

Thompson's Solicitors are the foremost Trade Union Solicitors in the UK

Road Traffic Insurance

Don't Waste Money on Legal Expense Cover

by **Patrick McGuire**
Partner, Thompsons Solicitors

We all know how skilled insurance telesales staff are. When you phone for your annual car insurance quote they do not say "the price for the year is £320.00" and then leave it to you to make your own mind up.

Instead you always get something like: "I have got a wonderful quote for you sir. For one year's fully comprehensive insurance, with protected no claims bonus, 24 insurance claims line, like for like courtesy car [and the list goes on, and on, and on]...it is only £320.00. I'm sure you'll agree that is an amazing figure - so how would you like to pay for that?"

They do not give you any time to think. They force the benefits down your throat and then ask for your credit card.

They, of course, say a lot when they are in the final throws of a sale, but there is one thing which

they do not tell you.

They do not say that the quote which they have just given you always includes legal expense cover (even when you never asked for it) and they do not say that the legal expense cover is costing you £20 or more a year.

You did not ask for it, it is not an essential part of the insurance product and you can make your premium cheaper by simply asking them to remove it.

The worst thing about it is that you have already got far better legal expense cover for free as part of the benefits of your membership of the FBU and its legal service, **FBU4U**.

FBU4U does not only provide you with legal assistance if you are involved in an accident at work. It aims to provide you and your family with a complete package of legal benefits, which should provide you with assistance no matter what legal or law related issue you encounter in life. It provides you with assistance with for everything from estate agency,

to family law to free legal expense cover in the event of you being involved in a road traffic accident.

Just think, over a career of 30 years, if you never took legal expenses insurance with your motor insurance you will save £600.00, and that's before you take advantage of any of your other benefits.

So, the next time you, your partner, your child or any other member of your family is looking for a motor insurance quote, the real way to be quoted happy is to ask "how much is the legal expense insurance on that policy?"; then say that legal expense insurance is not required and ask them to take it off the policy and reduce your premium.

You will not only save money, but you will have the best PI lawyers in the country fighting your case if you are unfortunate enough to be involved in a road traffic accident.

Launch of NEW Legal Services

The Union's new Legal Services are now available to Members.

Documents will be arriving in Branches and at Members' Home Addresses, detailing these new Services.

There is also a new Website dedicated to these Services that

will be continuously updated.

Members are urged to register on the site for regular updates and information.

Take advantage of **YOUR** Legal Services.

www.fbu4u.org.uk

SERVICES INCLUDE

- Accidents & Diseases at Work
- Accidents Outside Work
- Accidents to Family Members
- Criminal Law
- Employment Protection
- Family Matters
- Free Wills for All
- Health & Safety
- House Selling & Purchase
- Pensions Investment & Financial Advice
- Executor Support, Advice & Assistance
- Road Traffic Claims

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...CONTROL ROOM SPECIAL.....CONTROL ROOM SPECIAL.....CONTROL ROOM SPECIAL...

EMERGENCY FIRE CONTROL ROOMS IN SCOTLAND

SAVED

SECURE AT LAST

On Wednesday 5th December 2007, the Scottish Government announced that they would not be centrally reducing the number of Emergency Fire Control Rooms in Scotland.

This decision comes after 4 years of uncertainty and is fantastic news for Emergency Fire Control Operators, Firefighters and the public alike.

Discussions will now take place in improving the overall resilience of all eight Emergency Fire Control Rooms in Scotland.



Decision Welcomed Throughout Scotland

Kenny MacAskill MSP & Fergus Ewing MSP Announced that the Scottish Government would NOT Centrally Reduce the number of Emergency Fire Control Rooms in Scotland

The decision not to centrally reduce the number of Emergency Fire Control Rooms was taken by the Scottish Government & announced by Kenny MacAskill MSP, Cabinet Secretary for Justice & Fergus Ewing MSP, Minister for Community Safety.

Considered Decision

It is clear that the issues raised by Fire Service Stakeholders, particularly those of the Fire Brigades Union have been considered. Meetings have been ongoing for many months in the run up to this decision, and there has been intensive activity amongst FBU Officials & activists

Scotland.

National Resilience

The decision of the Scottish Government includes an announcement to engage in a consultation process to explore Minimum Standards for National Resilience in Scotland.

The Union very much welcomes this announcement and looks forward to engaging further with Scottish Government Officials in that process. Other issues, such as the Standardisation of Training & Procurement are also to be considered by the Scottish Government. The Union will



Kenny MacAskill **Fergus Ewing**

ensure that the views of Members will be reflected in those discussions.

Celebrate

In the meantime, let us all celebrate the tremendous news that the Government will NOT reduce our Emergency Fire Control Rooms.

GOVERNMENT STATEMENT

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HOW THE NEWS WAS BROKEN

On Wednesday 5th December 2007, Roddy Robertson, Executive Council Member for Scotland & Ken Ross, Scottish Regional Secretary, met with Kenny MacAskill MSP, Cabinet Secretary for Justice & Fergus Ewing MSP, Minister for Community Safety.

At that meeting, the Ministers confirmed the decision of the Scottish Government that there will be no central action taken to reduce the number of Emergency Fire Control Rooms in Scotland.

Below is the Government Statement.

Statement by Scottish Government News Release

Wednesday 5th December 2007

WAY FORWARD FOR FIRE AND RESCUE CONTROL ROOMS

The Scottish Government today moved to end years of speculation surrounding the future of Scotland's eight fire control rooms.

