. She recently moved back having travelled the world, spending a part of this time working in the US. She is, she says, thrilled to be back home.

How did you get involved in the world of insurance?

Having left school as a horse-mad 17-year-old, all I wanted to do was ride horses so I found myself a job working in a National Hunt racing yard. My family loved racing and so did I, on top of which I got to travel the country which I also loved. I did a stint of flat racing in the US and then reached a point that I wanted to make the next move in my life, so I went to university to study applied equine science and

You came to the world of insurance a bit later than some of Lycetts newest recruits. Do you see this as an advantage?

I do in the sense that I have seen something of the world, worked in many different environments and have learnt a lot about the racing and equestrian industry in general. Racing yards are busy places and what most clients want is to know they have the right



Olivia is now settled in Newmarket having worked abroad, completed a Masters degree and spent time in the motor sports insurance sector.

cover in place so they don't need to worry and can get on with the most important job, that of training their horses. I understand that and can make it happen. I'm lucky in that Lycetts don't pigeon-hole people but let them work to their strengths.

Lycetts prides itself on creating good relationships between broker and client. What do you see as the secret to achieving this?

Having grown up in the countryside and spent most of my life around horses, this is my ideal job. I have clients across the UK from Scotland to Devon and Wales to Norfolk. I get to visit businesses of all shapes and sizes, from DIY livery

completed a postgraduate degree. I started looking around for a career and, having spent some time working for a US global sports and entertainment company where part of my role was dealing with motor sports insurance, I decided on a career in insurance.

to big racing and eventing yards, as well as farms. This is the world I grew up in and love, so it is easy to empathise with clients and understand their issues and this assists in finding the best and tailor made solutions.



Q&A



Emily Young

Emily joined our Newcastle office in May 2017 to work in the Financial Services Division where she specialises in life insurance and critical illness cover. She grew up in rural Northumberland and currently lives near Alnwick. She has a keen interest in equestrian sports having competed herself and, although studying for her financial exams, still manages to find time to ride her horse.

How did you get involved in the world of insurance?

My first career was working as a funeral director, which many consider an unusual career choice – especially for someone young and female – but I loved it. However, the hours were understandably very unpredictable, and after seven years I realised that it was literally taking over my whole life. At that time I was also competing my horse on the point-to-pointing circuit and was unlucky enough to have a fall where I broke my collar bone. I had no insurance cover in place which surprised some people, given the somewhat high risk nature of the sport. It made me think, and having looked into sports insurance for myself, I became fascinated by the world of insurance.

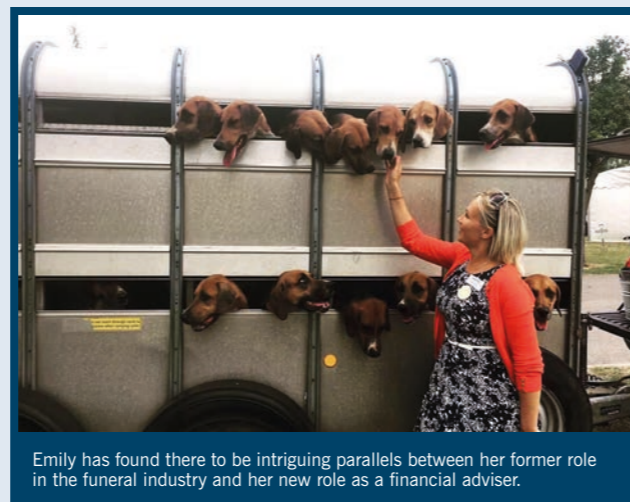
Having decided to move into the industry I needed to kick start my career so I began by advising on mostly sports injury policies on behalf of an insurer, working on commission on a self-employed basis. This was alongside still being a funeral director which paid for me to have two horses in training at the time, so I loved it, but wanted to go to the next level so I went self-employed full-time for two years. When the opportunity came up to work for Lycetts I jumped at it and I am now looking to improving my qualifications by sitting the Financial Conduct Authority (FCA) exams.

What skills that you learnt as an undertaker have proved the most useful in your new career with Lycetts?

To work in the funeral industry you have to gain people's trust, and it's the same with life assurance. No one wants to think about having an accident where they might not be able to carry on with their job or dying, but I see it as helping to protect your most valuable asset which is yourself.

You have taken on a number of challenges in your career path to date. What do you enjoy the most about what you do now?

