

BIG magazine

BROWNHILL INSURANCE GROUP | ISSUE 2 | WINTER 2014

2014
BROMLEY
BUSINESS
AWARDS

IN ASSOCIATION WITH



LONDON
BIGGIN HILL
AIRPORT

BUSINESS | TRAVEL | COMMUNITY

Business of the Year
Brownhill Insurance Group

Another Warm Welcome

I am delighted to say that our first edition of 'BIG Magazine' attracted an amazing response from everyone who read it and we received some very positive feedback, so thank you to everyone who contacted us. I hope you enjoy this edition which is packed with interesting stories and a round-up of events in 2014.

We at Brownhills like to think that we can provide our clients with more than simply an insurance solution. In this latest newsletter you will find information about many other things that we can cater for and some of the new products that we have launched this year. We take pride that clients are not just policy numbers to us, we are not a call centre and we want to look after all of our client's insurance needs. If you are a client and we can help in another aspect of your requirements then please contact your dedicated client manager and if you're not already a client, call us today to see how we can help you.

Bromley Business Awards

In October, we were finalists again in the Bromley Business Awards, this time in three categories, 'Best Business for Customer Service', 'Best Employer and Staff development' and 'Best Medium Sized Business'. I am extremely proud and honoured to announce that we won 'Best Business for Customer Service' and were 'Highly Commended' in the other two categories. Then to our surprise and absolute delight we went on to win the most prestigious award of the evening, 'Best Business in 2014'.

These awards are a credit to the dedicated team we have here at Brownhills. See page 7 for a full run-down of the awards ceremony.

Announcements

In December we had our annual prize giving ceremony and I am delighted to announce that Katherine Adams has earned the honour of Brownhill Insurance Group Employee of the Year 2014. Katherine's dedication and achievements this year are a true asset to this company. Read page 6 for a full interview on our newly crowned Employee of the Year.

Director's Notes

Several of our staff have embarked on their Chartered Insurance Exams and I am extremely pleased to announce that Katherine Adams, Megan Thompson and Charlotte Knott have all passed their final exams and are now certified CII.

We said goodbye this year to two of our part time staff, Amy Henderson our HR assistant who, after completing her Master's degree in Occupational Psychology, went travelling around the world. We also said goodbye to Emma Ambler who was with Brownhills for eight years and has just completed her Bachelor's degree in Physiotherapy. A BIG well done to them both and we wish them well in their future occupations.

I'm extremely pleased to welcome back Angela Stewart who has returned full time to the Personal Team after five years of looking after her family.

Finally we are also extremely thrilled to announce the new arrival of Baby Harrison for Dionne and Martin Cummings, Dionne who works in our accounts department is now on maternity leave.

Congratulations also to Charlotte on the Private Team who married Simon Knott in May. We wish them both a long and happy marriage together.

So please enjoy the magazine and remember to check our websites for up and coming news, follow us on Facebook and twitter and please, if you like our service then recommend us to your friends.



Gillian Henderson
gillian.henderson@brownhillgroup.co.uk



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LONDON ART FAIR January brings back the annual fair and we have a ticket for you.

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NEW YOUNG MASTER The first interview from the winner of the Young Masters prize.



Letter from the Editor

Finding a balance (when planning for an insurance magazine) between important insurance news, more generic articles and keeping you interested enough to make it to the end, is a task not to be taken lightly. Planning for this issue began the moment I hit publish on Issue 1 and has taken the help of no less than 20 colleagues to get it in your (digital) hands. My team and I have worked with some incredible people whilst pulling in articles from our industry colleagues. Assistance has come from as far afield as the USA. The article on page 20 was kindly contributed by Katja from AIG and has been adapted slightly for us British folk.

Learning

The creation and publication of our debut issue taught me a lot about what we should and shouldn't do with the second issue. I am pleased to report that due to popular demand, issue two is available to view on our website, as a PDF download and also available (as before) on ISSUU.

The Numbers

Through the ISSUU distribution channel, a huge 75% of readers viewed the magazine on a desktop computer with 16% viewing on a mobile device and 9% on a tablet. We had the magazine read in over 10 countries, from North America to South Africa. One in three of our clients that opened our email campaign read the magazine for an average time of nearly 4 minutes.

Front Cover

This issue's front cover proudly features our 'Business of the Year' award that we won back in October.

We naturally wanted to shout from the rooftops our greatest achievement of 2014, and what better way than to make it our cover picture.

Art Theme

My love for art is evident throughout issue 2 as it was in issue 1. This year we were sponsors of the Young Masters art prize so we have no less than 6 pages devoted to the award. If it wasn't for our Business of the Year accolade, Lottie Davies, who won the Young Masters prize in 2012, would have taken the front cover place.

The Idea

The idea to include a 'Letter from the Editor' in this edition came from my colleague Karl Constable, who I must thank for contributing many of the articles and assisting with the design, proof reading, editing, sourcing and ensuring we hit our deadlines! Read Karl's 2014 Art Diary on page 32 for a run-down of all the fairs and events he has managed to squeeze into his busy calendar this year so far.

Privileges

Having the honour of holding the rank of Editor, it is within my power to include some of my victories of the year, such as the goal I scored at my father's memorial cup match (Kevin Andrews Memorial Cup) back in May. A proud moment in my year. - see page 8

Alex Andrews

BROWNHILLS BY NUMBERS

THE FIGURES THAT MAKE US TICK.

2,200

The amount raised for charity at the Kevin Andrews Memorial Cup. See page ... for all the details.



VIP Art Club
invitations to clients
and members since
May 2014

9

6

Staff enrolled for their
Chartered
Insurance Institute
qualification

10

Years at Brownhill Insurance
Group for Gary Tommy.



1

New Baby
Wedding
Welcome Back

30

Years at Brownhill Insurance
Group for Pauline Andrews,
our longest standing team
member.



Dionne Cummings is now on
maternity leave after giving birth
to baby Harrison on the 30th
October. Congratulations to
Dionne and husband Martin

Also huge congratulations to
Charlotte on the Private team who
has become Mrs Knott after
marrying Simon.

Welcome back to Angela who
returns to us after 5 years away
raising a family.

2

Awards at the Bromley Business Awards.
Winner of Business of the Year
Winner of Best Business for Customer Service

Each issue we pick a few numbers that have
had significance within the company since the
publication of Issue 1. We think it is a fun and
unique way to reflect back on the months just
past... sometimes we just don't know where the
years go!

5



Years at Brownhill
Insurance Group
for Mark Rimmer
and Louise Carr



KATHERINE ADAMS:

EMPLOYEE OF THE YEAR 2014



Sometimes when choosing employee of the year you have to look at the whole picture, it's not just about sales, customer service or shouting the loudest, sometimes it's more than that. Sometimes we want to award those for recognition, those that are taken out of their comfort zone or those that are our steady hard workers that we depend on so much.

Our employee of the year award this year goes to Katherine Adams of the commercial team who took on something completely out of her comfort zone. After a lot of hard work, determination and studying, Katherine got the recognition that she so much deserved, not having been to school for over 30 years she finally achieved her Certificate from the Chartered Insurance Institute.

Katherine took 5 minutes out to answer a few questions for BIG Magazine.

How long have you worked at Brownhill Insurance Group and what motivates you to delivery such a high level of service? I've been with the company for over 3 years now. I really pride myself on providing a good service to our customers and knowing I've done the best job I can do.