Ministers have studied all of the arguments in great detail and concluded that they will not take any central action to reduce the number of control rooms.

Early in the New Year the Government will consult on the minimum standards of resilience for control rooms necessary to protect Scotland in the 21st century. Fire and Rescue Authorities - and their relevant local authorities - will determine how best to deliver these requirements within their local communities.

Minister for Community Safety Fergus Ewing said:

"The recent shocking events at Glasgow Airport provided a stark reminder of the need for fire and rescue services that have the capability to respond to the unimaginable worst case scenario as well as the day to day challenges.

"That's why we are investing over £50 million in the next three years to equip our fire and rescue services with a state of the art digital incident communications system.

"We will build on this programme to ensure that we have the resilience and flexibility at both a national and a local level to cope with everything from a terror attack or a Stockline, to localised flooding and fire prevention visits.

"Scottish Governments past and present have studied all the arguments about emergency fire control rooms carefully. There have been strong arguments for and against fewer emergency fire control rooms put forward.

"Good government is about preparing the country as best we can for the range of threats we face - from climate change to terrorism. But good government is also about listening and trusting those closest to the frontline - and also about making decisions. This issue has been clouded in uncertainty for too long."

Justice Secretary Kenny MacAskill said:

"The view of a substantial majority of those who actually run the control rooms - Councillors, Chief Fire Officers, and other staff - is that we should stick with the status quo. This view is also shared by the FBU. Cabinet has therefore agreed with my conclusion that we will not be taking any action centrally to reduce the number of emergency fire control rooms.

"However events in recent years - including the Glasgow Airport incident, the flooding in the Borders and England over the summer, and the warnings by the new Chief Constable of Strathclyde about the terrorist threat - have highlighted the requirement for enhanced emergency fire control room resilience.

"This is an issue which national and local government and the FBU and other staff representatives need to consider together.

"The Scottish Government will therefore publish for consultation with stakeholders in the New Year what it regards as a minimum standard of resilience for emergency control rooms. We will want to discuss this with stakeholders and reach a consensus on what needs to be done across Scotland to ensure that this standard is reached.

"Government is prepared to work with the Fire and Rescue Authorities on a strategy for achieving the required standard, including possible funding issues - but on the basis that operational decisions are for local not central government, subject to compliance with the Fire (Scotland) Act 2005."

NOTES FOR NEWS EDITORS

1. On 8 July 2004 the then Scottish Executive published the Mott MacDonald report on the review of fire service control rooms in Scotland. Following a public consultation on the report and analysis of the responses, in June 2006 Scottish Ministers launched a wide-ranging review of Scotland's emergency preparedness, in particular the country's preparedness for dealing with simultaneous terrorist attacks in the light of lessons learned from the London bombings in 2005. The review was led by the previous Chief Inspector of Fire Services, Jeff Ord, and was asked to report back to Ministers in summer 2007. The review looked again at all the arguments for and against reducing the number of fire control rooms but in the wider preparedness context.

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EMERGENCY FIRE CONTROL ROOMS

Decision to Retain all Eight Emergency Fire Control Rooms in Scotland Comes After 4 Long Years of Doubt

The future of the Emergency Fire Controls in Scotland was in doubt for over 4 years.

Mott McDonald

In 2003, the then Scottish Executive commissioned Mott McDonald Consultants to review the Scottish Fire Control Rooms.

The Fire Brigades Union registered strong objections at Mott McDonald being asked to do so, as they had already undertaken a similar exercise in England & Wales, where they concluded that the 45 Emergency Fire Control Rooms there should be reduced to 9 Regional Control Centres.

Recommendations

Unsurprisingly, when they published their Report in January 2004, they recommended a reduction from the current 8 to either one, two or three.

These recommendations were widely condemned with the Report itself being criticised and discredited.

In the Consultation process that followed, CoSLA, Fire Boards, Local Authorities, Chief Fire Officers, as well as the Fire Brigades Union, submitted responses, all of which indicated concerns and issues with the Mott McDonald proposals.

Local Authorities now in Control of Controls

Due to the Concordat, agreed between the Scottish Government & CoSLA, Revenue Funding allocations for Scottish Fire & Rescue Services will now be determined by Local Authorities.

Now that the Scottish Government have decided not to centrally reduce the number of Emergency Fire Control Rooms, it is now down to Local Authorities, the majority of whom have consistently & publicly argued that all eight Emergency Fire Control Rooms should be retained. We call on all Authorities to ensure that the required funding is secured in order to maintain all eight local Emergency Fire Control Rooms in Scotland.

Log onto www.fbScotland.co.uk and Register NOW for Regular Updates and Information

Decision on Control Rooms Shows Importance of Union's Political Engagement

The decision of the Scottish Government not to centrally reduce the number of Emergency Fire Control Rooms in Scotland shows how vital it is that Officials maintain a strong political engagement with the legislators and decision makers that have so much influence over our daily lives in the Fire & Rescue Service.

Political Lobbying

Intensive lobbying of & meetings with politicians over the past 4 years by Officials, on the issue of Control Rooms, raising concerns and offering alternatives, has proven to be invaluable.

This shows, in real terms, the absolute necessity of the Union playing an active part in political engagement at both local & national level.

Ill Health Pensions

We are currently on the threshold of considering industrial action in order to save our Ill Health Pension entitlement. It is an industrial campaign that seeks a political solution.

The decision on Control Rooms shows that engaging with the relevant politicians is the best way to find a political solution to issues that effect us all.

Lobby Your MSP & Councillors on Fire Service Issues

