

## CaSSOA AGM Meeting Minutes Wednesday 4<sup>th</sup> November

### Attendees:

Arc Legal Assistance - Deputy Chief Exec	Peter Harvey
RiskSure	Karl Knape
CaSSOA	Becci Bailey
Lead Underwriter, Property - AmTrust Europe	Peter Clarke
Property Underwriting Manager - AmTrust Europe	Hannah Connolly
A M Borrill Caravan Storage	Robert Borrill
Ambleside Caravan Storage	Vivian, Jean & Darren
Border Caravan Storage	Keith, Alison & Helen Rogers
Bramcote Mains Caravan Storage	David Eglin
Firs Farm Caravan Storage	Sarah-Jane Godfrey
Fortx Storage	Claire Pear
Gatewick Farm Storage	Keith Strivens
Greencrest Caravan Storage	Pauline & Robert Hoygreen, Deena Bradley
Guardian Secure Storage Ltd	Andrew Mattin
Hill Top Caravan Storage	Laura Hayward
JC Walsh Caravan Storage & BW Caravan Storage	Rob Pearce
Loc It Up Swansea	George Fox
Lock Up Caravan Storage	Christopher Jones
My Caravan Space	Dawn Murphy
Outfall Cottage Caravan Storage	Charlotte Morrison
Ridgeway Storage	Andy Rankin
South Haven Caravans	Helen Baker
South Lodge Storage	Peter & Maggie Biddulph
Stowford Farm Meadows	Clare Etheridge
Sunnydale Farm Touring Park	Bill & Stella Matthews
Sunnymead Storage	Alan Baguley
The Spinney Caravan Storage	Andrew & Alison Pickering
Tomcat Farm	Andrew Eagles
Towcester Storage	Sam Smith
Wakefield Caravan Storage	Usman Aziz
Welby storage	Sue and Graham Lapidge
Wingates Storage	Peter Holden
Woodbury Caravan & Boat Store	Gill Chamberlain
Woodstone Village Caravan Storage	Christopher Bacon
Yew Tree Caravan Storage	Paul Williams

**Becci Bailey – Welcome and introduction**

AmTrust acquired Arc Legal Assistance in 2016, and CaSSOA was placed under the management of Peter Harvey, Deputy Chief Executive.

With this new structure, we hope to be able to move CaSSOA forward as a membership organisation to bring added value and continue to strengthen our commitment to driving high standards of security across the industry.

**Peter Harvey – Management Update**

In 2020, the management of CaSSOA was transferred to Arc Legal Assistance (Arc). Arc is a leading provider of Legal Expenses Insurance and assistance products in the UK and Ireland.

In 2016, Arc was acquired by AmTrust International, a subsidiary of AmTrust Financial Services Inc. AmTrust are a global insurer, with a specialist Legal Expenses and assistance arm in the UK.

AmTrust structure changes brings CaSSOA away from the Insurer entity and into the 'Agency' entities.

Expressed the commitment to evolve CaSSOA and interest in visiting sites to gain a greater understanding of the business. Wanted a greater member involvement in decision making to enhance professionalism and take the organisation further. Emphasised that he and Becci work on members' behalf.

Financials – Annual accounts are published on Companies House, and CaSSOA is audited by KPMG. For a business of this profit level, it is subject to enhanced levels of scrutiny due to the link to AmTrust. No dividends paid to AmTrust group.

A summary of 2019 financial accounts was provided. The organisation is healthy as a business, and in a good position financially.

**Rob Pearce** - CaSSOA has made significant profits for AmTrust in previous years - is that money going to be available to us as members?

**Dawn Murphy** – Where has money been spent in the past?

**Becci Bailey** – Investment in website, contract reviews. All profits are retained within CaSSOA for projects going forward.

**Peter Harvey** - Understood that there were questions about financials and profits going back some years and agreed to look into that and provide an overview. Emphasised the importance of retaining profit and cash reserves for times of economic uncertainty and due to ownership it is a for profit organisation. Encouraged members to communicate improvements they would like to see and initiatives to explore.