You recently passed your final exam and now have your certificate from the Chartered Insurance Institute (Cert CII). After all your hard work, how does it feel to have achieved your Cert CII? It's amazing! Something that I never thought I could achieve as I found it challenging at school to study and expected this to be the same. Never thought I had the ability to study and have proved myself wrong.

Apart from recently becoming Certified CII, what has been your highlight of 2014? Being honoured with employee of the year. There are so many incredible people here, I didn't believe I could ever win!

What is the strangest claim you have ever come across? A boiler was stolen from someone's property which I thought was very odd!

What hobbies do you enjoy outside of work? Badminton, swimming, reading, walking and cooking

How long does an average daily commute take for you? I live quite locally so only about 20 minutes.

What do you enjoy most about working at Brownhill Insurance Group? The people I work with and my job.

What would be your dream job if you weren't working in insurance? I think being a makeup artist for the stars would be an incredible job.

BUSINESS OF THE YEAR

Brownhill Insurance Group is honoured to be able to report that we have this year been awarded with Bromley Business of the Year together with the Best Business for Customer Service at the Bromley Business Awards 2014.



From left to right: Robert Walters, director of Biggin Hill Airport, Gillian Henderson, Pauline Andrews and Tracy Weedon of Brownhill Insurance Group

2014 BROMLEY BUSINESS AWARDS

IN ASSOCIATION WITH



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Together with having won the two categories above, we are proud to have been “Highly Commended” in the categories of Best Medium Sized Business and Best Employer and Staff Development. This comes after our having been “Highly Commended” in the Bromley Business Awards 2013 in the Best Business for Customer Service and Best Employer and Staff Development categories.

Being awarded Best Business for Customer Service was an especially important to us, as customer service is central to everything we do as a company. Our collecting of customer feedback, together with improvements to processes implemented as part of this feedback, was praised as an exemplary example of how to listen to customers and ensure that their voices are heard.

We were given the title of Bromley Business of the Year 2014 for our excellent customer service, ambitious business plan and our engagement not just locally, but in London and nationally on a marketing and insurance specialism basis.

For 2015, our aim is to continue the service we currently provide and advance as far as we can with the plans we have in place to develop and expand our offerings to our clients. This, we hope, will benefit not only our clients but also our staff and wider community. Working together, the directors with every member of staff at Brownhill Insurance Group will work together to ensure that we continue to strive for excellence.

Bromley Business Awards 2014 is in association with Biggin Hill Airport.

Visit our blog for more images from the Bromley Business Awards gala dinner.
www.brownhillgroup.co.uk/blog

Kevin Andrews Memorial Cup 2014



In April 2013, Brownhill Insurance Group's managing director Kevin Andrews lost his two year battle with cancer. In November of last year his two sons Alex - who is now marketing manger with Brownhill Insurance Group and Olly started making preparations for a memorial football match in Kevin's memory. After 6 months of planning, the inaugural Kevin Andrews Memorial Cup took place on 17th May at Conference South League's - Bromley Football Club.

With over 70 players involved and another 100 spectators on the day,

the event managed to raise over £2,200 for Demelza Hospice Care for Children and St.Christopher's Hospice - who cared for Kevin during his final days.

The four team tournament was quite the family affair with Alex, Olly, Ben Henderson - Kevin's nephew and Steve Henderson - Kevin's brother-in-law, all taking the captaincy role of their respective teams.

Ben's 'B-Team' eventually became victorious and took home the trophy with two wins and a draw. Olly's 'Susans FC' - named after his

current band 'Van Susans' fought valiantly and despite calling upon the services of a semi-professional could only manage second place. Alex secured victory for his side over Steve's - 'Old Boys' with his first half strike to earn his team third place, leaving The Old Boys to accept defeat in fourth place.

Brownhill Insurance Group who have been a longtime supporter and sponsor of Bromley Football Club would like to thank them for allowing the use of their main pitch.



Alex Andrews celebrating his goal against The Old Boys



Ben Henderson receiving the KAMC from Kevin's wife, Pauline Andrews

2015

The second annual Kevin Andrews Memorial Cup will take place in May 2015. Spectator tickets can be purchased from - KAMC.eventbrite.com. For more information please visit the Kevin Andrews Memorial Cup Facebook page - www.facebook.com/KevinAndrewsMemorialCup

YOU HAD A BRIGHT IDEA...

when you insured with Brownhill Insurance Group

Knowledge is most powerful when shared with others.

That's why when you recommend a friend, colleague or family member to us we will give you both a £10 Marks and Spencer gift card.

Remember to tell them they will be insuring with Business of the Year and the Best Business for Customer Service.

For full details on how to refer a friend to Brownhill Insurance Group, please visit -
www.brownhillgroup.co.uk/refer

Business of the Year and Best Business for Customer Service awards received at the 2014 Bromley Business Awards by Prospects. Marks and Spencer vouchers will be issued after a new policy has been on cover for a minimum of 30 days. If a policy is cancelled during this period, no voucher will be issued.

Brownhill, Morris & West (Insurance Services) Limited is authorised and regulated by the Financial Conduct Authority.



2014
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BUSINESS OF
THE YEAR
WINNER

BEST
CUSTOMER
SERVICE
WINNER

BEST EMPLOYER
& STAFF
DEVELOPMENT
HIGHLY
COMMENDED

BROWN HILL
insurance group

PERSONAL



*Special thanks to Isabel Grimshaw,
Senior Valuer at Coram James Limited
- Fine Art & Antiques Valuers
for this article*

Have you valued your jewellery lately?

Current market conditions for fine quality jewellery, most specifically signed period pieces, fine coloured gemstones, diamonds and natural pearls, has never been stronger. Of all these categories, diamonds are the most commercially important gem material, with a huge global market driving up prices.

The major auction houses have all reported record-breaking prices over the last few years. Sotheby's reported the world auction record for any diamond or jewel in November 2010, with the sale of a fancy intense pink diamond weighing 24.78 carats, set as a platinum ring, for £30,000,000. Meanwhile in April of this year, The 'Princie' Diamond, a fancy intense pink Golconda diamond of 34.65 carats, sold in New York for US\$39,300,000 (approx. £24,000,000) and became the most expensive jewel ever sold at Christie's.

There are several factors that have driven the rise in prices in recent years. One is the value of the raw materials, as precious metals and diamonds are finite commodities that only become more rare over time. Around 80% of the total value of any piece will be determined by the weight of materials such as gold or silver and the size and quality of the diamonds or other precious stones. The second factor is the rising margins of the retail trade, combined with the increase in VAT affecting new purchases. One only has to look at the cluster of jewellery shops flourishing around Bond Street, from Asprey, Graff and De Beers, to Boodles and Tiffany's to realize that this is a booming industry. Of course, well-known names such as these, Bulgari, Cartier, Van Cleef

