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Inspire Risk Management

Winter newsletter 2015

We are quickly approaching the end of 2015, with 2016 just around the corner, Inspire RM has decided to launch their first ever newsletter, what good timing, Hope you all enjoy reading our winter newsletter.

What's inside...

- Spectrum Kilimanjaro and the Steve Prescott Challenge
- Getting to know Inspires CEO, Neil Reid
- How to stay safe on the roads at Christmas
- 10 ways to prepare your house for Christmas
- How to keep trim at Christmas
- Christmas Recipes

Our CEO's Biggest Challenge Yet!



Neil Reid, founder and CEO of Inspire Risk Management, is fond of not only pushing the boundaries at work but also in his personal life.

Neil has taken up the challenge to not only climb Kilimanjaro, the 19,341ft mountain in Africa, but to do it in 5 days and take part in a world record game of rugby league to be played on the glacial bed and be recorded as the highest altitude game. All in aid of the Steve Prescott Foundation.

Steve Prescott was a St Helens rugby league legend and in 1996 he helped the club with the Championship and Challenge Cup for the first time in two decades. They then went on to win the Challenge Cup again in 1997. Steve also represented Great Britain at under 21 level, England full international level and Ireland 4 times.

In September 2006 Steve was diagnosed with pseudomyxoma peritonei, a rare form of cancer, and he was told he wouldn't see his children grow up as he was given months to live.

In 2007 he set up the Steve Prescott Foundation and the aim was to raise funds for two organisations. The Christie Hospital and Try Assist (a rugby league benevolent fund).

Steve continued to set himself aside as an inspirational person completing challenge after challenge to raise funds for the charity and in 2009 was awarded an MBE for his services to rugby league and charity.

Steve passed away on November 9th 2013, more than 7 years since his cancer diagnosis and in a fitting tribute in 2014 the Rugby Football League announced that they would change their annual Man of Steel award to be renamed as the Steve Prescott Man of Steel award.

The charity has been one that is exceptionally close to Neil's heart following the loss of a much loved relative.

Joined by rugby league legends Lee Briers, Adrian Morely, Barrie McDermott, and

Mike Wainwright along with stars of TV Sky Sports presenter Angela Powers and BBC's Beccy Meehan, the 40 climbers scaled the quicker route to the top of Africa's largest mountain.

On 19th October Neil made it to the top of the mountain and was proud to be part of a unique trip that saw the team go through some massive highs and equally challenging lows.

Once at the peak, the climbers set a Guinness world record for the highest game of rugby league ever played at altitude which was refereed by the RFL referee Robert Hicks, the challenge raised over £180,000.



I'm sure you'll join us in congratulating Neil and the other intrepid expedition members.

Donations can still be given at:

www.justgiving.com/InspireNeil



Neil Reid, CEO.

- Q. What do you consider the most important event of your life so far?
A. **Getting married**
- Q. Would you rather have a beautiful house and an ugly car or an ugly house and a beautiful car?
A. **I do love my cars but having a wife and three children I would have to say ugly car and beautiful home.**
- Q. If you HAD to change your name what would you change it to?
A. **Joe, I've always loved that name.**
- Q. What superpower would you most like to have?
A. **It has to be X-Ray vision.**
- Q. Other than a career in the insurance industry, what career did you want to pursue as a child?
A. **Policeman, that is all I wanted to do from being 3 years old. I fell into insurance by chance aged 16 as I was waiting to join the police at 18 but I never pursued it as a full time career although I became a Special Constable in 2000 and left when my youngest daughter was born in 2009 so I suppose you could say I've had the best of both worlds.**
- Q. Go on an adventurous trip or to a tropical resort?
A. **I have just climbed Kilimanjaro for charity which was amazing and a once in a lifetime opportunity, although I was initially dreading it. So I think I'd go for the relaxing tropical resort!**

Insurance Trivia

Entertainers are at the top of the list when it comes to insuring uncommon items, like body parts. Surprisingly, Mariah Carey has insured her legs, rather than her voice, for 1 billion dollars. Rolling Stones guitarist Keith Richards insured the middle finger of his left hand for 1.6 million dollars. And singer/actress Dolly Parton is reported to have insured you guessed it her chest, valued at \$600,000.