**Becci Bailey – Business Update**

Throughout the COVID-19 pandemic it has essentially been business as usual for CaSSOA. Since the office closure in March, the single employee has been successfully working from home, and will continue to do so for the foreseeable future.

Members have been kept up to date with the latest Government advice and guidance relating to site closures, safely reopening, and financial assistance.

Site surveys carried out by RiskSure were temporarily paused, but are now back to normal – hopefully continue through lockdown 2.

Overall, the pandemic does not appear to have been detrimental to the business. The services provided by CaSSOA have been required by caravan storage facilities throughout, and caravan storage sites are still required by leisure vehicle owners. If anything, the UK leisure industry has benefitted from holiday makers staying at home rather than travelling abroad. Caravan and sales are buoyant leading to an increased demand in caravan storage, which could account for the number of new membership enquiries in Q3.

Lockdown 2, November 2020 - Advice will be issued to members that customers will be able to visit their caravan/motorhome to secure it for winter or collect belongings. They should make an appointment to do this, and maintain social distancing.

- Membership is now exceeding 2019 numbers.
- New sites 2020 to date: 22
- Sites in the process of joining: 6

Membership enquiries have not been impacted by the COVID-19 situation. If anything, there have been more.

### **Caravan Industry**

Successful year despite Covid. With holiday makers unable to go abroad, and perhaps wary of hotels, caravan and motorhome sales have been really positive. Member site occupancy is near to capacity, often with waiting lists.

### **Legal Helpline Usage**

A number of members made use of the legal helpline, asking for support in a range of areas from tax, contract law, business rates and defamation.

Feedback was all positive, with all users rating the service excellent.

This service is available to all members – details in the member's section of the website.

### **Website redesign**

A long overdue website redevelopment is in progress. We expect to be able to launch this in January. It'll be far more user friendly for both members and customers. It'll also have a forum in which you can communicate with each other and I can distribute important information.

We hope to also have an online payment facility to make paying membership & survey fees easier.

### **Insurance offering**

We are currently in the process of launching a CaSSOA caravan insurance product, utilising CaSSOA members as introducers eligible for an introducer payment. With over 85,000 leisure vehicles being stored in member sites, there is significant potential with this offering.



This has been headed up by Peter Harvey at Arc, with Peter Clarke who is the lead property underwriter AmTrust also heavily involved. This was put out to tender with submissions expected by the 6th November with an anticipated go live date of Feb 2021.

**Peter Clark** – Introduction to CaSSOA insurance product.

**Hannah Connolly** – Develop a caravan insurance product that CaSSOA site owners can promote to their customers. It has been put out to tender with submissions expected in the next week. CaSSOA members would act as an introducer should they wish. A commission would be paid directly to the member should their customer take out this product.

**Paul Williams - Yew Tree Caravan Storage** – Will motorhomes be included?

**Hannah Connolly** – Not at this stage but it could be considered in the future

**David Eglin – Bramcote Mains** – We are not legally allowed to sell insurance.

**Hannah Connolly** – Correct. You would be an introducer which means that you would display signage or leaflets, rather than doing any direct selling.

**Peter Harvey** – AmTrust will underwrite the policy and whoever is chosen from the tender, will be the broker. Encouraged members to get involved. Commission TBC. Being an introducer with another broker wouldn't be a barrier, but asked that members work with CaSSOA to support the project and grow the scheme.

**Becci Bailey -Contract reviews with Runnymede**

All CaSSOA contracts and legal documents have been reviewed by Runnymede Law.

- Storage Agreement
- Rules of CaSSOA Membership
- AmTrust Data Protection Agreements

**CRiS / NCC plans / CAMC (Caravan & Motorhome Club)**

Enquiries have been made to improve relationships with the above organisations. Given the pandemic, progress has been delayed, but pushing forward with this is still on the agenda.

