

Pensioners' UPDATE



The Scheme's sound funding position was widely

reported in the March Special Newsbrief some weeks ago and in the annual Newsbrief issued towards the end of last year. The Trustees will continue to keep a watchful eye on the financial situation of the Scheme as circumstances change.

I know many of you are interested in the broader aspects of the Scheme's administration. We have provided you in previous Updates with a chart of the Scheme's Pensioner and Dependant membership by age and in which country our overseas pensioners live.

Developing this theme, this Update includes an analysis of where most of our UK Pensioners and Dependents live.

I hope you find it interesting.

With this Update you will find two leaflets. As in the past Berry, Birch, & Noble continue to offer our pensioners special terms on their main insurance products. Their explanatory leaflet is enclosed for your information. Also, there is an insert about the activities of the pensioner groups who attend our Annual Pensions Consultative Meeting. For many of our pensioners these groups provide regular opportunities to keep in contact with former colleagues and of course keep up to date with pensions and other matters.

The organisation of such group events often fall on the shoulders of a few willing and able volunteers. One such individual was John Herapath. John was the Secretary of the Llanwrn Retired Employees Association until ill-health forced his retirement from the post earlier this year. Unfortunately John died soon afterwards. His passing is commemorated by an article in this Update. I certainly found him to be a thoughtful and enthusiastic participant at the Annual Pensions Consultative Meetings. He will be sadly missed by his family, friends and colleagues.

I find many people I speak to comment that they are busier in retirement than they were before it.

Often pensioners take the opportunity to devote some of their spare time to voluntary work. The Women's Royal Voluntary Service is seeking volunteers to assist with their many good works and have asked whether more of our pensioners – men included – would consider helping. Further details are on page 5.

My best wishes

Bob Avis

Trustee Chairman

Issued to Pensioners & Dependents of the British Steel Pension Scheme

Pensioners' Update is also available, on request, in Braille, large print and audio tape.

