



# city skyline

## issue 01

### A very big welcome to the first James Hallam newsletter.

After 25 years in business we wanted to bring you up to date with what's happening in the world of risk management, insurance and financial planning.

**Andie MacDowell:**  
L'Oreal Excellence Advert in Woman and Home magazine (July 2007 issue)



As one of the UK's leading Independent Brokers we are proud of our heritage and have built a Group based on the fundamentals of working alongside and in partnership with our clients.

We value our staff, our market relationships and our clients greatly and I wish to ensure that we continue to do so for many years to come.

I do hope that you find value in our newsletter and if you are not yet a client we look forward to talking with you soon.

All the best  
*Paul*  
Paul A Turner CEO

### Andie MacDowell - doesn't she look good!

My first thought on watching Four Weddings and a Funeral the other night was: doesn't she improve with age. My second was: I hope she doesn't do a 'Hugh Grant'!

For anyone too young to remember, or who was on the planet Mars at the time, poor, sweet innocent and gentlemanly Hugh was caught indulging in some 'lewd behaviour' on Sunset Boulevard. Not only was he caught, but it became front page news for several weeks on both sides of the Atlantic. His then girlfriend, Liz Hurley was even reported as being worried about the impact of all the adverse publicity on her lucrative contract with Estée Lauder.

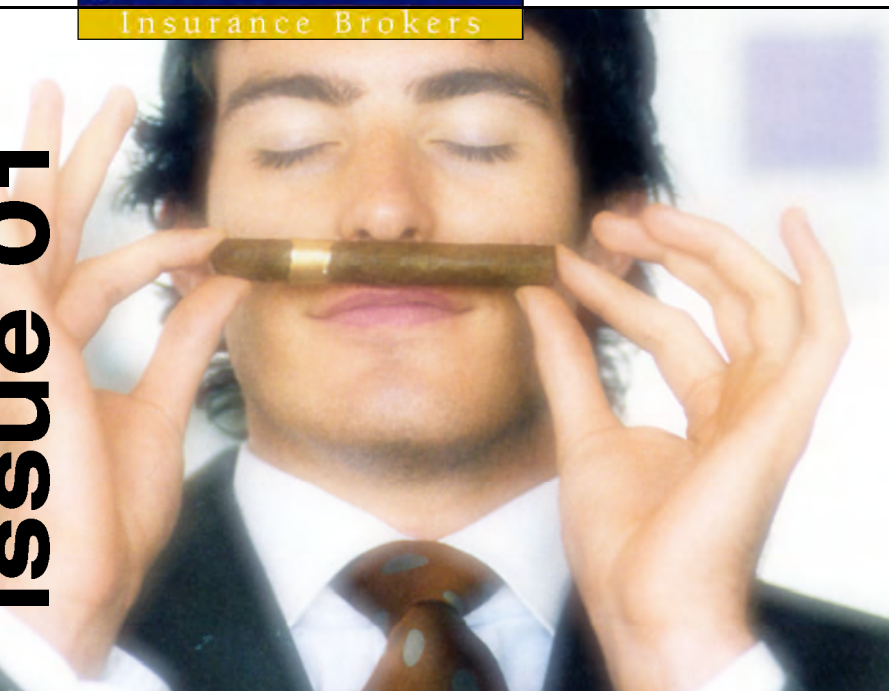
Companies are increasingly keen to associate their products with celebrities. Part of their choice is the image of the star. Had Hugh been advertising any products at the time, this would have been an absolute nightmare for the company whose products he was endorsing or promoting. This could have been detrimental both financially and to their image.

Andie MacDowell is currently advertising L'Oreal. She is the star of their Revitalift cream and also their Excellence hair colour range. Should anything happen to her this could spell disaster for the campaign. It is not only a 'Disgrace' that could spell disaster, if she dies or was disabled then it could be viewed as 'bad taste' if the adverts were continued to be aired.

Companies are more and more aware of their need to cover this financial exposure. This is not only for the stars but also for the normal actors and actresses who are associated with their product. In America the ("unknown") actress who played the daughter in the Oil of Olay mother and daughter adverts committed suicide. In the papers it was reported as the "Olay girl committed suicide" and Olay decided to withdraw the advert.

For an advertising campaign that is designed to run for 2 years, for example, having to withdraw it early will have serious financial implications. Death, Disablement and Disgrace Insurance can provide protection and peace of mind for a relatively low cost.

If you would like to know more about this product then please call **Soraya Awan** at James Hallam on **020 7977 7893** or email: **media@jameshallam.co.uk**



## Being Smokefree successfully ...

On 1st July England became 'smoke free' and it is now illegal to smoke in virtually all enclosed public places and workplaces. It is hoped that the new legislation will protect many more people from second hand smoke and there is no doubt that it will also reduce the amount smokers actually smoke.

The legislation applies to nearly all enclosed or substantially enclosed workplaces and public places including:

- Offices • Membership clubs • Hotels • Church halls
- Hospitals and Surgeries • Factories • Pubs • Restaurants
- Sports Centres • Public transport • Shops • Cafes • Theatres
- Schools • Work vehicles (when used by more than one person)

### Some key points of the legislation are:

- Smoking indoors will no longer be allowed
- Individuals caught smoking in smoke free places/vehicles can face a £50 fine (or £200 if taken to court)
- Failure to display a 'No Smoking' sign can result in fines up to £1000
- Those permitting smoking in a smoke free place/vehicle can face fines up to £2500
- All businesses must display the legally required 'No Smoking' signs at entrances to premises
- Company vehicles used by more than one person will have to have 'No Smoking' signs too

Support for going Smoke Free can be found at : [www.smokefreeengland.co.uk/stayinformed](http://www.smokefreeengland.co.uk/stayinformed) or by calling the Smokefree England information line on 0800 169 1697

For more information please contact **Stuart McEwan** our **Risk Solutions Director** on **020 7977 7861** or email him at **risksolutions@jameshallam.co.uk**

## Directors

### Who is shooting at you?

For many years regulation and legislation has been imposing more restrictions and controls over Directors.

#### We have seen:

- New Companies Act 2006
- New discrimination legislation
- Increased regulator powers
- Increased power of extradition for the USA

When you take up a directorship it may feel like a big step in your career path but are you sure you have the experience and qualifications to perform your duties and are you getting the rewards for taking on greater personal exposure?

You will be faced with over 250 statutes and statutory instruments that control what you do. You must always act in the best interest of the company, it's shareholders, the staff, and now you must also take social and environmental issues into account. It is very hard to satisfy everyone.

Personal protection in the form of Directors' and Officers' Liability Insurance is easy and relatively inexpensive to purchase. For details please contact the **Professional Risks Department** on **020 7977 7840** or email [profin@jameshallam.co.uk](mailto:profin@jameshallam.co.uk)

## James Hallam Evolves ...

Following a number of successful acquisitions allied to the tremendous organic growth we have enjoyed in recent years, James Hallam has consolidated its business practices and formed 2 new dynamic operations in the City of London and Watford.

Our strategic position now enables us to deliver cost effective and comprehensive insurance solutions for all insurance needs; be they Commercial Insurance, Professional Risks, Financial Services, Personal Insurance or Risk Management advice.

We have also improved our technological position purchasing up to the minute computer systems which enable us to trade at high speed efficiently and effectively.

Without sacrifice to our ethos James Hallam has brought its vision into the modern world and has provided an open working environment which assists in the expedience of knowledge sharing and an improved client service offering.