

# CaSSOA

## Annual Meeting Minutes

### Wednesday 17<sup>th</sup> November

#### Attendees:

CaSSOA Director	Peter Harvey
CaSSOA Manager	Becci Bailey
CaSSOA Administrator	Rebecca Marriott
Ceta Insurance	Louise Malthouse
Ceta Insurance	James O'Hara
Station Software	Mike Whitlock
Station Software	Saffron Cantor
Engineer Aftercare	Martyn Raybold
Border Storage	Helen, Allison & Keith Rogers
Code 11 ltd / Atkinson Brown	Sam Greaves
Coppull Old Hall	Alison Bacon
East Devon Caravan Storage	Simon Stokes
Fortx Storage	Claire Pear
Guardian Secure Storage	Andrew Mattin
Henlow Bridge Lakes	Chris Rushton
Hill Farm Lilley Green	John Long
Hill Top Storage	Laura Hayward
JC Walsh / BW Caravan Storage	Robert Pearce & Marcus Walsh
Lowdhams	Nyree Hampshire
AM Borrill Caravan Storage	Rebecca Nobbs
Moorlands Secure Storage	Lea Anne Wright
Secure Storage (South Yorkshire) Ltd	Lee Evans
Wakefield caravan storage	Usman Aziz
Wingates Leisure Storage	Peter Holden
Woodbury Caravan & Boat Store	Gill Chamberlain
Yew Tree Caravan Storage	Paul Williams

## **Insurance offering**

### **James O'Hara & Louise Malthouse of Ceta Insurance**

Ceta provided a review of CaSSOA caravan insurance – please see separate presentation.

Uptake by members disappointing.

James O'Hara advised that CaSSOA motorhome insurance would be coming on stream towards the end of January.

Key messages:

- Time involved – this scheme puts no load on members. All that is required is to provide customers with a leaflet or email.
- Responsibility is solely with Ceta. CaSSOA members will have no involvement with customers claims or providing policy advice.
- Provided with an IAR agreement which covers you for promoting to customers. Promoting merely suggests providing them with leaflet, email etc.
- Doesn't count towards income in terms of VAT threshold.

### **Lee Evans – Secure Storage South Yorkshire**

Very positive comments about getting involved. No effort required and nice income stream.

### **Peter Holden – Wingate Leisure Storage**

Reiterated Lee's comments. Very positive and easy.

### **Various**

Some members expressed concern about the lack of communication from Ceta regarding marketing materials. James O'Hara from Ceta promised to investigate and provide a response to these members as quickly as possible.

## **Warranty Scheme**

### **Martyn Reybould of Engineer Aftercare**

Now working with Engineer Warranty Aftercare, provider of caravan and motorhome warranty products to provide warranty products to your customers. Martyn Reybould of EA presented.

EA outperforms similar suppliers in the quality of the product and price point.

This offering will work in the same way as the insurance product, in that members will receive commission on each policy/warranty sold.

More information in the member's area of the CaSSOA website.

Key message from Martyn Reybould of Engineer Aftercare:

- Exclusive offering to CaSSOA members.
- Fully FCA compliant
- No extra work for members
- Between £35 and £50 per warranty purchased goes to CaSSOA member

**Sam @ Code 11** – Can we use our own workshops? – must be AWS approved. EA pay direct to workshop or customer.

**Chris @ Henlow Bridge** – What age are caravans covered up to? **15 years, £500 claim for 13-15 years, £1000 - £2000 claim – 1-12 years**

**Lee Evans @ Secure Storage South Yorkshire** – Is there an excess to be paid? **No excess**

### [Caravan Storage Manager](#)

#### **Mike Whitlock & Saffron Cantor of Station Software**

[See separate presentation slides](#) which explain benefits of using Caravan Storage Manager as site management software. Integrations with Zero Accounts, Paxton Net2 Access Control, SecureSite Asset Tracking.

#### **Laura Haywood – Hill Top Caravan Storage**

Has been using Caravan Storage Manager for some time now and is extremely pleased. Site capacity around 500 and this software costs around £45/month. It's saved her from having to employ an administrator. Price is based on the size of the site.

#### **Becci Bailey – Management Update**

CaSSOA has been operating well throughout the last year, under the new company structure.

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.