Tel: 0845 274 0900

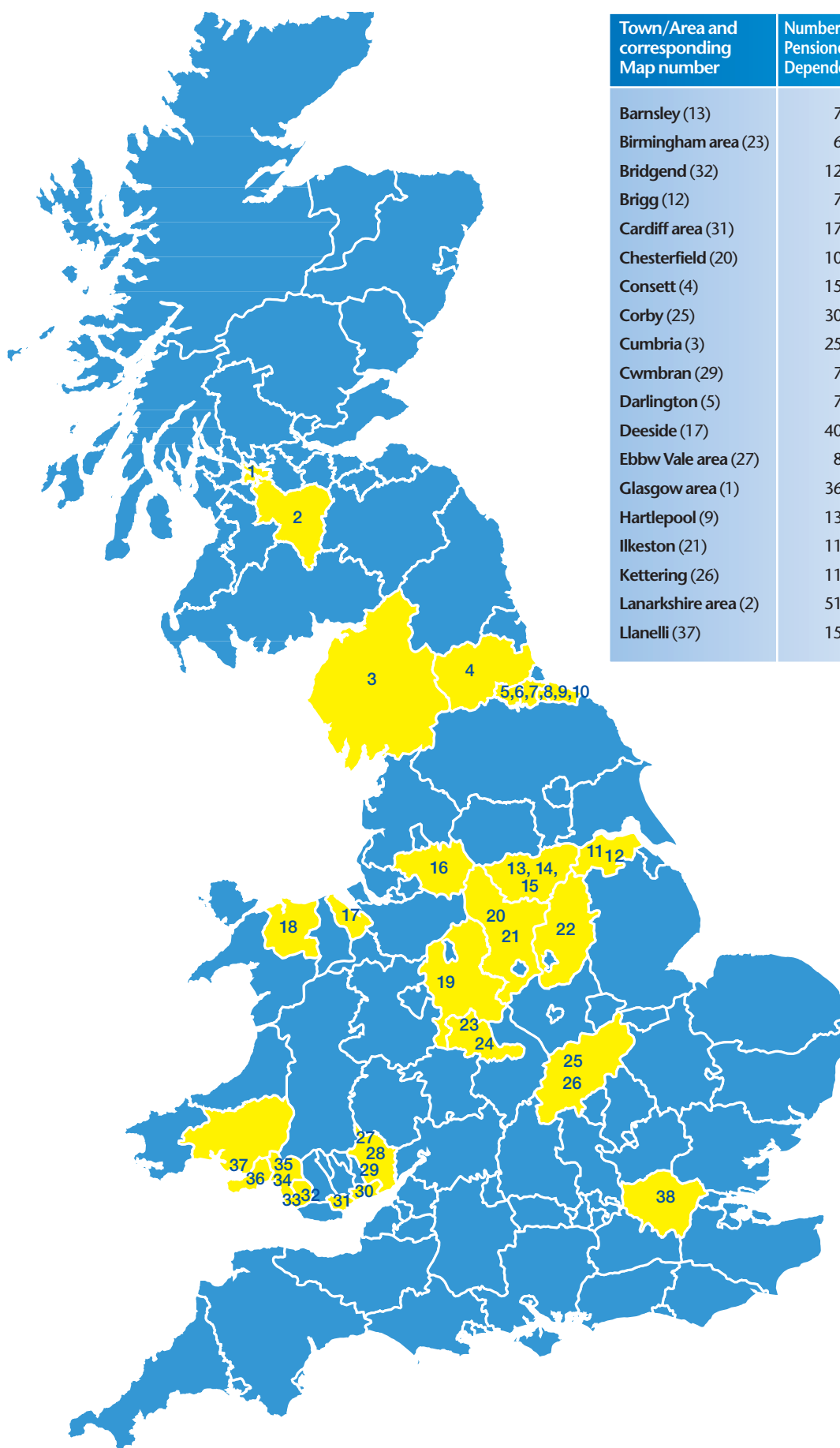
BRITISH STEEL



PENSION SCHEME

IN THIS ISSUE: ■ WHERE SCHEME PENSIONERS LIVE IN THE UK ■ 2003 BUDGET CHANGES ■ JOHN HERAPATH ■ POINTS TO NOTE ■ PENSIONER GROUP ACTIVITIES

Where the Scheme's Pensioners and Dependents live around the UK



| Town/Area and corresponding Map number | Number of Pensioners or Dependents | Town/Area and corresponding Map number | Number of Pensioners or Dependents |
|--|------------------------------------|--|------------------------------------|
| Barnsley (13) | 761 | London area (38) | 671 |
| Birmingham area (23) | 633 | Manchester area (16) | 1129 |
| Bridgend (32) | 1265 | Middlesbrough (6) | 5139 |
| Brigg (12) | 747 | Neath (35) | 1027 |
| Cardiff area (31) | 1755 | Newport (30) | 3755 |
| Chesterfield (20) | 1065 | Nottingham area (22) | 1427 |
| Consett (4) | 1518 | Pontypool (28) | 657 |
| Corby (25) | 3084 | Port Talbot (34) | 3932 |
| Cumbria (3) | 2536 | Porthcawl (33) | 598 |
| Cwmbran (29) | 757 | Redcar (7) | 1830 |
| Darlington (5) | 722 | Rotherham (15) | 4622 |
| Deeside (17) | 4018 | Saltburn-by-the-sea (8) | 1109 |
| Ebbw Vale area (27) | 800 | Scunthorpe (11) | 6798 |
| Glasgow area (1) | 3643 | Sheffield area (14) | 5576 |
| Hartlepool (9) | 1384 | Stockton-on-Tees (10) | 994 |
| Ilkeston (21) | 1106 | Stoke-on-Trent (19) | 1038 |
| Kettering (26) | 1181 | Swansea (36) | 4081 |
| Lanarkshire area (2) | 5111 | West Midlands (24) | 3873 |
| Llanelli (37) | 1549 | Wrexham (18) | 553 |

Where in the UK?

We analysed our records of everyone who receives this Update to identify who lives where in the UK. By using address postcodes we identified places where more than 500 of our Pensioners and Dependents live.