One of the things I love in my particular role is that client relationships continue to build and evolve over time as people's lives and circumstances change. I might start by providing someone with sports cover insurance because they event their horse or play rugby. A few years down the line they might be getting married and starting a family and the need for life assurance and critical illness cover moves higher up their list of priorities because they have dependants, so they come to me for that. They might then be looking to buy a house, in which case I can introduce them to our private client division or they may wish to have a policy in place to save for school fees. Even if it's not my area of specialism, I can find the right person in Lycetts to help.



Emily has found there to be intriguing parallels between her former role in the funeral industry and her new role as a financial adviser.

Rob Matthews

Rob Matthews is Head of our Shrewsbury office, a role he took on in March 2016. He specialises in insurance for Farms and Estates as well as historic buildings, and is well qualified in this role with 30 years working in the insurance industry under his belt.

How did you get involved in the world of insurance?

I grew up helping on a family farm in rural Gloucestershire, but my father worked in insurance and at some stage I made the decision to follow in his footsteps. I moved to Shropshire in 1992 to take up a position with NFU Mutual. I enjoyed this role but when the opportunity with Lycetts came along with the added responsibility of running the office, it seemed like an ideal move as well as a new challenge. One of the main attractions for me was the chance to get back on the road, meeting clients face to face, something which I did less of in my previous job.

You are the head of one of the smaller Lycetts offices. What do you see as the main challenges of this role?

There is no doubt that running a small office can be testing at times and will inevitably become more so as the office expands and we take on more staff. You have to be a jack of all trades and it's a constant balancing act between dealing with claims on behalf of clients, office administration and winning new business. However, I do relish the challenge and because Lycetts is a company where individuals are not limited by strict regional boundaries in terms of their client base, I have frequent contact with colleagues who find themselves in the area as well as when I'm on my travels, which is very important when working in a smaller office.

In conclusion

At the risk of repetition, we hope these insights into our staff and what motivates them to provide the quality of service that they do highlight why we set such great store in our people. They are what makes Lycetts what it is, and our clients take great reassurance from the benefits of such a personal touch and the human aspect of our business.



Rob relishes the challenge to create bespoke solutions for his clients.

Lycetts prides itself on creating good relationships between broker and client. What do you see as the secret to achieving this?

I have always had a genuine interest in architecture and historic buildings, and throughout my career I have been lucky enough to see wonderful examples of the spectacular architecture this country has to offer. Many of my clients who call these wonderful buildings home are passionate about them and immensely knowledgeable too. Being able to share in their passion and have the opportunity to learn from them is fantastic, and I am continually learning. My rural background is also a huge asset, as is my experience in insurance. For the majority of my clients an off the peg solution is just not an option, and I enjoy the challenge of using my knowledge to create bespoke solutions to suit their individual needs and requirements.



Contents valuation – time and money well spent

Assessing the value of your contents, fine art and valuables can be a laborious and time consuming task. However, if you suffer a loss, your homemade inventory might not be enough to settle the claim in the manner you might wish.

General contents can be described as everyday items that can be readily and easily replaced. Most of the household policies arranged through Lycetts offer 'new for old' cover on general contents, meaning if you irreparably damage something, and the insurers agree to cover the loss, it will be replaced with a brand new item. Insurers will therefore index-link the general contents sum insured annually to ensure that any claim can be settled on a new for old basis.

Determining the overall general contents figure is difficult, and it's important to remember that this is not an exact science. Insurers suggest working on a room by room basis, applying approximate costs to replace the contents (including curtains and carpets). Photographing each room is also recommended, as this can be useful following a catastrophic loss.

Antiques, fine art and valuables pose a different problem as, more often than not, they cannot be replaced on a new for old basis. The value of the items also increase and depreciate at a different rate to inflation, and therefore cannot be index-linked in the same way as general contents. It is therefore the individual's responsibility to ensure that such items are insured for the correct amount.

When making a claim for a high value item, a loss adjuster may require two things. Firstly, proof of ownership and secondly, a valuation or receipt determining value. Clearly a receipt or valuation also provides proof of ownership, but in the absence of either, the claimant can often be left scrabbling around to find a photograph of the item on which they want to claim.

In other cases the homeowner may be organised and have receipts for all the jewellery purchased over the years, but when it comes to making a claim on an engagement ring, the considerable increase in value of gold and diamonds since purchase may not have been accounted for.

Lastly, the homeowner may insure an antique collection comprising mainly brown furniture which was last valued in the 1990's. Due to the fall in its popularity it is likely that the collection is over-insured and the policyholder may be paying too much premium.