## **Marketing**

With the completion and launch of the new website, we hope to resume marketing activities with Warners (MMM & Caravan Magazine). The focus would be on online activities since these can be easily targeted, and fully trackable. In addition, I will be looking to approach dealerships with a view to include CaSSOA promotional materials distributed at point of sale.

## Platinum Level Accreditation

Moving on to the highly contentious topic of Platinum accreditation.

Back in September, all members were asked to vote on whether to introduce an additional award level.

I'll explain more about this later on.

## Warranty offering

We have the potential of working with Engineer Insurance & Aftercare to provide caravan and motorhome warranty products to customers on CaSSOA sites.

Members would promote the product to their customers and receive a bonus for every warranty purchased. Still in progress.

## CaSSOA Committee

CaSSOA has not had a formal committee for many years now and it's important that we improve communication, professionalise the organisation and allow us to be reactive to a changing and developing industry.

This is to ensure CaSSOA as an organisation continues to develop and adapt to ensure our members and their clients get full value. To do so we need to fully understand the needs / concerns across all the members.

- Committee members would be a point of contact for CaSSOA members in their area, and be available to provide advice and relay concerns or feedback to the CaSSOA administrator.
- They would be required communicate regularly (on an ad-hoc basis, and formally no more than four times a year) to discuss matters relating to CaSSOA. Virtually or in person.
- Important decisions regarding CaSSOA rules and policies would be brought before the Committee. The committee would advise the CaSSOA Administrator on their favoured outcome. The CaSSOA Administrator and Management would then make a final decision.
- Committee members would be able to claim minor expenses.
- The committee would not be required to have involvement in financial reporting.

Thank you to David Eglin at Bramcote Mains for taking on the role of Chairman for a good number of years now. Having spoken to David he has said that he's happy to pass on the role to someone new.

We need to elect a chair person who will take overall charge of the Committee.

10 members have expressed their interest in forming the committee. They were asked to volunteer to take the role of chairperson or nominate someone their thought suitable.

There were no volunteers to take on the role of Chairperson. It was decided that the committee should get together at a later date to discuss the matter further. Meeting arranged for 17<sup>th</sup> November.

## Site Surveys

RiskSure have completed 104 surveys (new and existing sites) during 2020.

Covid 19 did impact the process back in March but RiskSure are now back up and running as usual. In light of the 2<sup>nd</sup> lockdown, RiskSure have confirmed that they will be able to continue to conduct surveys, taking all the necessary precautions. All sites will be provided with their safety statement prior to survey.

Since RiskSure began the survey process in February 2013, they have visited all member sites at least once.

## Platinum Award

CASSOA wants to encourage members to continually strive to maintain, if not improve standards of security. To do this, we have proposed to introduce an additional award level – platinum. In doing so, we want to provide a transparent and informative accreditation matrix which we hope will help members to properly understand what is required for each award, and drive standards higher in an ever changing industry.

In addition, an overwhelming majority of CaSSOA sites are Gold. This means that there can be a considerable difference in security standards from those at the top end of the Gold spectrum, to those just about silver at the bottom. It is felt that those sites at the top end should be recognised.

When the vote was put to members in September, 92 members responded. We weighted the survey results to reflect the scale of each member who voted. 54% of members who voted were in favour of introducing the platinum award.

We would want to implement the new structure in January 2021 to those members who are due for their routine survey.

Any members who wish to bring their routine survey forward will be able to. The accreditation matrix is available for members to view.

## Karl Knape - RiskSure

### How is a survey beneficial to members?

Physical assessment of existing site security features  
Dialogue/advice on additional/suggested security features to improve/enhance existing CaSSOA  
Grading; taking into account local, environmental factors particular to each facility  
Our surveys currently itemise types of security systems that the facility owners or their representatives disclose.

Our surveys do not go into the extent of who provided the security assessment; how and why did they selected the security features onsite; their specific qualifications and whether the security systems designed and installed conform to the latest British Standards and whether the facilities have a certificate to substantiate the above.