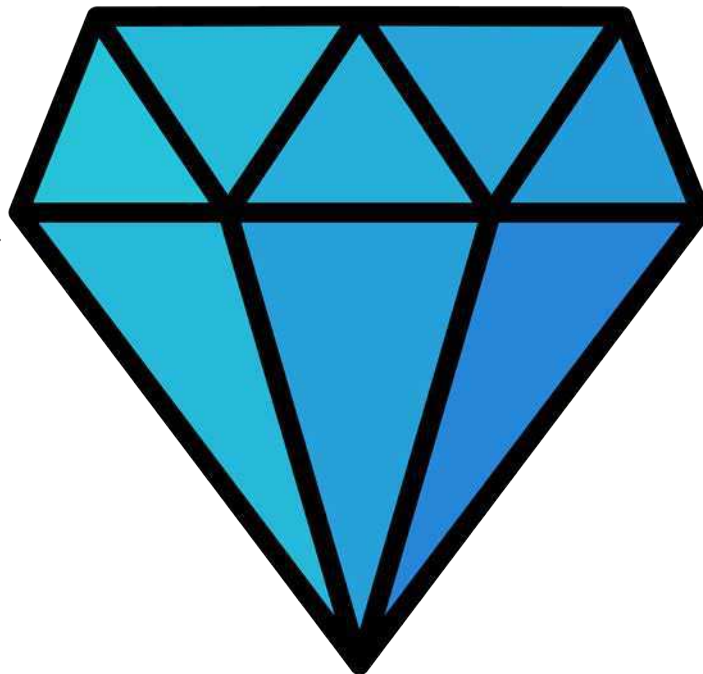
& Arpels, Bulgari and Boucheron add to the value of any piece due to their reputation for high quality materials and craftsmanship. Signed, period and antique jewellery by these makers can often have great appeal too, as they add to the rarity and character of the piece.

The third factor is the importance placed on jewellery as an investment or an alternative form of wealth in times when banks tend not to offer such good returns. The materials are particularly valuable as they can hold their value more reliably than other investments in uncertain economic times. Bearing these factors in mind, if jewellery has not been valued in the last few years, then it is now likely to be dramatically under-insured on a replacement basis. For example, last year, we were contacted by a client

who asked us to visit a bank vault in Zurich to value a large quantity of jewellery for insurance purposes. The client had inherited the jewellery and had kept it in a bank vault for over 20 years so had little idea of the current value. One ring in particular stood out: a five carat solitaire ring, of superb colour and clarity (D, VS2). We recommended an insurance valuation of £300,000.00 for this one item alone.

In conclusion, the market for jewellery remains strong, especially in the high and mid-range sector, and good prices are consistently being achieved, so it is well worth having an up to date valuation to ensure you're sufficiently insured and covered in the event of a loss.

Isabel Grimshaw





WHAT IS YOUR MOST VALUED ASSET?

At Brownhill Insurance Group we insure your property, personal possessions, art, car, and business as well as anything else you can probably imagine. We have all worked hard to build up our home and business, we cherish the lifestyles we are accustomed to and so it is only natural that we should want to protect them. In the busy lives we lead today, it is sometimes difficult to keep safe our most valued asset, our health!

As a nation we are very fortunate to have a public health system that we can rely on but there is always that underlying concern that should you or a member of your family fall ill or have an accident, will you be able to see the right specialist consultant in good time or receive the correct treatment promptly and at a convenient time. If the worst happened, would you be able to get quick admission to hospital or the help needed. With a private medical policy, you can eliminate the worry and be safe in the knowledge that immediate care is there if it is ever needed.

Recently launched, Brownhill Insurance Group are now able to assist in finding the right private medical insurance policy to give that ultimate peace of mind to you and your family at the time it is most needed.

CORE BENEFITS:

- In and day patient treatment
- CT, MRI & PET scans
- £50 per night cash benefit
- Outpatient surgical procedures
- Cancer treatment
- Radio/Chemotherapy (£50 per day NHS cash benefit up to £2000 per year)
- 12 months biological therapies
- Pregnancy complications
- Private ambulance
- Parent accommodation
- Health at hand

ADDITIONAL BENEFITS:

- Comprehensive cover for therapies
- Stress and mental health treatment
- Extra Care cover such as Hospital at home, NHS cash benefit £100 / £2000 per year, Oral surgery, Chiropody charges,
- Dentist and Optician cash back
- Extra Cancer Cover Care
- Travel Extension

To discuss your personal requirements or if your existing medical policy does not meet your needs, contact our Private Client Department on 020 8353 8907 and speak to one of the team.



Seasonal Tips

Advice on keeping your home safe during winter.

The tail end of 2013 and the beginning of 2014 saw one of the worst series of winter storms in the UK for over 20 years.

Hundreds of thousands of properties were left without power at some stage, wind speeds of up to 109 mph were recorded and the east coast of England experienced the worst storm surge since 1953.

As we are now entering the winter months of 2014, and are looking forward to spending time with our families in our warm and comfortable homes. It is worth taking a few minutes to carry out some checks on the home for your peace of mind.

Here are some simple steps that you can take:

Gutters, Down Pipes and Drains

Now the last winter leaves have fallen, these could potentially lie in the gutters or on your drain covers. This could increase the risk of water getting into your home especially during the unpredictable heavy rain-fall, which is becoming a feature of UK weather.

Clear debris from gutters to allow water to drain away freely and check for any blockage's in the pipe-work to ensure no water is escaping.

If you have drainage ditches or culverts near to your home and they appear not to be free flowing please ask the owner (or relevant authority) to clear them of any detritus.

Dry lined cellars, basements or properties protected by pumps

Check that the uninterrupted power supply/battery back up for these is serviceable and that the pumps are fully operational.

Pipe work, radiators and tanks

Ensure that you protect against frost by lagging pipes in lofts, out buildings and other exposed areas.

If you are planning to holiday during the winter months, leave the heating on to protect the home throughout the entire 24 hour period and arrange for regular inspection to ensure all is well – often the change in water use during absences exposes unidentified issues such as overflows or ball valves, which if undetected for an extended period result in damage and inconvenience.

Open fires, log burning stoves

Before using these for the first time for an extended period make sure that they are swept and free of obstruction to minimise the risk of soot fall or chimney fire.

Use a spark guard when leaving a room with an unattended open fire.

Article courtesy of Oak Underwriting PLC

Winter Driving:

A guide to keeping safe on the roads!

Did you know that road traffic incidents increase up to tenfold during the winter months? This not only increases the risk of you being involved in an incident, but also the risk you may pose to pedestrians and third parties.

Do you know what to do to minimise the risks of winter breakdowns?

Prepare your vehicle for the cold weather - ensure all lights are working, wiper blades are in good condition, screen wash and anti-freeze is topped up, brakes are tested and tyres are pumped up and have plenty of tread.

Lights, heaters and wipers put high demand on the car battery. If driving during the dark rush-hour turn the heater fan down and with the heated rear window off once windows are clear.

Turn off non-essential electrical loads like lights, rear screen heater and wipers before trying to start the engine.

If you hear a continuous squealing noise as soon as the engine is started, it may mean the water pump is frozen. Stop the engine immediately and allow it to thaw out. This may take several days unless the car can be moved to a heated garage.

If the car begins to overheat a few miles from home, it is likely that the radiator has frozen. Stop immediately and allow the radiator to thaw to avoid serious damage.

Ensure wipers are left in the off position when leaving the car.

ing the car because if the blades freeze to the screen, you could damage the blades or wiper motor when you turn the ignition on.

If you have to clear snow from the car it is important to clear it from the lights - front and back to maintain visibility. In bad weather always use dipped headlights to increase visibility.

Don't forget to clear snow from the roof of your vehicle - large lumps falling off as you drive can be a hazard to following vehicles.

Consider changing to winter or all season tyres as they have special additives to prevent tread hardening at lower temperatures and therefore gives better grip in cold and wet conditions.

Clear all windows using a scraper and de-icer before you depart.

Plan routes to favour major roads which are more likely to have been cleared and gritted and allow extra time for winter journeys.