In order to remove any ambiguity when settling a claim for fine art, antiques and valuables, make sure you have an up to date valuation. Experts in the industry would advise that jewellery, watches and valuables are re-valued every two to five years, and antiques and fine art reviewed every five to 10 years.



Forestry fire and storms

The number of commercial forestry claims has risen significantly in recent years, predominantly due to the increasing occurrence of weather-related incidents such as fire and storms. Timber prices are also at their highest for a long time. Consequently, without the right type of insurance in place, landowners with forestry can face a serious loss of income.

So long as Government remains wedded to the idea of biomass as a form of renewable energy, the demand for timber that has fuelled recent price rises looks set to continue. While some would argue that burning wood pellets is not carbon neutral and therefore no kinder to the environment than burning fossil fuels, governments around the world continue to seek ways to meet climate change obligations and hence biomass looks set to increase.

The UK is already unable to produce enough wood pellets to meet demand. At the Drax power station in North Yorkshire three of the six generators in use have been converted to run on wood pellets, and the aim is to use no coal at the site by 2025. With other power generators following suit, suppliers are already looking overseas for timber.

Many insurers offer woodland cover as a bolt-on addition to a farm and estate policy. While this might be sufficient for small blocks of woodland around the farm, it is unlikely to provide sufficient cover for commercial plantations.

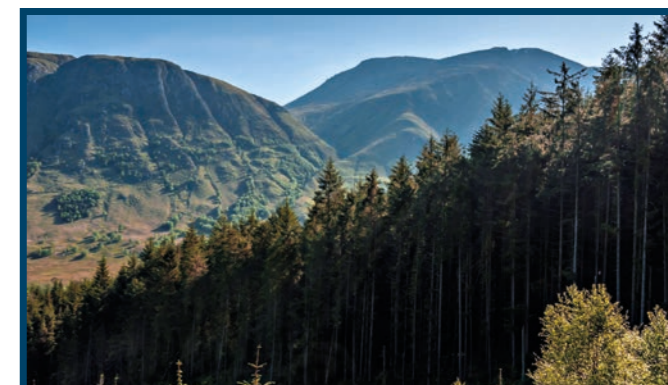
Specialist policies designed for commercial forests can show considerable variation within cover. Some offer fire cover only, with storm damage charged as an additional premium. If you are buying storm cover, it is important to check that the definition of storm includes windthrow. Significant replacement costs such as fencing, site clearance, planting and professional fees are advisable as inclusions, but again not always offered.

The remote location and inaccessibility of much commercial forestry makes damage assessment not only difficult but also expensive. With most policies

demanding an assessment within 35 days of an event, aerial photography is often the best way to achieve this, but at a cost; one which can be included.

With timber prices rocketing, it is essential to check that the sums insured reflect this increase in value. Equally important is what happens to salvage in the event of a claim. One of the key benefits of the policy we offer is that salvage remains the property of the insured. In a market where wood chip is king, the value of salvage can be significant.

Given that the average time to produce a harvestable crop of even a fast growing species of timber such as Sitka spruce is 35 years, it is vital to make sure you have the right policy in place as our climate continues to challenge.



With high demand for timber and prices rising, it is a boom time for the commercial forestry sector.

STACK WITH CARE

Hay and straw stacks are valuable and vulnerable in equal measure and require careful consideration before being built. If the stack is being used for feed or bedding, it needs to be near the intended livestock, and, if it is to be sold, it needs to be accessible to haulage vehicles. However, this poses its own problems as stacks visible from the road can be irresistible to arsonists and stockpiling combustibles like hay and straw near farm buildings that house livestock could have disastrous consequences if set ablaze. The destructive potential of a straw/hay stack blaze is astonishing; the damage can be far reaching and mitigating against a loss of this type should be considered at all costs.

Most insurance policies require hay and straw stacks to be at least 20 metres apart, away from buildings and have a value of no more than £30,000, although this may differ slightly depending on your insurer so check your policy wording. Last summer highlighted how quickly prices can fluctuate, and a sharp rise in values could mean exceeding permitted limits. If concerned about this, call your broker to see if the limit can be extended.

The Lycetts Summer Scholarships

We have offered scholarships to second year degree students at The Royal Agricultural University (RAU), Cirencester, for the last two years. The idea is to give our chosen scholars the opportunity to undertake original research on a topical subject, culminating in a presentation to the Lycetts board and the publication of their research. It also gives the successful scholars the chance to learn more about the world of insurance and add a valuable additional aspect to their CVs.