For the purposes of this analysis, the term “places” is broadly defined, but commonly refers to a city, town, or county and their surroundings. It was a broad-brush approach, but the results are interesting.

April 2003 Budget Changes



Basic State pension

In April 2003 the basic State pension increased by 2.6%. This increase was better than if it had been increased in line with price inflation (which was 1.7% for the year to last September, the normal basis for determining the State increase). The relevant changes are:

| | 2002/03 (£ per/week) | 2003/04 (£ per/week) |
|------------------|-------------------------|-------------------------|
| Single pensioner | 75.50 | 77.45 |
| Married couple | 120.70 | 123.80 |

There will be a minimum annual increase of £100.

The Chancellor also confirmed that the basic State pension payable from April 2004 will increase by the greater of:

- 2.5%; or
- price inflation

Currently, pensioners who receive free NHS in-patient treatment for more than six weeks, suffer a reduction in their basic State pension. This reduction will no longer apply, provided treatment lasts no longer than 52 weeks. The Government says it expects to introduce this change in the near future.

Personal allowances

There is no increase to the tax allowances for those aged under 65 in the 2003/04 tax year. However, age allowances for the over 65s will be increased, for at least the duration of this Parliament (which is expected to be 2006), and will do so in line with earnings rather than prices.

| | 2002/03 (£) | 2003/04 (£) |
|--|----------------|----------------|
| Married couple's allowance | 5,465 | No change |
| Personal allowance for people aged 65-74 | 6,100 | 6,610 |
| Personal allowance for people aged 75 and over | 6,370 | 6,720 |
| Married couple's allowance for people aged 75 and over | 5,535 | 5,635 |

The State Pension Credit

The Government already said it would increase the means-tested Minimum Income Guarantee (MIG) in line with earnings inflation for the duration of this Parliament. The MIG will form the core – the Guarantee Credit – of the new Pension Credit, which is introduced from 6 October 2003.

The Pension Service – which is part of the Department for Work and Pensions (DWP) – says it has already contacted those who now get MIG to explain that they need do nothing when the Pension Credit is introduced. The DWP will do all that is necessary to change these pensioners to the Pension Credit. The DWP also says it will contact all pensioner households before June 2004 (payments can be backdated to October 2003, if necessary) to give them the facts on the Pension Credit and how to apply.

Enquiries about the State Pension Credit should be made to the DWP.



Increases above the rate of inflation were granted on the MIG in the April 2003 budget:

| | 2002/03 (£) | 2003/04 (£) |
|--------------------|----------------|----------------|
| Single pensioners | 98.15 | 102.10 |
| Married pensioners | 149.80 | 155.80 |

Winter fuel payment

The Government introduced an extra annual payment of £100 for pensioners over 80, on top of the existing £200 winter fuel payment.

Dennis Appleton was Chairman of the Llanwern Retired Employees Association from 1992 to 2002. During that time he

and John, who was the Association Secretary, had a long and happy working relationship. Dennis writes ...

“

John was born in Swansea on 3rd March 1926. On leaving school, he learned his trade

as a boilermaker and worked for many enjoyable years with “Rees & Kirbys”.

During this time he met Phyllis, whom he married, and they had 3 children – Allan, Angela and Bryan.

In the early 1960s, John was offered a job in Australia. However, a friend suggested that before making his mind up he should apply for a job at the new steelworks in Llanwern. He took the advice and began a long career working in the Central Engineering Workshop at Llanwern. This brought him and his family to live in Underwood and they have lived in this area since then.

John was always interested in sport. He had a keen interest in Welsh rugby, but cricket was his main passion and he keenly followed this year’s World Cup games. He was a supporter of Glamorgan County Cricket Club and his fund-raising efforts were recognised when the club made him an honorary life member.

He also had a strong sense of community and was a member of several committees. For many years, John represented the Bishton ward on the Magor & St. Mellons Council. He was an active member of the Llanwern Works Welfare Committee which helps employees and pensioners with welfare problems and contributes to many local charities. It also provides gifts for children from Chernobyl who visit the Newport area.