We would estimate that the majority of sites do not have the above.  
RiskSure carry £5,000,000 in professional indemnity insurance.

**A Survey provides the following:**

Overall risk identification; theft and vulnerability assessment; full review of the site and facility's security systems.

- View of the sites operating procedures including: (access control systems)
- Review of the physical and any electronic security systems.
- Understanding of the sites' risk management protocols and how they would respond to any malicious damage, intrusion or theft incidents.
- A written security assessment report is produced which may include recommendations for security improvements.
- The report would include a review of any loss history, evaluate existing security features.
- Identify any potential weakness and highlight areas where improvements would mitigate risk.
- Risk improvements/recommendations:
- Providers of security systems recommended by RiskSure would have the appropriate qualifications/trade memberships

**Investment in sites/quality improving? Are there any current trends?**

Security systems in general continue to move forward as technology improves.

This is why we have included in our new scoring matrix, the age and capability of existing security systems.

**Commercial Property – any current issues surrounding theft?**

RiskSure undertake a wide variety of commercial, industrial type surveys throughout all business sectors.

Properties that carry a theft attractiveness are always a target and will continue to be so.

There have also been a number of arson incidents throughout the UK. Therefore, it is critical that all facility owners inspect their perimeter protection on a regular basis and cut back any non-essential vegetation that may shield any would be intruders.

**Commentary on introduction and implementation of a Platinum Award:**

96 sites have been surveyed from 1 January 2020 – 31 October 2020; of which less than 5 would have achieved a new Platinum status (approximately 5.2%)

If a Platinum Award was voted and agreed by members, then from the date of introduction; we would apply the scoring matrix previously agreed.

What is important to communicate, is that there may be a number of existing Gold sites that would fall below the new scoring criteria and therefore, recommendations would have to be made which would need to be implemented for the sites to maintain their current Gold status.

Any failure to do so, and existing Gold sites with security features that have failed/are outdated; the sites would have to be downgraded until the areas of concern were rectified.

Of course, any areas of concern would be fully discussed and potential solutions offered to site owners.

#### **Member Feedback**

Members were asked to vote on the introduction of Platinum award. It was agreed that the vote should be delayed until the committee could agree on a way to implement the additional award.

Members commented that they had only recently had a survey and having to pay for another to achieve platinum so soon would be unfair. Karl Knappe agreed that there could potentially be a back dating of recent surveys, but a cut off period needed to be agreed.

Decision to be made by the committee by year end.

#### **Border Storage** - How does CaSSOA drive standards within the storage industry?

**Karl Knappe** - RiskSure's knowledge of latest legislation and current security features/systems available. Direct dialogue with a number of insurers to understand trends, if any, and knowledge of insurers-backed recommended systems.

#### **Border Storage** - How does the link between CaSSOA and the insurance industry encourage the development of security?

**Peter Harvey** – Reiterated the intentions of the dedicated CaSSOA product underwritten by AEL which will enhance the brand and the offering the members give caravan owners. The product is set to be launched early 2021 and will include appropriate discounts by site attainment. There will also be commercial incentives to site owners to promote to their clients thus providing an additional revenue stream. We will continue to make the database available to wider market to again ensure wider industry benefits but are unable to comment on their individual discount positions.

#### **Border Storage** - Should CaSSOA consider the merits of employing a field officer to assist with new applications and membership enquiries?

**Peter Harvey** - This is something we would be happy to explore but need to understand the opportunity and weigh against costs. Agreed that the committee would discuss and produce a remit for the role.

#### **Border Storage** - What do members feel they get out of their membership fee and what are the motivations for joining and retaining membership?

**Becci Bailey** - We need members to communicate their needs.

**Border Storage** – we are members of the Self Storage Association and feel that they provide far more support and guidance than CaSSOA. Committee to discuss and provide potential enhancements.

**Becci Bailey** – to research SSA and possible additions.

**Meeting End.**