This year Maisey Moseley and Harry Phipps have respectively examined the future of the family farm and the recruitment challenges facing the equine sector in the UK. We are delighted to publish the key findings from their research during the summer of 2018 and to confirm the continuation of the Lycetts RAU scholarship for 2019.



Harry Phipps
Lycetts Scholar

Stable staff in equine industries – the crisis of recruitment and retention

There is a stable staff shortage in the UK's equine industry and the problem is being addressed in a number of different ways. The British Horseracing Authority has made 'looking after our people' an objective to improve recruitment and retention in the sector.

The Hurlingham Polo Association is appealing the Home Office's decision to limit the endorsement for workers' visas to elite level players and grooms. Show jumping, eventing and dressage are also experiencing retention difficulties, with employees and employers calling for education and support in the development of good employment practices. Yet the issues of recruitment and retention remain.

To address the issue of recruitment, racing has implemented educational programmes such as Racing to School and Youth Training schemes to encourage the next generation into the equine world. Other equine disciplines could use similar initiatives to encourage children who are not necessarily from an equine background. However, since the proportion of 18-year-olds applying to university is at its highest level, recruitment drives need to be available to schools before the school leaving age to compete with universities and other industries.

In addition to recruiting the next generation, it is important to consider the retention of current staff. Equine sectors have identified areas of concern, including the dependency on overseas workers, lack of coherent pay structures, lack of career progression and the issue of mental health. The National Association of Racing Staff and Racing Welfare provides racing's staff with support services in addressing these concerns. It may be advisable that other equine sectors fund the development of accessible services to meet their workforce's specific concerns free of charge.

Paying staff more and giving them better working hours are obvious solutions to the stable staff crisis. However, my point to equine industries is that in order to encourage the next generation into the stable staff role, equine disciplines should consider that stable staff benefit from in-yard rider training by creating a clear riding career pathway using a progressive standard of

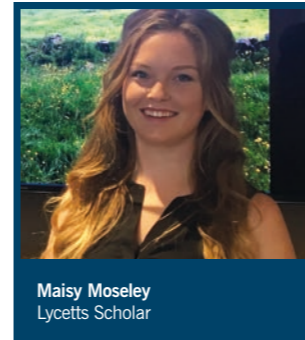


riding qualification. My research suggests that equine employers and staff believe staff training and development are important. Despite this, a significant proportion of stable staff interviewed said they receive neither, although programmes are available.

The British Racing School and Northern Racing College have formed an in-yard rider training programme, which aims to improve riding skills through video-analysis and a mobile equiciser in the workplace. With this initiative, staff can be encouraged to stay in the

industry knowing that over time, their progressive qualification may reflect in both their pay, and their recognition as a valued member of staff. Accrediting this type of further training and development across all equine industries could further improve the status of the stable staff role as an aspirational career to the next generation.

Harry Phipps is a third year student at the RAU, Cirencester, studying Bloodstock and Performance Horse Management. He intends to gain experience in Australia, Hong Kong and Dubai before starting a career in the UK racing industry.



Maisey Moseley
Lycetts Scholar

Is the family farm a thing of the past? A Peak District case study

The Peak District National Park (PDNP) provides a particular insight into the future of the family farm. While reflecting some general European and national trends, those farming within the PDNP face some specific challenges and opportunities which may ensure that their family farms have a positive future.

The challenges faced by PDNP farmers have much to do with the topography of the land they farm. Its upland and hill terrain, all designated as a Less Favoured Area (LFA), limits the agricultural scope. Furthermore, farming is restricted by the fact that 33 per cent of the PDNP is protected by site designations. The remoteness of many farms can also hinder their produce reaching the supply chain.

Given these limitations, the majority of farms in the PDNP rely on sheep, cattle and dairy enterprises but are not able to achieve significant economies of scale. A notable proportion (38 per cent) of farms are tenanted and research by DEFRA (2018) found that, of all farm types in the country, tenanted farms are the most reliant on Direct Payments. Concerns over Brexit and the future of farm subsidies, their reduction or withdrawal, could spell disaster for some.

This is where Peak District family farms may be more resilient. Many of the farmers in the PDNP run extensive upland and hill grazing livestock enterprises which offer opportunities to provide a public service, such as species protection and improvements to water quality, which are likely to qualify for larger payments. In addition, the transition period options look set to have the biggest impact on the largest farmers but a more gentle transition for small family farms, giving them time to adapt.