Peter Harvey, Deputy Chief Executive of Arc Legal now takes the role of Director, whilst Becci Bailey is CaSSOA Manger and Rebecca Marriott takes on the role of CaSSOA Administrator.

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.

#### **Industry Update**

Storage sites are operating at capacity with waiting lists and the caravan industry is doing extremely well. As a result of this, CaSSOA will be actively looking to recruit new members to provide more CaSSOA accredited secure storage. New sites must be able to show a commitment to setting up and running storage compounds with high standards of security.

Tim Booth from the National Vehicle Crime Intelligence Service unable to attend but provided an industry update. As an ex police officer, Tim has extensive experience within the field of caravan crime and has established a number of initiatives across the industry to reduce leisure related crime.

Multiple attacks on storage sites continue – last Friday morning a site in Beds was targeted and six caravans were stolen – local officers had an early alert and all six caravans were stopped on M25 and seven people detained – no caravans damaged!

Apparent that caravan owners are not using security devices when in storage – alarms are not being set, and tracking subs are not being paid.

Recommended that all caravan owners should have a 24/7 contact number for their storage provider such that if they receive a notification they can then check with the storage site that their caravan is safe.

#### **Sam Greaves – Code 11 Ltd**

Since the pandemic, there seems to be a new breed of caravanners, who seem to be inexperienced and not as conscientious as existing caravanners, causing damage to fixed assets on site, as well as their own vehicles.

#### **Chris Rushton – Henlow Bridge Lakes**

We have tightened up our T&Cs as a result of this, so that anyone who doesn't adhere are asked to leave. Insurance documents are now mandatory and required within a limited timeframe.

#### **Lee Evans – Secure Storage South Yorkshire**

Could CaSSOA provide some advice to members on this issue – how to educate new caravanners on etiquette and good practice whilst in storage and touring.

### **Peter Harvey – Management Update**

Highlighted CaSSOA's ongoing efforts to professionalise the industry, promote high standards of security, and increase the offering to CaSSOA members. As such, Platinum award has been introduced and the appropriateness of the bronze award is being reviewed.

A summary of 2020 financial accounts were provided. The organisation is healthy as a business, and in a good position financially.

### **Membership Benefits**

We continue to improve the benefits offered to members. Benefits available:

- Listing on the CaSSOA site directory
- Legal & HR Helpline
- Storage Contract
- Planning Advice
- Business Rates Advice
- Access to industry advice & guidance
- Listing on the CaSSOA website
- Membership Certificate
- Use of the CaSSOA logo
- Commission opportunity via CaSSOA Insurance
- Commission opportunity via Caravan & Motorhome Warranty
- Invite to Annual Meeting
- Quarterly newsletter
- Monthly e-news
- Caravan Storage Guide
- Fire Safety Advice
- GDPR Advice
- Recommended Suppliers
- Free CRiS checks
- Security Alerts
- Insurance discounts for your customers
- Access to the CaSSOA members forum
- Arrears Recovery Advice

## **Marketing**

Attended the NEC for the Farm Innovation Show. With the demand for caravan and motorhome storage high, we are actively looking to recruit new sites and encourage membership to CaSSOA. We had lots of interest from landowners and farmers looking to diversify.

Continue to work across all social media platforms to promote CaSSOA and are considering a range of online marketing options.

## **Website**

Please update your listing / use forum. I want to encourage dialogue within members. Whilst Rebecca and I are a point of contact, I think it's important to utilise this functionality to share information, ask questions.

### **Usman- Wakefield**

Could CaSSOA provide a Facebook closed group for CaSSOA members?

### **CaSSOA**

We provide a secure forum in the member's area of the CaSSOA website. Members should utilise this facility.

## **Industry Relationships**

New working relationship established with CRiS and the NCC.

CRiS is the National Register of UK touring caravan keepers, similar to the DVLA.

All CaSSOA members can now get a CRiS check free of charge.

If a member of CaSSOA has concerns about the ownership of a caravan or want to confirm who the registered owner of a caravan on site is, they can now get a CRiS check for free.

The NCC are keen to forge a relationship with CaSSOA and we plan to have regular meetings to discuss the industry and promote raising standards of security to prevent caravan theft.

Regular communications continue with CAMC to discuss claim data and theft trends.