In addition, John was the representative of Llanwern pensioners at the annual British Steel Pension Scheme’s Consultative Meeting.

During my 10 years as Association Chairman I could not have had a better right-hand man than John. Our membership grew to 1350 and we regularly have around 900 members and guests attending our functions. John contacted the bus company, the Works Club, the caterers, the entertainers... He also used to contact the police at our summer seaside destinations to organise suitable dropping-off and pick-up points. He was a conscientious person that you could rely on.

There was always plenty of good-natured banter at meetings. John used to get his leg pulled about his pipe smoking, but it didn’t put him off. He had a twinkle in his eye and always had some humorous things to say.

Another abiding passion of John’s was his garden. He used to spend a lot of time in his greenhouse and garden. At our March and April monthly meetings it was a bit like Newport market with plants changing hands left, right and centre.

John was a devoted family man, enjoying the company of his children and grandchildren. He had a strong community spirit; and to those of us who had the privilege to work with him, he was a loyal and humorous friend. To Phyllis and his family I extend our sincere condolences. We shall all miss John and will have our own special reasons to remember him.



JOHN
HERAPATH

”

Time on your hands?



Ever thought about volunteering, but didn't know where to start? WRVS (Women's Royal Voluntary Service) is one of the largest active volunteering organisations in Britain with over 95,000 volunteers (14% of them men!) helping others in local communities throughout England, Scotland and Wales.

Formed in 1938, WRVS members come from all walks of life and their services help people maintain independence and dignity in their own homes and communities, particularly in later life.

WRVS volunteers and staff run projects throughout the UK:

- **Food services** – WRVS is one of the biggest suppliers of meals on wheels, with its volunteers delivering over 9 million meals annually.
- **Hospitals** – WRVS works in over 450 hospitals running cafés, shops and ward trolley shops and providing guiding and information services. As well as providing a service, WRVS cafes and shops offer a valuable source of income both for WRVS and the NHS.
- **Community** – WRVS volunteers across the country provide a wide range of services including Books On Wheels, Good Neighbour Schemes, Rural Transport Schemes, lunch clubs and home-from-hospital schemes.

- **Emergency Services** – Trained WRVS volunteers are on call 24 hours a day, 365 days a year nationwide to set up reception centres for people evacuated from their homes due to natural or man-made disasters. Trained WRVS volunteers have helped at such incidents as Lockerbie, Hillsborough, the Paddington rail crash, Selby and at various floods.
- **Volunteers** – WRVS commitment to its volunteers is second to none, and unlike many charities, no specialist experience is required as everyone who joins is given full training. This could include till training, basic food handling or how to set up a reception centre. No long-term commitment is required and men and women over the age of 14 can volunteer. Volunteering undoubtedly has its rewards, but, at the same time it is an excellent way to gain new skills and meet new people.

For more information on volunteering ring: 0845 601 4670
Or visit the WRVS website on: www.wrvs.org.uk

MAKING IT CLEAR

To make the Update easier to read, we have taken account of guidelines given by the Royal National Institute for the Blind (RNIB) and the Plain Language Commission.

Visual requirements



We can also provide the Pensioner's Update in Braille, large print, and on audio tape. If you have used this service already we will automatically send you a copy in your preferred format about 2 weeks after receiving the printed version.

If you would like to register for this service, please phone us on 0845 274 0900 and let us know which version you require.

If you know of a friend who is a British Steel pensioner and has a visual impairment, ask them whether they would like to receive this service. If so, get them to phone or, if they need help due to their sight impairment, do it on their behalf.



Plain language



The Plain Language Commission provides advice on many of the Pensions Office's publications to help ensure they are jargon free and easy to read. The Commission has awarded this Update its "Clear English Standard" mark.

Points to note

Checking that pensions are paid to the right people

To ensure that pensions are paid to the correct people, the Trustee has previously made regular checks by sending out forms for completion by Pensioners and Dependents.