Diversification is often cited as the future for small farms. Nationally, 62 per cent of farmers have diversified, with diversification income estimated to add £580 million to farm incomes. With the constraints of the PDNP and tenancies, the range of diversification opportunities is limited. However, diversification can be seen across the Peak District from ice cream parlours and raw milk to holiday accommodation and outdoor pursuit centres.

As for the long-term future of family farms in the PDNP, a lot depends on the ambitions of the next generation. This is the same across the whole of the UK and Europe where 'intelligence emigration' is drawing more farmers' children towards higher education and away from farming. However, the interviews in this study revealed many consider that the importance of family unity, the free and flexible labour which can be combined with an outdoor career, together with vested interest and emotional attachment, will be the key to the success of the family farm.

Maisey Moseley is a third year Rural Land Management student at the RAU, Cirencester. She is also partner in a family farm in the Peak District National Park and hopes to continue to be involved alongside her brothers while pursuing their individual careers.





Making the most of pension allowances

Tax relief of up to 40 per cent on contributions and new Pension Freedoms Legislation have made pensions an increasingly attractive investment option, particularly for high earners. Pension funds can now be passed on free from inheritance tax, which means that everybody should be aiming to get as close to the 'Lifetime Allowance' of £1.03 million as possible.

There are estimated to be approximately £20 billion of unclaimed pension funds so seeking these out and consolidation have become a familiar agenda point for financial advisers, helping clients to take more control over their pension funds. It is also important to ensure that death benefits are correctly written, both before and after age 75, to maximise the tax benefits.

Savvy investors have been utilising their 'annual allowance' to pay the maximum allowable contribution each year and also to carry forward unused relief where possible. However, the 'Tapered Annual Allowance' now affects anyone with an adjusted net income in excess of £150,000 by reducing the amount of tax relief they can receive.

From April 2019, high earners may fall foul of making unauthorised pension contributions with some having seen their annual allowance cut from £40,000 to £10,000. The excess over the annual allowance can be offset against the carry forward of unused relief from the previous three years before the new legislation was introduced. However,

April 2019 could see the Tapered Annual Allowance applied for the three years of carry forward which started in 2016, as a consequence of which unsuspecting savers may fall into the trap of making unauthorised payments into their pension. In the run up to the tax year end, high earners should look to utilise the last of their carry forward before they lose it.



LYCETTS TEAM CHAMPION AWARD



Piers Plunket
Divisional Director, Marlborough

Lycetts is delighted to have worked with the National Trainers Federation (NTF) once again to run the Lycetts Team Champion Award. This award champions exemplary training yards and provides racehorse trainers and stable staff with the chance of winning a £4,000 cash prize for their yard.

There are two categories in the Lycetts Team Champion Award:

one for training yards with fewer than 40 horses, the other for 40 horses or more. This is the second year that the award has run and we are delighted with the number and high standard of entries.

After a rigorous judging process the shortlisted finalists in each of the categories were:

>40 HORSES

- Andrew Balding
- Tom Dascombe
- Warren Greatrex
- Richard Hughes

<40 HORSES

- Nick Alexander
- Dan Kubler
- Jedd O'Keeffe
- Richard Phillips



As part of the grading system each entrant to the award was recognised with either a 1, 2 or 3 star rating. The winners were announced at the NTF AGM on 28th February, after this publication went to print.



Sarah Beech
Account Executive, Newmarket

Tim and Jonelle Price – a top level eventing partnership

Tim and Jonelle Price are well-known as one of eventing's most successful partnerships having dominated the domestic leader board in 2018, with Jonelle winning the Mitsubishi Badminton Horse Trials in May followed by Tim winning the Land Rover Burghley Horse Trials later in the year. Tim and Jonelle, originally from New Zealand, married in 2014 and became the first husband and wife combination to represent New Zealand in the World Equestrian Games. They have a yard in Wiltshire from which they are now preparing their formidable team of advanced horses to defend their titles in 2019. Jonelle has kindly spared some time to share her thoughts with us on the upcoming season.

You both seem to have a tremendous will to win. How much inspiration do you take from each other?

I guess me having the two four star wins in the spring and then Tim coming back to win Burghley says it all! I think we very much drive each other, neither wants to be outdone!

Has becoming a mother changed you in any way?