All of these relationships can help CaSSOA to provide better advice to members and share any relevant information relating to standards, security and thefts.

## **Public Liability offering**

It has been recognised that CaSSOA members would welcome a PL insurance product specifically related to caravan storage sites. A product was previously being provided by Shield but has been discontinued. This is now being considered by the Towergate.

So that we can pull together a product which directly suits CaSSOA members, if anyone has any specific requirements, please let me know.

## Committee

Last year we formed a committee of CaSSOA members to

We had around 15 interested members and arrange a couple of meetings early on this year. However, it was quite difficult to manage such a large group and maintain a constructive path.

So, we felt it important to reduce numbers on the committee. Out of the 15 original members, 5 have now volunteered to take the group forward.

Going forward, I will circulate their contact details to all members. If there are any issues, concerns, questions or advice you need, please feel free to contact them.

I will then arrange quarterly meetings to discuss any feedback and move CaSSOA forward.

Keith Rogers	Border Storage	Cambridgshire
Chris Rushton	Henlow Bridge Lakes	Bedfordshire
Laura Hayward	Hill Top Caravan Storage	East Yorkshire
Alan Baguley	Sunnymead Storage	Shropshire
Peter Holden	Wingates Leisure Storage	Manchester
Keith Strivens	Gatewick Farm Storage	West Sussex

## Business Rates

We now have relationships with 2 companies who can provide advice and guidance to members about business rates. Savills and Matthews-Goodman have a wealth of experience. We may even have the opportunity to get involved in the creation of guidance notes which go out to the officers at the Valuation Office.

## RiskSure – Site Surveys

RiskSure are now well on top of the delayed 2020 surveys and are making headway with 2021. There will be some overspill to 2022 due to the delay in starting again earlier this year.

RiskSure are working on a regional basis.

SLA introduced to monitor waiting times for initial appointment / survey report. Currently meeting requirements.

Price changes. We worked hard to keep the increase to a minimum, with increases ranging from £4 per year for the smallest sites to £20 a year for the largest sites.

Payment process has changed – members will now be invoiced after the event.

## What does a survey provide?

Why do we need surveys? To confirm site security and validate our accreditation given. It's important all our information is up to date, should there be an incident and your award questioned.

RiskSure carry £5m in professional indemnity insurance, so in the event that a customer claims a mistake have been made, they are appropriately covered to protect themselves, you and CaSSOA. A Survey provides the following:

- Overall risk identification; theft and vulnerability assessment; full review of the site and facility's security systems.
- Dialogue/advice on additional/suggested security features to improve/enhance existing CaSSOA Grading; taking into account local, environmental factors particular to each facility
- 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

### **Platinum Award**

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.

Historically, site surveys did 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.

All this detail is now included, as well as recommendations for public and employers liability cover.

Platinum accreditation was introduced in April. Of the new sites and those who've had a review, 19 achieved Platinum. Really positive feedback within the industry about the drive to improve standards and recognise the developments in security and technology.

Insurers have been informed and should be recognising platinum when quoting for insurance. If you're aware of any that aren't please let me know and I'll contact them.

### **AOB**

**Border Storage** – Having invested significantly in security, storage fees have been increased, but it's a balancing act having to compete with neighbouring sites charging £250/year. Could we have a price comparison of platinum sites to compare?

**Keith Strivens @ Gatewick Farm** – prices will vary dependant of region

**Claire Pear @ Fortx Storage** – how do people charge? By size? Sam at Code 11 agreed to give advice to Claire.

**CaSSOA** – we will provide some data on this

**Peter Holden @ Wingates Storage** – What do sites do in icy conditions. PL provided advised that if grit was applied to roadways, in between the caravans would also be required. Their instructions were to completely close the site, and if a customer wanted access, they would have to sign a waiver.

**Sam @ Code 11 Ltd** – We close the site completely, and advise customers via automated text message ([Voodoo Text Message System](#)). Easier to shut the site and protect everyone.

Wanted to share information about visiting service engineers. Urged members to only use Approved Workshop Scheme engineers who have had to go through rigorous, regular training. Non approved engineers tend not to have caravan specific knowledge which can lead to careless mistakes and damage.

**CaSSOA – Thank you for attending.**