In future, these forms will not be needed as much, because the Pension Office is receiving computer disks from the General Registrar recording details of deaths going back many years, and it can check these against the pensions payroll to ensure that all deaths have been reported. In a few cases it has found that death had occurred but pension payments have continued. In some cases the money has continued to be drawn by other parties. If there is clear evidence of fraud, these cases will be rigorously pursued and referred to the police or to the Scheme's Solicitor for criminal or civil court action.

Moved house or changed bank account?

Remember if you move home or change bank accounts, contact the Pensions Office to let us know, otherwise your pension might not be available to you when expected.

Pension payment dates

Pensions are usually paid into your bank on the last working day of each month. It may take longer for payments into building societies. The payment dates for 2003/2004 are as follows:

Monday 30 June 2003

Thursday 31 July 2003

Friday 29 August 2003

Tuesday 30 September 2003

Friday 31 October 2003

Friday 28 November 2003

Friday 19 December 2003

Friday 30 January 2004

Friday 27 February 2004

Wednesday 31 March 2004

Tax queries

The Pensions Office acts on tax code information received from the Inland Revenue. If you have a query about your tax code, or any other tax matter, please contact the Revenue direct:

HM Inspector of Taxes

Centre 1

East Kilbride

GLASGOW

G79 1AA

Telephone: 0845 0703703

(your call will be charged at local rates)



Communications

Contacting the Pensions Office

The Pensions Office aims to make it as easy as possible for you to contact it.

All your UK calls to the Pensions Office on 0845 274 0900 will only be charged at local rates.

If you decide to write to the Pensions Office there is a Freepost facility (so no need for a stamp). Simply quote the following address on your envelope:

British Steel Pension Scheme
Freepost (MOO 188)
Glasgow
G2 7BR

- You can fax us on 0141 248 5299;
- You can email us at pension.enquiries@corusgroup.com

If you have access to the internet and have not yet logged on to www.bspensions.com why not do so soon? And remember to tell us what you think.



Your feedback

If you have any comments on this edition of Update, suggestions for future editions, or have details of any other pensioner association not

referred to in the attached leaflet, please write to: Mike Donohue, Communications Manager, British Steel Pension Scheme, Freepost (MOO 188), Glasgow G2 7BR, or email him on: mike.donohue@corusgroup.com

Pensioners' UPDATE Supplement

2003

BRITISH STEEL



LOCAL PENSIONER GROUPS

There are a number of local pensioner groups around the country and this leaflet gives a brief summary of their regular annual activities, including a contact name and telephone number if you wish to join or find out more about their activities. A local representative has written each article and there are details about each of the contributors.

Our first article was provided by Ted Lancaster.



TED LANCASTER

Cumbria Retired Colleagues Association

Membership 1,234

Ted left college in 1941 to work as an office boy with the United Steel Company in Workington. At that time they were constructing a new engineering plant and steel works to manufacture high chrome steel through the arc furnaces process. The war effort required high levels of steel production to manufacture tanks and shipping.

Later on in the war Ted trained as a wireless operator and air gunner, seeing service in the Far East. On his return he rejoined the United Steel Company, which by now had a brand new foundry and a modern engineering shop that many proclaimed to be the best in Europe in 1948. Interestingly, although based in Workington, the plant was now known by the name "Distinguon Engineering Company". Distinguon was a village 4 miles from Workington which was the site of the Distinguon Haematire Iron Company in the late 1800s. The reference to Distinguon rather than Workington was an attempt to confuse the enemy.

Ted's work took him from stock control to the production control of mining machinery and rope belt conveyors. With the arrival of computers Ted took charge of computer data input and output. The computer departments of the Workington Iron & Steel Company and those at Chapel Bank merged under the control of the Moss Bay plant. So Ted was out of that job, but soon into another. British Steel – which had acquired United Steel – offered an opportunity in the Personnel Department recording manpower figures. Ted took that role and, in addition, became a Company Welfare Officer. Ted is now the Secretary of the Cumbria Retired Colleagues Association.