Not for me personally. I think it's very different for each woman individually but I am lucky that it has been business as normal.

Your horses are renowned for finishing the cross country full of running. What are your top tips for getting your horses fit for the season?

We follow a very tried and tested fitness regime. There are many things in our training that we are flexible on, but the fitness isn't one of them. We know what works and we are pretty religious about it. We lease our own grass gallop and having prepared numerous horses that, like you say, all cross the finish line full of running – we know how much is required. So I guess my tips would be to get to know your gallop or fitness area and if you've not had the experience of preparing other horses on it, seek advice from others that have; and be consistent – every four to five days for the horses at the upper levels.

You have a growing team of horses competing at all levels – what benefits does insuring these horses bring to safeguarding the future of your string?

Horses are horses – we can't reduce all of the risk, but we can ensure that they get the very best in care and in doing so try and prevent issues becoming real issues. Having them insured has allowed us to be thorough in diagnostics and recuperation of injuries.

We have seen a huge rise in claims for veterinary fees for gastric ulcers in competition horses. What are your top tips for keeping horses' guts healthy and ulcer free?

Some horses are prone to gastric ulcers, particularly stressy mares of which I have a few! Trying to keep the stress levels minimal through a



Jonelle on route to victory at Badminton on Classic Moet.

routine that works for the individual horse, not working them on an empty stomach, a diet aimed towards reducing starch and sugar and feeding plenty of oil and fibre. Travel can often be a stimulant – feeding the likes of Gastroguard for five days prior and post travel is a good idea.

You have achieved phenomenal success at the highest levels and are at the top of the eventing tree. Lycetts insure many horses for talented and enthusiastic amateurs – which events would you recommend to those riders looking to compete in their first Intermediate or Advanced competition?

Aston Le Walls is always a good first Intermediate or Advanced track for young horses and or young/amateur riders, we use it frequently when upgrading horses. Sometimes people have a misconception that small is best whereas often a track that is well built of substantial timber is kinder and easier to ride at than a course that is small and flimsy. So don't be so worried about the dimensions, but more about the terrain and a track that flows well – like Somerford and Upton House – the all-weather surface at Somerford is a bonus too!



Kris Johnson
Account Executive, Newcastle

Anaerobic Digestion – is your plant insurable?

The Anaerobic Digestion (AD) industry continues to suffer significant insurance losses. The number of insurers providing cover for AD schemes is limited, and the continuing losses mean that this situation is unlikely to change.

Insurers are now looking very closely at AD schemes and will only offer cover if the technology, operational experience and risk mitigation is acceptable. A main area of concern is the plant design and layout. Often there is little fire separation and this is compounded by the use of combustible materials in the plant's design. In such situations an insurer may decline to offer terms, requiring significant capital expenditure to retro-fit and design the plant to insurers' standards. With this in mind, it is vital that we are engaged at the earliest possible stage of design to offer guidance on an insurer's requirements.

Other factors an insurer will look at include warranties, the availability of spare parts, measures to mitigate foaming and the experience and training of the staff running the plant. Considering these aspects at the start can actually save money, as retrospective solutions tend to be both less effective and more expensive.



It is a challenging insurance market for AD plant owners with insurers becoming increasingly selective.

A significant consideration for the insurance programme of any AD scheme is Business Interruption. This cover will pay your loss of revenue following damage insured under the material damage

section. There are two major considerations for this cover – firstly the sum insured, which is the expected revenue of the plant, and secondly the indemnity period, which is the period of time that loss of revenue is paid, with the clock ticking from the date of the loss. In our experience, most clients set the indemnity period at 12 months. However, we strongly recommend that a 24 month indemnity period is considered as a minimum, as even partial losses can go beyond 12 months, especially bearing in mind that the reinstatement of damaged equipment is often more complex than a new build. The indemnity period should not only cover the reinstatement but all the way through to restoring pre-loss production levels.

In conclusion, there are few remaining insurers offering cover for AD, and those that do are very selective. Good risk management and design is therefore the key to success. Poor design and subsequent management deficiencies may result in a plant which is uninsurable in the current market.



Anthony Bedford

Anthony joined the Newmarket office in August as an Account Handler working alongside Suzanne Morse and Tim Mayhew. His previous experience was with AXA Commercial, dealing with their bespoke clients, managing claims, including organising repairs and hire or helping with personal injury and litigation. Anthony is married with two young children which, he says, 'takes up the majority of my time' but he also likes to socialise with friends when he can.