Gentle manoeuvres are the key to safe driving in snow and ice - stopping distances are 10 times longer in ice and snow. Reduce your speed and increase the gap you leave to the vehicle in front of you. If you have to use brakes in ice or snow, apply them gently. Release the brake and de-clutch if the car skids.

If your car is automatic, ensure you know what to do in snow. Some automatic cars have special features to help you cope. Consider putting your car into semi-automatic mode.

Consider carrying an emergency kit in your vehicle in case you get caught in bad weather. This should consist of a shovel, towrope, torch, fully charged mobile phone, extra de-icing equipment, warm clothing or a car blanket and some emergency rations such as chocolate.

Article courtesy of AVIVA





Received any nice gifts recently?

You may need to increase your contents and valuables cover. To increase or make an adjustment to your policy, give your client manager a call on 020 8658 4334.



PROTECTING YOUR BOTTLED-UP INVESTMENT

THE IMPORTANCE OF WINE INSURANCE



Wine enthusiasts know the rewards of owning a collection: nurturing a bottle for years, anticipating its peak and, at last, savoring the fruit of the vine. Unfortunately, some bottles won't make it that far. Fragile bottles can break. Basement cellars can flood. Refrigeration systems can malfunction. Although it may be easy to overlook, maintaining adequate insurance coverage is a key component to protect your wine collection.

Even the savviest collectors can make mistakes when it comes to insuring their wine. Here are a few common oversights that can be easily avoided:

Assuming your collection is protected under your homeowners' policy. In fact, most homeowners policies specifically exclude coverage for perishables and fragile goods, such as wine.

Storing your collection in the garage. Petrol and exhaust fumes can permeate the cork, causing spoilage.

Keeping an outdated inventory. Inaccurate inventories can leave your collection open to theft and undervaluation.

Not connecting the wine cellar to temperature and moisture alarms. Catching dramatic changes to the cellar conditions can avert a major loss.

Not hiring a skilled electrician. Most electricians handle basic home wiring. However, when it comes to a temperature-controlled wine cellar, a skilled electrician is needed. Improper wiring can lead to short circuits—causing drastic temperature changes inside the cellar. Accidents happen despite your best efforts, power cut, breakage during shipping and other unforeseen circumstances still can occur.

For example:

A lorry transporting wine purchased at auction hit a patch of ice and overturned, smashing most of the bottles inside.

Check with your insurance broker to ensure that

newly acquired bottles and/or those in transit are covered.

An avid wine collector was renovating the expansive cellar in his home. During an on-site vulnerability assessment by his insurer, it was discovered that a mechanism hooked up to the central air conditioning unit was being used to regulate the cellar temperature. If this piece broke, a replacement could take weeks to locate and install—a delay that could potentially ruin his collection. Only a few select insurers have collection management experts who can spot these unique vulnerabilities and deliver meaningful solutions that may prevent loss.

Multiple pipes froze in an upstairs bathroom. Pressure from water trying to push ice through the pipes caused them to burst, flooding the home—including the wine cellar. A significant portion of the wine collection was lost.


A water shut-off device hooked to a central alarm system could have prevented this loss from occurring. These systems monitor water flow continuously. If leaks occur in water pipes, plumbing fixtures or water-using appliances, they shut off the water supply automatically and activate an alarm.

Advice for collectors

When it comes to wine, the easiest way to insure a collection is via a "blanket" policy with one overall limit. Blanket coverage is the best choice for the vast majority of collectors—especially if you intend to drink what you acquire over time. This option affords the flexibility to add and remove bottles without having to notify your insurance broker or carrier (unless the value of an individual bottle exceeds the limits on your policy).

Alternatively, if you own high-priced bottles and/or intend to hold onto your collection, a scheduled policy is a better option. With this policy, each bottle is itemized and insured individually.

Article by Katja Zigerlig, Vice President, Art, Wine & Jewellery Insurance at AIG

A close-up, low-angle shot of a clock face. The numbers 2, 3, and 4 are clearly visible in a large, black, serif font. The clock has a gold-colored metal rim and a white face with black tick marks. The background is a light blue gradient.

Imagine if all of your
insurance needs
were looked after
by one team
of people.

When you are with Brownhill
Insurance Group you get to
speak to us straight away. We
don't do call centres and we
don't do waiting in line.

BROWNHILL
insurance group

Is your high value vehicle at risk from theft?

2014 has seen a surge in the number, and the value, of cars being targeted by thieves in London, and further afield. Techniques that have recently made the press highlight how thieves are able to unlock and start vehicles using electronic devices that have become worryingly available. Figures indicate that more than 1,000 vehicles have been stolen in London already this year so far using electronic methods of entering – and starting – the vehicle.

There are various ways you can reduce the chance of your vehicle being targeted and methods of ensuring that you make it as difficult as possible for someone to take your vehicle without permission.

As these crimes use sophisticated technology to overcome the vehicle's On Board Diagnostic Unit, then physical security measure often provide the best deterrent.



Location

If you are fortunate enough to have access to a garage, then this physical barrier between your vehicle

and the thief will reduce the chance of opportunist crime. If you do not have access to a garage, try parking the vehicle in an area monitored by CCTV or in a manned car park – even parking your car in a well-lit area is beneficial.

Physical Security

Since criminals are able to override the inbuilt security in certain vehicles, a physical deterrent on the vehicle can be a way of discouraging crime. Consider a wheel clamp or steering wheel lock which often are inexpensive methods of providing extra security.

Trackers

If you have a Range Rover or any other high value vehicle, it may have already been a requirement of your insurance to have a tracker fitted, and in some cases higher value vehicles are fitted with a tracker by the manufacturer. If you do not have a tracker fitted you could consider the advantages and the increased chance of recovery if your vehicle is targeted. Speak to your broker to discuss what implications this might have on your insurance.

Insurance

Ensure you are fully insured and that you understand what you are entitled to – whether your policy allows for a courtesy car for example - in the event of a claim. Another key issue to consider is whether your insurance policy is agreed or market value. If your policy is agreed value, you will know throughout the policy period the value that you will be paid in the event of a total loss. Market value policies obviously decrease as the value of the car decreases which can occasionally lead to potential short-falls between what you paid for the vehicle and the amount you would be paid in the event of a total loss claim.

Gap cover is something you can consider if you have a market value policy, which provides cover for the difference between the market value of the vehicle and the price you paid for it when new if the car is up to three years old. If this is something you feel is of interest, please do not hesitate to contact your client manager.

Remember, putting physical deterrents between your vehicle and potential thieves provides one more barrier that they have to overcome.

HITTING THE SLOPES THIS WINTER?

MAKE SURE YOU HAVE THE
CORRECT TRAVEL COVER.





Whether you are skiing in the Alps, snowboarding in the Pyrenees or sledging in Switzerland, winter sports insurance cover is as essential as remembering your passport!

According to a study at Utah University in 2001, there were almost 7 injuries per 1000 snowboarding visits compared to only 3.37 a decade earlier. Despite the risks, the popularity of winter sports is increasing and your standard travel insurance package should be upgraded to include winter sports cover if you are thinking of this type of holidaying activity. Government figures have shown that nearly 40 percent of winter sports holidaymakers take to the slopes with no insurance cover at all while 31 percent have admitted not checking their policy to see if they hold the correct cover.

Injury is not the only reason to take winter sports cover. The Ski Club - Great Britain reported that for the 2011/12 season the price per person of an average snowsports holiday had increased by 10% to £729 compared to the same trip during the 2007/08 season. Having to cancel your trip at the last minute can be a devastating experience but having the cover in place to insure you for cancellation can help to alleviate the stress and upset.