Ted writes Association membership covers Cumbria (excluding

the Furness area) and takes in former employees of Corus plants in the Workington area – Track Products, Moss Bay and Corus Engineering, Chapel Bank. There are 5 regular meetings a year alternating between Moss Bay and Chapel Bank, with guest speakers usually present to speak on topics of likely interest to the members.

The Association's social programme centres on 2 main activities:

- an annual outing to a venue agreed by the Committee; and
- the Annual General Meeting in December which is followed by entertainment.

Contact Ted Lancaster
01900 605862





KEITH HOPKINS

Llanwern Retired Employees Association

Membership 1,325

Keith Hopkins joined British Steel in 1960 and started work in the Purchasing department. He retired as Senior Buyer, Engineering after 33 years service at Llanwern. Keith has been involved with the Association for 5 years. He was the Chairman for a year until the need for a secretary caused him to move aside into that role earlier this year. Keith writes...

“ The Association was formed in the 1970s with the aim of offering members the opportunity to attend various functions. These currently consist of:

- a summer outing to a seaside resort;
- an autumn shopping trip rounded off by an evening’s entertainment in the Works Club;
- a Christmas Dinner in the Works Club followed by a cabaret and members taking to the dance floor.

There is an Association committee consisting of 10 volunteers who give up their spare time to organise events.

Contact Keith Hopkins

01495 785279



PAT HARLOW

London Retirement Association

Membership 402

Pat Harlow began his working life in the Iron & Steel Board, a government quango overseeing the industry. From there Pat joined the headquarters staff of the British Steel Corporation in the 1960s working in manpower planning and enjoyed his regular visits to Works throughout the country. Pat devoted his career to this Head Office function until his retirement in 1996. Pat writes...

“ This Association has its membership base spread throughout the country, so regular

meetings involving most of the membership are not easily arranged. Instead it relies on a network of 15 Area “Keep in Touch” Officers who, as their title suggests, keep in touch with members who live in their area. These officers send out Christmas and birthday cards and often visit members who are ill. Some of the Area Officers cover substantial parts of the country. For example, one person covers Devon and Cornwall; another covers Derbyshire, Leicestershire, Northamptonshire and Staffordshire; and another the whole of Kent.

There is an Annual Dinner, combined with the Association’s Annual General Meeting, which often attracts 125 members. This year’s meeting is all the more special as it celebrates the Association’s 25th anniversary. The Association’s Committee meets about 5 times a year. It has an officer whose main responsibility is to liaise with the “Keep in Touch” officers and arrange a small treat for those members over 70 years of age every once in a while.



Contact Pat Robertson

020 8658 6617

JOHN BATSTONE



National Association of British Steel Pensioners (NABSP)

Membership 3,000

John Batstone is the NABSP Chairman and represents the Iron & Steel Trades Confederation on the TUC Pensioners Advisory Committee. He is nominated to serve as a member of the Executive Committee of the European Federation of Retired and Older People (FERPA). John is also a member of the Northern Pensions Resource Group and serves on its Steering Committee, and is Vice-Chairman of the North East Pensioners Association and Northern Region of the NPC.

A group of Welsh British Steel pensioners and NABSP Chairman, John Batstone, visit the House of Commons with Huw Edwards MP (Monmouth).

(l to r): AM Evans and R Brown (West Wales), D Taylor and D Thomas (Port Talbot), M Davies (Ebbw Vale), T Easson and K Webb (Gwent), John Batstone and Huw Edwards MP



John writes....

The Association's aims are directed at improving the

quality of life in retirement. Besides monitoring the operation of the British Steel Pension Scheme and its performance in relation to other schemes, the Association represents the interests of pensioners to Corus, Trade Unions, and the Trustee when benefits are reviewed. The NABSP also helps members with pension problems. Geoff Deeley, one of the Association's National Committee Members has been re-nominated by the Trade Union Steel Co-ordinating Committee to serve a further 3 years as a Trustee.

The NABSP together with 6 other associations of other companies helped to form the Alliance of Occupational Pensioners (AoP) which responds to Government consultation papers on pensions, health, and transport.