Mark Biggin

Mark joined the Oxford office in February as an Account Handler, supporting Christopher Cox. Having worked for NatWest Bank, he spent 18 years with A-Plan Insurance and is qualified at Cert CII level. Mark spent his first year assisting with the nationwide training programme for our new IT system, OpenGI, but now looks after household, farm and estate policies. Married with two boys, Mark coaches his son's football team and enjoys all kinds of sports and outdoor activities.



Emily Brazington

Emily joined the Marlborough equine team as a Trainee in October having graduated in Agriculture from the Royal Agricultural University (RAU), Cirencester. She grew up on a family farm, helping with sheep and driving tractors at harvest which inspired her dissertation on women's experiences working on farms. Mad keen on hunting and eventing, Emily competed at the Burghley Event Pony Championships in 2010 which, she says, was 'an unforgettable experience'.



Helen Briggs

Helen joined our Motor team in Newcastle as an Account Handler in July. This role includes handling mid-term amendments, policy renewals and dealing with motor-related queries. Helen has recently completed her Cert CII qualification and has 18 years' experience in the insurance industry. Her interests include spending time with her two teenage daughters, reading and going to concerts because she has 'a very slight obsession with Take That'.



Chris Carpenter

Joining the Marlborough office in May as an Account Handler, Chris looks after new business, renewals and mid-term adjustments in the private client and equine team. She has over 35 years' experience in insurance, having held various roles in underwriting, team and account management. Chris is a qualified Dip CII with experience in coaching and mentoring roles. A keen scuba diver (although she admits to preferring warm tropical waters these days), Chris has just started participating in Parkruns.



Olivia Curl

Having spent a decade racing on the flat and over fences in the UK, America and Switzerland 'before hanging up my boots for office life', Olivia is now an Account Executive in the Newmarket office. She works with new and existing clients, specialising in equine liability and property. Previously she was part of the Global Sport and Entertainment team for a specialist broker. She loves all sports – either watching or playing – and anything racing orientated.



Louise Davy

Louise took up the role of Account Handler in the Newmarket office in August. Her responsibilities include managing client accounts and assisting Anna Goodley and her team in all aspects of farm, estate, private client and equine property insurance. Before joining Lycetts, Louise was a Team Manager, but prior to that she was an Early Years Practitioner. Keen on yoga and pilates, Louise also tries to show an interest in her husband's mountain biking.



Rose Dickinson

Rose took up the role of Management Services Assistant in the Newcastle office in May, where she assists with anything from IT and HR to organising travel and events company wide. A graduate from the RAU where she studied Agricultural Business Management, Rose has had various PA roles, the most recent being at Cadogan Estates. Recently married, she now lives in Northumberland with her husband and a black Labrador called Wilma and enjoys stalking, skiing and cooking.



Lydia Evans

Taking on the role of Account Handler in the Newcastle office, Lydia joined Lycetts in August. Her previous experience was in motor insurance, specialising in complex motor claims, but she joined Lycetts to work in the private client team. She holds a law degree and is Cert CII qualified. In her spare time Lydia enjoys holidays and travelling. Closer to home she also likes dog walking and is a keen Sunderland AFC fan.



Kerrie Faulkner

Kerrie returns to Lycetts after a break as an Account Handler in Edinburgh, dealing with client enquiries, new business, renewals and policy documentation. She holds the Cert CII qualification and is now studying for her Diploma, having already passed Broking Insurance Practice with distinction. She is married with two young boys and enjoys reading, spending time with family and friends and the odd glass of wine!



Gayle Halliday

Gayle joined our Edinburgh office in June as an Account Handler in the Private Client team, liaising with Account Executives, insurers and clients while managing quotes, renewals and policy amendments. Gayle has worked in the insurance industry since 2000 and will be studying for her Cert CII qualification this year. In her free time Gayle enjoys time with her family, socialising, cooking and keeping fit, particularly running and kettle bell training.



Cathii Heslop

A new recruit to the Berwick St Leonard office, Cathii took up her role as Account Handler in October. She supports Will McCarter with handling farm and estate, household and motor client accounts. Her education specialism was in Travel and Tourism before she 'fell' into insurance, starting her career as an Account Handler with the NFU. Cathii enjoys running and walking her dog, Scarlett, and is a keen traveller.