Winter sports cover does not only insure you for cancellation and medical and associated expenses but can also cover damage to hired equipment, piste closure and even the inability to take part in winter sports activities.

To add winter sports to your existing travel or household policy, call your account manager. Policies are subject to policy terms and conditions.

ART



Young Masters Art Prize



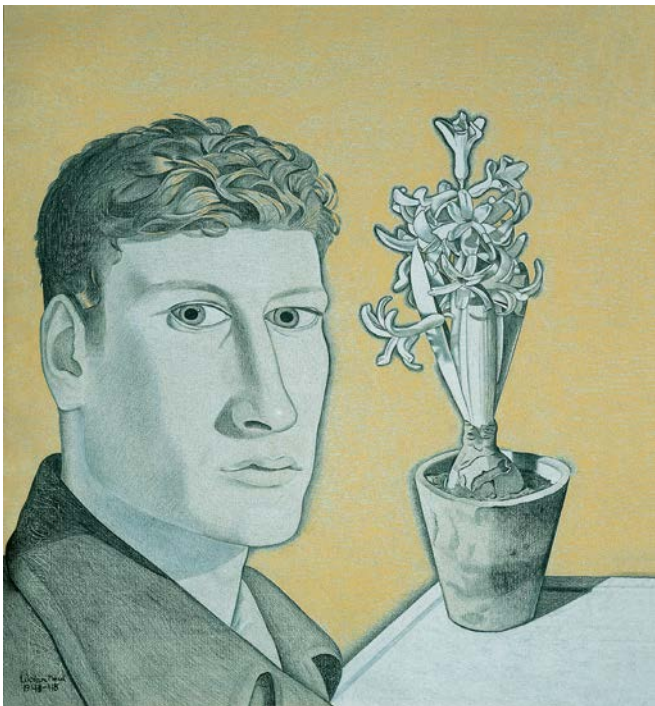
The Young Masters Art Prize was established in 2008 by the Cynthia Corbett Gallery and has gone from strength to strength since its foundation. 2014 saw the largest selection of works entered from the widest range of countries. This year's prize winner was Jürgen Wolf, b. 1958, who is a German artist whose works impressed the panel of judges into an unanimous decision. Jürgen's works provides a modern social commentary whilst using influences in his technique and style from past artists, helping him win the Young Masters Art Prize 2014.

The 2014 edition of the Young Masters Art Prize saw the return of the winner of the 2012 prize, Lottie Davis as a guest artist and her work was displayed together with the shortlisted artists at both the Sphinx Fine Art and Lloyd's Club exhibitions this year. Lottie's latest works, based on her "love stories project" which invites participants to give their (often different) versions of how they met their partners. The piece on the front cover of this issue of BIG Magazine is a representation of how Philip and Valerie met in 1977 in the Social Sciences Library at Yale University. Lottie takes the stories and interprets them into a composition to be able to photograph.

The Young Masters Art Prize explored the world of online auctions for the first time this year engaging Paddle8 to arrange the sale of a selection of the shortlisted works. The online auction took place between 26th November 2014 and 11th December 2014.

Image by Chris Antemann, Coronation, Detail from Forbidden Fruit. Guest artist at the 2014 - Young Masters Art Prize

LONDON ART FAIR



Clockwise from top of left page:

1. Jan Kempenaers

Spomenik #11 (Niš) - 2007

C-print on aluminium - 100 x 125cm

Courtesy of BREESE LITTLE

2. Pablo Picasso 1881-1973

Portrait of Dora Maar - 1942

Oil and gouache on paper laid on canvas - 41 x 30cm

Courtesy of Gilden's Arts Gallery

3. Hassan Hajjaj

Installation 'Le Salon', Institut des Cultures d'Islam, Paris, France

2010 - Courtesy of the artist

4. Lucian Freud 1922-2012

Self-Portrait with Hyacinth in Pot 1947-48

Black, white and yellow crayon on paper

Courtesy of Pallant House Gallery (Wilson Gift through The Art Fund, 2006) - © The Lucian Freud Archive

5. Joseph Walsh

Enignum Two Seater

Courtesy of Oliver Sears Gallery



Clockwise from top of right page:

1. Alan Davie 1920-2014

Heavenly Bridge - 1960

Oil on canvas - 50 x 60cm

Courtesy of Austin / Desmond Fine Art

2. Thorsten Brinkman

Grand Duc Vasario - 2014

Found Objects and C-Print

app. 305 x 280 x 95 cm

© Thorsten Brinkmann & VG Bild-kunst 2014 Bonn

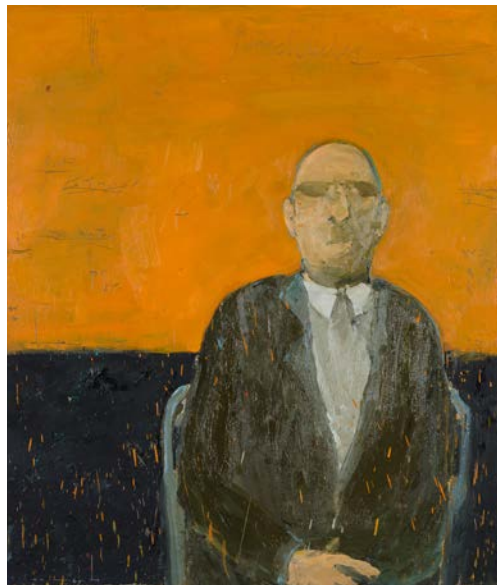
Courtesy Gallery Hopstreet, Brussels

3. Audrey Grant

Menschliches - 2014

Oil on canvas

Courtesy of Panter & Hall



London Art Fair Private View Invitation

21-25 January 2015

Private View - 21st January 6pm-9pm

Business Design Centre London N1

London Art Fair is the UK's premier Modern British and contemporary art fair. The 27th edition of the Fair brings together over one hundred carefully selected galleries from the UK and overseas, with two curated sections, Art Projects and Photo50, running alongside the main Fair.

As a Brownhill Insurance Group client, London Art Fair would like to invite you to attend the Fair's Private View on Wednesday 21 January 2015, 6pm-9pm.

This is an exclusive, invitation-only evening reception providing you with the opportunity to benefit from the expertise of the Fair's exhibiting galleries, whether you're buying art for the first time or expanding your collection. Complimentary drinks will be provided by The Macallan.

Expert art consultants, Quintessentially Art, will be on hand in the Collectors' Lounge during the Private View to assist you with queries in acquiring artwork or navigating the Fair.

To receive your complimentary Private View invitation to the 2015 London Art Fair, simply visit www.londonartfair.co.uk/brownhill before 5th January 2015.

THE ELEPHANT

Earlier this year a herd of brightly decorated Asian Elephants made its way around the UK, as part of the Elephant Parade - The National Tour. The Elephant Parade was founded by father and son team, Marc and Mike Spits after Marc had met baby elephant Mosha. Mosha had lost her leg after stepping on a landmine and Marc and Mike decided that rather than just donating money to the Asian Elephant Foundation, they would organise an event to raise money, and awareness, of the highly endangered Asian Elephant and Elephant Parade was born.

We went along to the last venue of the Elephant Parade in Bromley and were lucky enough to be able to interview Lydia Tombs who has been working with the event since the beginning of the 2014.