The AoP campaigns nationally, having contact with many MPs and Government Ministers.

Representatives of AoP have recently presented evidence to the House of Commons Work and Pensions Committee, and met the Secretary of State for Work and Pensions.

The ultimate objectives are free home, residential and nursing care and free transport, but priority must be given to the campaign on retaining the present State retirement age and the continued existence of the Basic State Pension (BSP) as the basis of the UK pensions system. Unless a universal pension is set at an adequate fixed percentage of average national earnings and up-rated by the the better of the rise in prices or average national earnings each year, the Basic State Pension will dwindle in value over years to come, and could eventually become a means-tested benefit. NABSP Branch Committees meet as required to note progress or the lack of it, and discuss relevant issues to raise with the National Committee which meets twice yearly.

The NABSP would like to receive the support of as many pensioners and deferred pensioners as possible and invites all to join, in particular those who have retired in recent years and do not yet receive a State Pension.

Only through a strong pensioner organisation exerting sustained pressure on Government Departments can success be achieved in gaining further improvements on issues relating to pensions, health and transport.

An annual NABSP subscription is only £5. To join, please send your details (name, address and a note of your previous works) together with a cheque made payable to NABSP to Norman Bielby at the address below.



The Association is affiliated to:

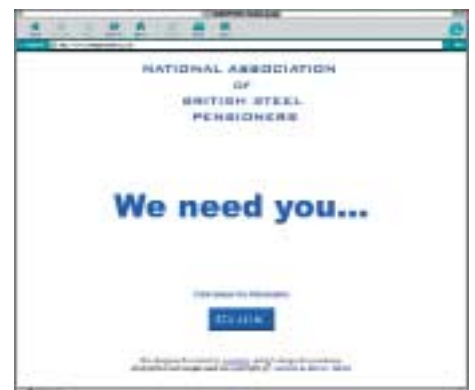
- The National Pensioners Convention (NPC)
- The Alliance of Occupational Pensioners
- The National Association of Pension Funds Northern Group

Contact Norman Bielby,
4 Edinburgh Close, Nunthorpe,
Middlesbrough TS7 0AE

01642 315 797

Visit our website at

www.steelpensioners.co.uk





BOB LEONARD

Port Talbot Retired Employees Association *Membership 200*

Bob worked on the construction of British Steel plants before eventually joining the company in the 1970s. He served 12 years until his retirement in 1988. Bob acts as a tour guide at the Port Talbot Works where his experience is invaluable in explaining the processes to school parties, students, overseas visitors, etc.



Bob writes...

The Association meets once a week on alternate

Wednesdays and Fridays. At the Wednesday meeting there is usually a discussion on general topics and members enjoy bingo or some other entertainment.



The Friday meetings usually concentrate on the Association's twice-yearly holidays (see below).

There is also a keenly-awaited raffle, attracting almost as much interest as a National Lottery roll-over draw.

There are at least 3 Association dinners held annually with an evening's dancing and entertainment.

The Association's twice-yearly holidays, which have taken members throughout Britain and beyond, are renowned for the enjoyment they generate. It is common for members to be found singing late into the night. And, of course, a game of bingo can often be enjoyed too. Between annual holidays, members can enjoy regular day outings.

Snooker and indoor bowls are played at the Association's meeting place in the Huddersfield Building in Port Talbot. The photograph above shows members and the local senior management at Port Talbot following their annual challenge match.

The Association usually wins, but is generous enough to allow the competition an occasional success!

Contact Bob Leonard

01639 773371



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***Simple requirements.** The policyholder must be aged 50 or above. Your house must be in the UK, Channel Islands or the Isle of Man. It must be of standard construction (i.e. built of brick or stone and roofed with slate or tiles). You must not have made more than 2 claims in the last 5 years. Your property must not be in an area liable to flooding and must not be prone to ground movement such as subsidence. Please note that in some postcode areas there are some minimum home security requirements. The 10% minimum saving applies to Berry Birch & Noble's Over50s Home Insurance policy only which covers contents value up to £75,000 and is subject to individual risk acceptance by the underwriter. Berry Birch & Noble also offer Home Insurance policies for those with contents in excess of this amount.