Jason Hold

With 30 years' experience in the insurance industry, Jason joined the Newcastle office as Senior Rural Scheme Development Underwriter in September. After 18 years underwriting with Guardian/AXA Insurance, he moved to Zurich Insurance for a further eight years, before joining Lycetts from Covea. Here he works with Nicola Butcher as an underwriter for our farm and estate schemes. Married with two sons, Jason's interests include sport, particularly football, and he is a keen Manchester United fan.



Beth Howlett

Beth is an Equine and Agricultural Business Management graduate from the RAU, joining the equine team in Marlborough in February as an Assistant Account Executive. Her course gave her the opportunity to see racing and bloodstock operations in Kentucky and across Europe. She has recently gained her Cert CII qualification. Prior to joining Lycetts Beth worked for an international grain company and was racing secretary to Emma Lavelle. Outside of work, Beth keeps busy with racing and polo.



Cristina Ion

In February Cristina took up the role of Account Handler in our Edinburgh office supporting Account Executives with all aspects of farm and estate policies, including client liaison, renewals and handling queries. Cristina is currently working towards her Cert CII qualification. Her previous experience was with an underwriter in London where she was a Commercial Wholesale Broker. Cristina is delighted to have made the move to Edinburgh where she enjoys spending her free time with her family and shopping.



Simon Morse

After 30 years in journalism working for regional daily newspapers, Simon joined our Newmarket office as an Account Handler in January. He deals with equine liability, household, motor, travel and personal accident policies. Married with two sons and a daughter, Simon enjoys reading, sport and exercising and takes a keen interest in environmental issues. He also has the 'enviable pleasure – and distinction' of working in the same office as his wife, Suzanne.



Anna Poe

Anna joined Will McCarter's Berwick St Leonard office in March as a Trainee Account Executive, working with farm and estate, motor and household. Before Lycetts, she was PA to the CEO of a London/New York based hedge fund but was keen to move to Dorset where she enjoys hunting and the sea. She is delighted to have swapped a busy office in Piccadilly for a converted barn. Anna is currently studying for her Cert CII qualification.



George Pratt

In September George joined our London office as a Private Client Division Account Executive. Beginning his career with Travelers Underwriting Syndicate, he moved to PIB Insurance Brokers to set up a private client product before moving to Lycetts. George has his Cert CII and is currently studying for his Diploma. Recently married, he is interested in all sports and is having another go at the Paris Marathon in 2019 'because my last attempt went so badly'.

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The decline in salmon stocks – hunting the ‘likely suspects’



THE MISSING SALMON PROJECT



Mark Bilsby
Chief Executive,
Atlantic Salmon Trust

It looks like 2018 will be the worst year on record for catches of Atlantic salmon in the UK. No doubt the drought conditions over the summer months didn't help, but the stark fact remains that fewer salmon are coming back to our rivers. The Missing Salmon Project is the clarion call that salmon conservation organisations are rallying behind to try and halt, and then reverse, further decline in these iconic fish.

At the centre of the Missing Salmon Project is 'The Likely Suspects Framework', which is a way of collecting information on the

lifecycle of salmon, working out where and why the salmon are dying so that causes can be prioritised and, where possible, implementing sensible and pragmatic management solutions. These techniques are well proven as they have been used with great success to start the process of turning around the viability of cod stocks in the Irish Sea.

'The Likely Suspects Framework' depends on bringing together the information relevant to Atlantic salmon. This is where a tracking project on the Moray Firth comes into play. Over the course of three years, it will identify where the salmon are dying as they migrate downstream from the headwaters and start their early ocean migrations. From there the project will evolve into finding out what is killing the salmon – 'the likely suspects' – and working out how much they are contributing to the decline in salmon.

Since launching the project in the spring of 2018 the Atlantic Salmon Trust, with the support of partners big and small, has raised £1.2 million to fund this work. The work in the Moray Firth will now take place this spring, with the results analysed over the summer and autumn months, ahead of further review in November. This is a tight timetable as we recognise that time is not on our side. As such our aim is to get this information out to the public and managers so that we can all better understand where fish are dying, with a view to improving their management and ensuring that more of the salmon smolts survive the early stages of their migration out to sea.

If you would like to find out more about the Missing Salmon Project or the work of the Atlantic Salmon Trust then please visit: www.atlanticsalmontrust.org or email: info@atlanticsalmontrust.org

Lycetts supports the Missing Salmon Project through our sponsorship of the Atlantic Salmon Trust's annual report.



Project volunteers assist with salmon tagging to determine where salmon are dying in the migration cycle.