Q: Lydia, could you tell us a little about the Elephant Parade - The National Tour?

A: The event is run by the Elephant Parade, founded by father and son, Michael and Marc Spits and has returned to the UK for a national tour that started on 16th July 2013 and finishes here in Bromley at the end of July 2014. The Elephant Parade travels all over the world with a new set of beautiful elephants created by artists and celebrities and each event supports the work of the Asian Elephant Foundation which is working hard to protect the remaining 50,000 Asian Elephants left in the world.

Q: Could you tell us about your involvement with the event - do you have a favourite elephant from the Elephant Parade?

A: I came on board in January 2014 when the tour came to visit Nottingham for five weeks and I am now here in Bromley working on the last venue of the UK tour. My favourite elephant changes daily



- I would say today's favourite is either Fruit Baby (from the Antwerp 2008 tour) available in the shop - or from The National Tour larger elephants it has to be Razzle Dazzle, which hasn't been replicated into a smaller elephant as many of the other designs have. I love the design of the elephant, it's

“the UK tour has been a huge success generally but especially so here in Bromley.”

PARADE

retro and that appeals to my taste - I also like the story behind this one. Razzle Dazzle was created by costume designer Sheara Abrahams - who created costumes for the recent Les Miserables film - using rich colours, bold geometric shapes and lavish ornamentation to reflect the elephants timeless grandeur.



Q: Do you feel that the Bromley has been a successful part of The National Tour?

A: I would say that the UK tour has been a huge success generally but especially so here in Bromley. It is here that I think the Elephant Parade

has had its busiest days ever probably worldwide, including the sale in Bromley of the largest size of elephants available in the shop (excluding the large elephants being auctioned) which is an almost life-size baby Asian elephant.

Q: What has been the public reaction in Bromley?

A: Very inquisitive - lots of questions. Sparkey has caused lots of interest (the elephant Sparkey is designed by Rylan Clark with Cath Adam and is covered with hundreds of self-adhesive crystals) with people asking if they can take him home, how much he costs... and even if he is waterproof to keep in their garden!

People have come and introduced themselves to me from as far and wide as Copenhagen and Singapore - and some people had been to the last UK tour - and had come back again to see this year's elephant designs!

Q: What is next for the Elephant Parade?

A: Well after The National Tour has finished at the end of July 2014 and the elephant auction has concluded, the Elephant Parade is off to Hong Kong next, but hopefully it will be back to visit the UK again in the next two years as it's been such a success! I've had people approach me here in Bromley asking if we can bring the parade to Australia and Dubai, it's really great to hear such enthusiasm for this project.

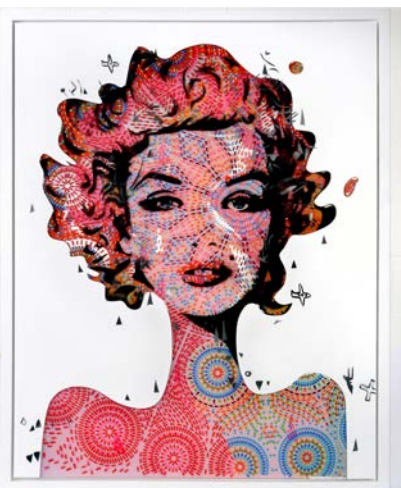
**For more information on the Elephant Parade
visit - www.elephantparade.com**



KARL'S 2014 ART DIARY

15.01.14

LondonArt Fair Preview Evening - Back to London after a wonderful Christmas - and what better way to start the year. London Art Fair was vibrant and buzzing and the reception with Ink'd Gallery was fun - especially when we had the only Champagne left in the fair! Ink'd Gallery has a great collection of artists - maybe 2014 might be an expensive year if I like everything on display...



28.01.14

Chris Gollon - Having never been to the monumental cathedral at Guilford it was fantastic to just explore the space - let alone combining that with Gollon's new solo show. The works formed the exhibition "Incarnation, Mary & Women from the Bible" focus on the often side-lined figures but using famous depictions, such as the Pietà, as inspiration. The space was transformed by Gollon's large scale works - making an enchanting evening. Not in quite the same hallowed setting... but I'm looking forward to the arrival of our very own Gollon picture soon!

12.03.14

Affordable Art Fair - Spring has sprung - and what's more... it was Affordable Art Fair this week! AAF Battersea was as inspiring as ever and we had a lovely reception with the One Church Street Gallery team too!

20.03.14

Deutsche Bank - If you had to pick the best corporate art collection in London you'd probably find it hard to choose - however when it comes to a bank with an outstanding corporate collection of art, Deutsche Bank stands out from the rest. I was treated to a tour of the collection by one of the team responsible for this array of work - which both acts as adornment to their offices globally, but also as investment in the careers of artists of the future (and indeed now a few artists who have very well established names... Francis Bacon to name just one!)

27.02.14



ART14 Preview Night - So cold!

Luckily Olympia was a warm haven on a dark winter night. Tonight my eyes were opened to the vast array of works on the market - combined with their projects - and I was impressed with the event as a whole. My favourite piece had to be the project piece by Yinka Shonibare MBE whose impressive cannon was at the entrance to the fair.

15. 05. 14

What a busy couple of days - glad the weekend is here for a rest! First on Thursday was the opening of the Wimbledon Art Studios Open Studios - what an amazing chance to see into so many artists' spaces! three hours there and we hadn't really seen everything... followed by the opening of International Art Fair on Friday - the Royal College of Art was packed with dealers with the very best International Art on the market.

03. 06. 14

Oh what a night! John Jones really impressed me last night. The new Arts Building space is vast - and packed with art! I knew their framing was legendary - but this is surely JJ showing the world they are so much more... and on top of that... they know how to throw a party!

12. 06. 14

Hampstead was home to the Affordable Art Fair last night, a perfect early summer evening complimented by a fair I really enjoy. Degreeart.com made it even better by hosting a VIP Art Club offer for us... champagne all round! Better keep my head down tomorrow...

SEPTEMBER

Well. I have barely had a moment to write in my diary this month. September in London should come with a health warning... will cause lack of sleep, tired legs... but immense fun! What have we done? British Art Fair and LAPADA Art & Antiques Fair for a start, then a quick trip down to Bristol for the Affordable Art Fair (with the ever lovely Antlers Gallery whose hometown Bristol is), we even offered tickets to Buy Art Fair in Manchester to our VIP Art Club... although I couldn't find a spare day to fit that in too!

OCTOBER

I take it back, September was easy... October is here and I'm already not sure what to do next. The whole world is in London for Frieze... and we are enjoying the atmosphere. To top everything off, I got a second dose of AAF Battersea partnering with Liberty Gallery who proved to be the perfect hosts. I was lucky enough to be involved with the Young Masters Art Prize this year, as Brownhill Insurance Group sponsored the award and the reception at Sphinx Fine Art was great... can't wait to find out who won this year!

29. 10. 14

So, last night Jürgen Wolf was announced as the winner of the Young Masters Art Prize at a reception at Sphinx Fine Art... well deserved, although so many great entries this year!

03. 11. 14

It seems to have come around all far too quickly, but the end of the year it drawing in and another cold dark evening in the city. The gloom was short lived as I wandered around the Winter Olympia Art & Antiques Fair. On a smaller scale than their International summer edition, but no less splendid, silver and ceramics, art and antique furniture all squeezed into the space to provide a treasure trove for the discerning buyer to explore.