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FREE on 0800 854074

quote reference **BSP** or return the freepost coupon on page 3.

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Travel Insurance



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Annual Multi-Trip Travel Insurance

The cheaper option for those travelling abroad more than once a year.

Key Benefits of Policy

- One premium covers you anywhere in the world however many times you go abroad during the year (as long as no single trip exceeds 45 days)
- Discount available for travellers without any baggage
- Includes winter sports cover up to 17 days per annum (up to age 64)
- Family cover includes any number of children under age 18 (up to age 21 if in full-time education)
- There is no upper age limit



Cost of Annual Multi-Trip Travel Insurance

| | Including Personal Property | Excluding Personal Property (Personal Baggage/ Personal Money) |
|--|-----------------------------|--|
| Individual - under 65 years of age | £ 96.00 | £ 85.00 |
| Couple or family - all under 65 years of age | £119.00 | £102.00 |
| Individual - aged 65 to 70 years of age | £164.00 | £140.00 |
| Couple or family - any aged 65 to 70 | £196.00 | £171.00 |
| Individual - aged 71 years of age or more | £199.00 | £171.00 |
| Couple or family - any aged 71 or more | £245.00 | £205.00 |



Roadside Assistance & Recovery

Berry Birch & Noble provide a complete breakdown and recovery service to cover you both in the UK and Europe for just £45 per annum (or £65 with Homestart).

Call **Berry Birch & Noble FREE** on **0800 854074** quote reference **BSP** or return the freepost coupon.

Motor Insurance

Berry Birch & Noble will offer you the policy which suits you best both in terms of cost and cover from their panel of selected insurers.

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Single Trip Travel Insurance

If you are only planning to take one trip this year or do not travel frequently Single Trip Travel Insurance may be more appropriate.

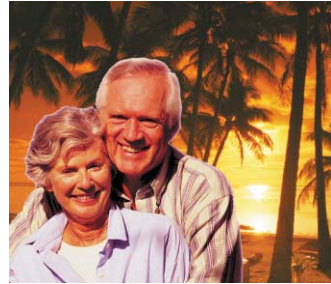
5% discount when you purchase online at www.bbnib.co.uk

When you pop into your travel agent on a Saturday to book your annual holiday, and they insist you have Travel Insurance in place by Monday, it's handy to know you can purchase your Single Trip Travel Insurance online at a discounted rate.

Cost of Single Trip Travel Insurance

Example: Adult aged 18-64 opting for single trip cover without winter sports for a period of 4-8 days

| Destination | Premium Rates | |
|--------------------------------|---------------|-----------------------------------|
| | Normal rate | 5% discount for online purchasing |
| United Kingdom | £ 6.40 | £ 6.08 |
| Europe | £16.80 | £15.98 |
| Worldwide (excl. USA & Canada) | £37.60 | £35.72 |
| Worldwide | £41.60 | £39.52 |



This policy covers residents of the UK aged up to 79. The rate should be multiplied by 2 for persons aged 65-79

If you would like more information on these Travel Insurance policies visit www.bbnib.co.uk

alternatively call **Berry Birch & Noble FREE** on **0800 854074** quote reference **BSP** or return the freepost coupon below.

FOLD HERE, MOISTEN EDGES AND SEAL

Please provide me with more information on insurances for British Steel pensioners

Name (including title) _____

Address _____

Postcode _____

Daytime Tel No (including STD code) _____

Email address _____

I would like more information on:

Home Insurance Renewal Date: / / (DD/MM/YY)

Motor Insurance Renewal Date: / / (DD/MM/YY)

Roadside Assistance

Travel Insurance

Other (please state) _____

The information you provide may be used to inform you of other offers from the Berkeley Berry Birch plc group that we believe will be of interest to you. If you would prefer not to be contacted please tick this box.

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TEAR HERE

Berry Birch & Noble



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Glebe Way
West Wickham
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PRIORITY ENQUIRY