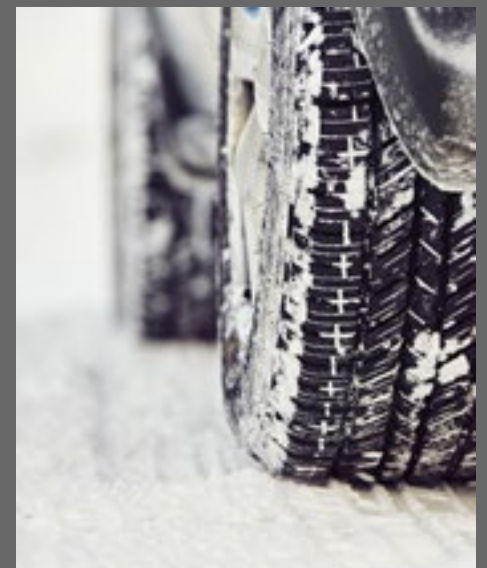
Road safety - Be prepared and stay safe this Christmas...

When extreme weather is possible, keep an emergency kit in your car, especially if you're going on a long journey. Items could include: a blanket, warm clothes, a fully charged mobile phone, de-icing equipment, a torch or a first aid kit

Listen to local/national weather broadcasts and travel bulletins - especially for the areas you will be driving through. As conditions can change rapidly, check them regularly and be prepared to change your plans if conditions on your route worsen.

Its hard to have your vehicle fully serviced before winter starts and have the anti-freeze tested. If you cant have it serviced, then do your own checks.

If you find yourself driving in snow or on icy or snow covered roads, adapt you're driving to these conditions, make sure you reduce your speed, increase the gap between you and the vehicle in front, use dipped headlights, keep your vehicle well ventilated and avoid harsh braking and acceleration, or sharp steering.



Get ready for winter



Sort out your home insurance: Check to make sure that your home insurance policy is up to scratch and that you're covered for winter-related damage, such as a leaky roof.



Bleed your radiators: It's that time of year to grab a towel and your special key and bleed that radiator! Bleeding the radiators releases the air, allowing the radiator to run more efficiently.



Insulation: About a quarter of the heat in your house is lost through the roof, so having good loft and well cavity insulation could keep the house warm with less energy used.



Get your boiler looked at: Either get your boiler serviced before winter or change your old model for a condensing unit, which could shave off around £235 a year.



Guttering: Make sure your gutters are completely free from dirt and grime to minimise water blockage.



No entry for draughts: Check the edges of your doors and windows for draughts, you can either seal these gaps with self-adhesive draught strips or a draught excluder.



Keep your pipes toasty: Burst pipes are common during winter due to rapid freezing, potentially causing massive damage. The way to stop this from happening is to keep your pipes warm in their own foam cardigan (lagging).



Tree Trimming: You know who's to blame for your guttering getting clogged up with leaves? Trees! Getting them trimmed will reduce the amount of foliage that can drop into the guttering.



Switch energy suppliers: If your bills are still high despite improvement, give your energy supplier a call and see if you can be moved to a more appropriate energy tariff.



Bonus Tip: Stock up on hot chocolate. It doesn't matter if its pouring down with freezing cold rain, in the middle of a blizzard or gale force winds, sitting down on the sofa with a hot chocolate in winter is one of the best feelings ever.



A healthy festive spirit

Top tips on staying trim this Christmas:

- **Choose your booze:** go for spritzers or wine above calorific cocktails or hefty beers.
- **Flick the pie:** flick off the top of your mince pie and you lose a third of its 240 calories
- **Observe the single-handful rule** (then stop) with nuts and crisps.
- **Beware canapés:** they can be horrifically lardy. Choose un-creamy non-pastry varieties, eat one or two, and then just say no.
- **Walk it off:** shopping, trips to parties, the after dinner stroll - up your pace and you'll burn off 200 calories in just half an hour.
- **Store it away:** once a day when you open the tin, scoff a few, then put it on the top shelf until the next day. This avoids unconscious grazing, where you consume a chocolate factory's worth in front of the TV without really noticing.



A healthy Christmas recipe

Ever wondered what to do with your left over turkey at Christmas? Why not make a low fat turkey curry!

Ingredients:

- 2 tsp of sunflower oil
- 1 Large onion peeled and diced
- Garlic cloves, 1 or 2 depending on size, peeled and diced
- 1 tsp of curry powder, of your choice
- 1/2 tsp ground coriander
- Leftover Turkey meat
- 400 grams of tinned tomatoes
- 1/2 lemon juiced
- 2 tsp of desiccated coconut
- Salt and Black Pepper

Recipe:

- 1) Fry the onion and garlic in the oil, for about 5 to 10 minutes or until soft and opaque. Add the curry powder and spices, and fry for 1 to 2 minutes.
- 2) Add the rest of the ingredients and mix thoroughly. Simmer, stirring at regular intervals for about 15 to 20 minutes, do not allow to boil. Check the seasoning and adjust if necessary.
- 3) Serve hot with steamed/boiled rice and naan bread (add the extra calories on for rice and naan bread).



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