12 .11. 14

We were very lucky to be invited to hold a reception at the Paul Stolper Gallery just by the British Museum this evening, with Paul Stolper himself giving us an insight into the works of Hirst, an artist he has worked very closely with over the years. The show, Schizophrenogenesis, showcases Hirst's latest works focusing on the aesthetics of medicine pills and paraphernalia with subtexts of mortality and the human search for life everlasting!



THE NEW YOUNG MASTER: *Jürgen Wolf*

Born in Schweinfurt in 1958 and currently living and working in Cologne, Jürgen Wolf is a German artist of national and international acclaim, making regular trips abroad... Not least recently with his treasured race horse! However, as successful as Juergen is in Germany, his name was until recently little known in the UK.

Jürgen's work speaks of a life of observation, reflection and comment on society as he sees it, therefore it was a great pleasure to be able to interview the winner of the Young Masters Art Prize shortly after he was announced as this year's winner.



Q: Firstly, may I congratulate you on winning the Young Masters Art Prize for 2014, what does winning this award mean to you?

A: In Germany we own a race horse, which means that winning and losing play an important role. As a painter, though, you obviously do not think about winning, but about the next painting. Nevertheless, I am very proud to have won an Art Prize, especially as the United Kingdom is one of the leading art nations.

Q: What inspired you to enter this prize?



A: My Munich Gallery drew my attention to the award and suggested I apply. A good gallery owner is like a good racehorse trainer, they know exactly where and when. I am only the painter.

Q: Your submission included six works, all without title, why did you choose to enter these pieces, and can you tell us a little about it?

A: I am a painter who usually works every day. Therefore I have a large pool of works. I chose the selection according to my gut feeling.

Q: If you had to pick one artist who influenced the work you submitted, who would it be and how did they inspire you?

A: I have been mainly influenced by German romanticism, i.e. by Caspar David Friedrich or rather by Carl Spitzweg due to his small formats? Or maybe also by Sigmar Polke or my teacher Robert Hoefling? - Surely. There are so many images that go through my head like Tristram Shandy. So I might finally say Laurence Sterne, but he was no painter, he was a very gifted novelist.

Q: How do you see having won the Young Masters Art Prize helping to further your career?

A: My late neighbour Sigmar Polke, who lived above my studio, never had any career planning in his mind. He influenced me in a human and also in his artistic way. I like to let things simmer. As a Catholic theologian I have enormous trust in God for the future. Surely the Young Masters Art Prize will be a big step in my career. I am very grateful for this.

With thanks to Jürgen Wolf for his time in answering our questions.



***Lottie Davies:
2012 Winner
and 2014
Guest Artist***

Lottie Davies was born in Guildford, UK, in 1971. After a degree in philosophy at St Andrews University in Scotland, she moved back to England to learn the photographic trade as an assistant in London, where she has since been based.

Davies' unique style has been employed in a variety of contexts, including newspapers, glossy magazines, books and advertising. She has won recognition in numerous awards, including the Association of Photographers' Awards, the



International Color Awards, and the Schweppes Photographic Portrait Awards. Her work, particularly the 'Memories and Nightmares' series, has garnered international acclaim. 'Quints' won First Prize at the Taylor Wessing Photographic Portrait Awards 2008 at the National Portrait Gallery in London, 'Viola As Twins' won the Photographic Art Award, Arte Laguna Prize in Venice in 2011, and her imagery as a whole won the Young Masters Art Prize in 2012.

Davies' work is concerned with stories and person-

al histories, the tales and myths we use to structure our lives: memories, life-stories, beliefs. She takes inspiration from classical and modern painting, cinema and theatre as well as the imaginary worlds of literature. She employs a deliberate reworking of our visual vocabulary, playing on our notions of nostalgia, visual conventions and subconscious 'looking habits', with the intention of evoking a sense of recognition, narrative and movement. Sandy Nairne, director of the National Portrait Gallery in London, has described Davies' work as "brilliantly imaginative".

WINTER OLYMPIA ART & ANTIQUES FAIR 3-9 NOVEMBER 2014

Interview:

Mary Claire Boyd, Fair Director
of the Winter Olympia Art
& Antiques Fair

The Winter Olympia Art & Antiques Fair (which this year held its 24th edition) is the only high calibre art and antiques fair between October and March and a highlight of the winter art season. 120 of the UK's top dealers sell exceptional examples of fine art and antiques from all periods.

The fair is organised in association with the UK's top trade associations, BADA and LAPADA. Every piece on sale is strictly checked by experts before the fair opens to ensure it is authentic so visitors can buy with confidence. We had a chance to interview Fair Director, Mary Claire Boyd, about what she feels is so special about the Winter Olympia Art & Antiques Fair.

How do you get ready for the fair?

We start preparing at least a year before the event to ensure we have the right mixture of exhibitors – all of whom have to be approved to exhibit to make sure we have the appropriate quality and to make it interesting for the visitor.

In terms of building the actual show, our operations team go onsite into an empty hall two weeks before to start marking out and building the stands – there is nothing in the hall at all when we start. The dealers move their stock in the weekend before we open. The last thing to go down, the night before opening, is

the carpet that makes it look so luxurious and then the wonderful floral displays that bring it altogether.

2. What did this year's winter fair have?

There were over 120 of the UK's top dealers selling exceptional examples of distinctive British craftsmanship from the 16th century to today. From diamond rings to dining tables, there were over 30,000 pieces for sale across 32 disciplines. On top of this there were free daily tours with a professional art advisor and an exciting free talks programme that included curators from the British Museum and Leighton House.

3. Why Olympia?

There is a truly eclectic mix of pieces for sale, beyond what you might imagine an antiques fair could sell. Such as fashion drawings, 1950s Cartier earrings, 1930s Asprey Cocktail shakers, Warhol prints, Lalique glass, 18th century oak dressers, chrome binoculars on a stand, Dame Laura Knight watercolours, long case clocks, Georgian dining tables and 17th century marriage portraits.

The morning of the day before we open at 4pm, over 100 'vetters' (experts in their field) check every piece for sale to check it is genuine and that the labels are correct.

4. What is your favourite part of the fair?

There is a wonderful sense of anticipation after all the work to see what the dealers bring and how they will present their pieces – many of which have been saved for this event. You never know what you are going to see there, I always enjoy the sense of discovery.

I also love the look and the visitor experience. It is very sumptuous and sparkling inside with a lovely central champagne bar, it is like a haven from the first of the winter cold outside and with that pre-Christmas excitement.

PICKS OF THE FAIR



Owl bronze by
P Jouve Foe
Boucheron
Exhibitor: Morgan Strick-
land Decorative Arts Ltd



George III
Chippendale period
mahogany needlework
armchair, English c1760
Exhibitor: Millington Adams



Dennis Chinaworks Vase
Geisha Ltd No 3 of 10
Exhibitor: Kinghams Art
Pottery Ltd



Sapphire ring by
Oscar Heyman 1990
Exhibitor: Anthea AG Antiques

COMMERCIAL



Are we giving you the wrong impression?

If the content of this Newsletter is giving you the idea that we only specialise in the world of art for businesses and private collectors we are sorry.

Our editor loves art (and there's nothing wrong with that!) and he loves filling the pages with pictures and lots of information about our participation in the world of art. This is a speciality of ours, it forms a large part of our business and we're very proud of it but it is by no means all we do!

We are also extremely competent and experienced commercial insurance brokers and we handle the insurance needs of a multitude of trades and professions. Unfortunately Business Insurance is not very pretty and filling our pages with pictures of offices, factories, warehouses and yards would not be our idea of giving you a pleasurable read!

So we can't show you much, but we can offer you everything you need to make the right decisions about the insurance requirements of your business including some additional services such as disaster planning, valuations and health and safety surveys that help you assess and mitigate the business risks you have to live with.

So don't get us wrong, we love art and we love handling personal insurances for anyone, but we also handle most classes of commercial insurance, even though it doesn't look very pretty.



ARTICLE COURTESY OF
AVIVA.

WISE UP TO WINTER:



Every year property owners and employers fall foul of problems caused by cold and icy conditions. According to new scientific research extreme weather is becoming much more common. It makes more sense than ever to ensure that you take reasonable precautions to protect yourself, your business and your employees from effects that the weather may cause.

Damage to Buildings

Did you know a 1cm thick covering of freshly fallen snow at 4 degrees celsius covering a 10m x 10m area weighs approximately 100kg. As it compresses and ices it can weigh more. Snow and ice are really quite unexpectedly heavy.

When the snow is falling, consider the consequences that it could have on your property:

on a roof it creates vertical and horizontal forces through the structure that can cause the roof, walls

and canopies to deflect, bow or even collapse. it can impair louvered ventilation systems and roof lights.

it can totally compromise explosion relief and normal venting systems as ice can seal them shut and the weight of snow can stop explosion relief vents from opening.

exposed fluid filled services or equipment and sprinkler piping can be impacted due to freezing.

unheated buildings are vulnerable as they might freeze.

roof drainage systems can be blocked/plugged.

melting snow combined with any rainfall can easily overwhelm building drainage systems and local drainage systems in the area which can result in localised flooding.

KEEPING YOUR EMPLOYEES AND CLIENTS SAFE DURING THE COLD MONTHS OF WINTER



Storm Damage

High winds and rain can cause damage to properties. Flying debris can cause damage to properties. If your property is already in a bad state of repair, storm damage could have an even worse effect on your buildings. Ensure your property maintenance schedule is up to date.

Safety Advice for Employers

Your employees are your greatest asset and it is your duty as an employer to keep staff safe at all times. Employees and members of the public suffer a steep increase in slipping incidents during snowy and icy weather.

It is important to consider the potential risks:

Is there enough lighting around your workplace?

Are accumulations of leaves routinely cleaned and paths kept clear of obstructions?

Are materials used for external paved areas slip resistant when wet and adequately cleaned and maintained?

Are people discouraged from taking shortcuts over grass or dirt which is likely to become slippery when wet?

Fitting canopies over buildings entrances can reduce the amount of water walked into buildings. Or if a canopy is not possible, consider installing absorbent mats.

Are procedures in place for keeping up-to-date with the weather forecast and are you able to respond?

Remove snow as soon as possible (fresh snow is easier to move).

Put down grit, salt or sand to ensure surfaces are safe to walk on. Pay extra attention when clearing steps, steep pathways, fire exits and fire escapes.

A man in a black martial arts gi with red trim is performing a high kick in a gym. He is barefoot and his leg is extended high into the air. The background shows a gym with various equipment and flags.

Martial Arts Insurance

Brownhill Insurance Group have partnered with BLITZ, the UK's largest supplier of martial arts equipment, to bring a new online insurance policy to market for martial art schools.

Four years in development, this new product enables coaches to obtain the exact cover they require. Other products on the market only allow for banded options where a coach would have to choose perhaps cover for up to 50 participants when in fact they only ever have 15.

Gary Tommy of Brownhill Insurance Group who has lead the way in developing this new scheme for Martial Arts commented, "our long standing relationship with BLITZ has enabled us to bring together a product that would not have been possible without such a huge player in the Martial Arts world".

For more information, visit - www.martialartsinsure.com

POWERED BY

BLITZ

'If your club means
the world to you,
don't leave anything
to chance.

Get it covered with
Martial Arts Insure!'

Karina Bryant

Olympic Bronze (London)
21x World and European
Medal Titles



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Page 3 - Image of Bromley Business Awards - courtesy of Prospects Business Awards - <http://www.prospectsbusinessawards.co.uk/>

Page 7 - Image of Robert Walters, director of Biggin Hill Airport, Gillian Henderson, Pauline Andrews and Tracy Weedon of Brownhill Insurance Group - courtesy of Prospects Business Awards - <http://www.prospectsbusinessawards.co.uk/>

Pages 8 & 9 - Images of Kevin Andrews Memorial Cup - courtesy of Martin Hobby Photography - <http://www.martinhobby.co.uk/>

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Pages 24 & 25 - Image by Nathalie Gouzee - courtesy of Unsplash - <https://unsplash.com>

Pages 28 & 29 - All image credits for these pages are on page 29.

Pages 30 & 31 - Images of Ornamental Elephants - courtesy of Elephant Parade International - <http://www.elephantparade.com/>

Page 32 - Image “Night Night Sleep Tight” by Miss Bugs - Courtesy of Miss Bugs and Ink’d Gallery - <http://www.missbugs.com/> - <http://www.ink-d.co.uk/>

Page 32 - Image of group facing art - courtesy of Art Fairs London - Taken at Art14 - <http://www.artfair-london.com/>

Page 33 - Image of Damien Hirst with resin pills from his show “Schizophrenogenesis” - courtesy of Paul Stolper Gallery - <http://www.paulstolper.com/exhibitions/works/75-schizophrenogenesis>

Page 34 - Image by Juergen Wolf, Untitled, 2014, mixed media on wood, 23.5x15.5 cm - courtesy of Cynthia Corbett Gallery

Page 35- Image by Juergen Wolf, Untitled, 2014, mixed media on wood, 23.5x15.5 cm - courtesy of Cynthia Corbett Gallery

Pages 36 & 37 - Image by Lottie Davies - “Frozen Lake” - courtesy of Cynthia Corbett Gallery

Page 39 - Images courtesy of Winter Olympia Art & Antiques Fair - full descriptions of items on page 39.

Pages 44 & 45 - Images courtesy of BLITZ - <http://www.blitzsport.com/>



ISSUE 3

To have an article considered or to advertise in Issue 3, please contact Alex Andrews on 020 8353 8918 or email - alex.andrews@brownhillgroup.co.uk.

FEEDBACK

Positive feedback on our magazine is always appreciated and criticisms help us to evolve and improve BIG Magazine, so please let us know what you thought of issue 2.

CONTACT US

Our friendly team are on hand to assist you with any queries you have. We have created a useful contact page on our website where you can find contact details for the whole team. Visit - www.brownhillgroup.co.uk/contact-us/key-staff

Alternatively you can contact us on 020 8658 4334 or via email - info@brownhillgroup.co.uk



BROMLEY

EAST STREET

On 25th October 2010 Bromley council adopted plans for the 'Bromley Town Centre Area Action Plan'. In early 2013 work commenced on a huge £5.5 million redevelopment project that is nearing completion. Bromley North is now (unofficially) twinned with Hollywood following the installation of a giant 'BROMLEY NORTH' sign, resembling of the famous letters. The street which we have our offices has seen the greatest transformation in its history, going from a normal quiet second high street to a café culture granite paved thoroughfare. Since renovations began the street has attracted two new restaurants and a craft beer pub with two more shops close to opening. Although this metamorphosis has been a long process with closed streets, hours of delays and days of drilling, we at Brownhill Insurance Group are very proud to call East Street our home.

Thank you for reading.

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