

## NEWSLETTER

APRIL 2022

### MEET THE TEAM



**Bev Henry – Senior Claims Handler**

Bev has been with Hydrogard Legal Services for over 5 years. Bev specialises in administrative support services to David Lewis our internal director of legal services and assists our CEO Chris Brown in the day-to-day claims management process. Bev has experience in customer relations and in liaising and dealing with the third parties involved in the claims process.

### HYDROGARD'S MY FINAL WISHES

#### My Final Wishes

END OF LIFE PLANNING



My Final Wishes has been set-up by Hydrogard Legal Services because we have had those personal experiences associated with the death of a loved one.

We recognise the stress and trauma the over riding wave of different emotions that people go through when they lose their loved ones. We know the importance and value of the support that is needed at this time, and we understand that everyone copes differently to each other.

In that moment when your loved one has died you are expected to deal with everything and yet this is the moment when we are at our most vulnerable. Our emotions are all over the place, you can't think straight and yet you are expected to make decisions quickly.

By joining the Hydrogard My Final Wishes service, we will let you know exactly what you need to do and when to do it. Our service enables you to cope with the little things and the big things and we make sure your affairs are ready, in place and your final wishes are easy to follow.

It is something we don't necessarily want to discuss when we are in good health or in the early part of our life, but end of life planning is so important for many reasons, and it is not morbid to set your final wishes into a plan that can be easily understood and followed when you die. Everything from planning your funeral, to who you want notified about your death and alongside of all this, your loved ones will know what your final wishes are. Our service allows you to enjoy your life with your loved ones without worry and it also allows you to share your final wishes with them.

Live for today, BUT plan for tomorrow!  
Speak to a member of team today by calling us on 08000 74 84 94.

# NEWSLETTER

## SOME OF OUR NOMINEES SO FAR

### BEST BUSINESS IN SHROPSHIRE



### BEST BUSINESS IN TYNE & WEAR



### BEST BUSINESS IN MID GLAMORGAN



### BEST BUSINESS IN WORCESTERSHIRE



## OUR SME BUSINESS AWARDS ARE BACK FOR 2022!



## SME BUSINESS AWARDS 2022

After a few years off due to the pandemic, we are delighted to announce that our SME Business Awards are back for 2022! Our awards embrace small to medium-sized businesses across the United Kingdom.

In the face of unprecedented hardship and uncertainty, UK business owners have demonstrated dedication and innovation in ways to continue running a successful business during the COVID-19 pandemic.

The SME Business Awards looks to accolade the leading SME businesses, no matter what size, across the nation. If successful, this recognition aims to provide you with the affirmation that you truly are a leader within your industry.

Our prestigious awards are open to any business trading in the United Kingdom that identifies as a small to medium-sized business. The SME Business Awards are judged purely on excellence. In order to determine our deserving winners, our team carefully analyse the information that is available online as well as any additional information supplied by our nominees.

So, if you own, are part of, or would like to nominate a leading SME within the United Kingdom, please complete our Nomination form.



OUR NOMINATIONS CLOSE ON  
30<sup>TH</sup> NOVEMBER 2022

## SUCCESS STORY – HYDROGARD CONSUMER PROTECTION SERVICE WINS DOUBLE GLAZING COMPLAINTS

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We have successfully won full refunds for 2 separate customers; One for a purchase from Safestyle Windows, and a second for a purchase made from Anglian Windows.

In both complaints the supporting company agreed to rescind the customers contract and refund the customers their full money.

If you have purchased a double glazing product and have any problems or concerns, contact our Consumer Protection team today!

## NEW MEMBER - COMPLAINTS

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Mrs K from Hampshire contacted our Consumer Protection Team regarding her Anglian Windows which she had installed in April 2020. Ever since they were fitted Mrs K has noticed an increase in her energy bills due to the windows constantly being drafty, due to them being badly fitted. We are currently in the process of getting Mrs K her money back and having her windows installed correctly.

Mr G from Surrey contacted our Consumer Protection Team after reading online that Safehands had started the entering the liquidation process. We are currently in the process of working towards getting Mr G a full refund due to no longer having a funeral plan in place.

## CONSUMER PROTECTION SERVICES

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**Unlimited Legal Assistance** This covers everyone living in your property for a 12 month period.

**Unlimited Telephone Assistance** regarding any issue you may need answers on or any dispute you have.

**Future Purchasing Advice** We will check out any contractor you are thinking of engaging, we will check their sales contract and we will establish how long they have been in business and advise you how to protect yourself with all purchases.

**Copy of the Beware of Scammers** Consumer Protection Book - How to Protect Yourself.

**1 years membership to the Digital Property Logbook**, which protects your property and all the valuable goods inside (not Insurance).

**HR Advice** so if you have a problem at work and want to ask us questions regarding your employment or any issue with work, we can help answer those questions for you.

**No Win No Fee Claims Management** without the administration costs.

**OUR CONSUMER PROTECTION SERVICE IS £480.00 INCLUDING VAT**

For more information or to sign up for our Consumer Protection Service head over to our website [www.hydrogardlegalservices.co.uk](http://www.hydrogardlegalservices.co.uk) or give us a call on 08000 74 84 94

## Simple Changes You Can Make To Save £400 On Your Energy Bills

Behaviour	Energy savings (kWh per year)	▼ Cost savings per year
Turn thermostat down by 2 degrees from 20C to 18C	3,093	£217
Turn thermostat down by 1 degree from 19C to 18C	1,528	£107
Air dry laundry instead of using the tumble drier	364	£102
Place fridge/freezer in cool and ventilated area	216	£60
Install water efficient shower head and use twice every day	811	£57
Always use the dishwasher on eco settings	182	£51
Delay start of heating from October to November	667	£47
Turn off lights when not in use	134	£38
Use radiator valves to turn off heating in unused rooms	531	£37
Refitting old and damaged seals on refrigerators and freezers	129	£36
Put lids on saucepans	124	£35
Close bedroom window at night instead of leaving a little open	417	£29
Use dishwasher only when full	104	£29
Install sensors and use to turn off lights	104	£29
Only fill kettle to the level required	83	£23
Wash clothes at 40 degrees or less	70	£20
Insulate hot water pipework	264	£18
Switch televisions off when not being watched	49	£14
Take two 7 minute showers instead of 2 baths per week	163	£11
Take showers lasting 5 minutes, not 7 minutes, 4 times a week	132	£9
Simmer rather than boiling food when cooking	28	£8
Buying less food more frequently to reduce the fridge capacity	21	£6
Cook with the microwave not oven	19	£5
Avoid opening fridge door unnecessarily	5	£1
Install programmer or time switch to control heating, and use	0	

With the price of living rapidly increasing, the table above shows that simple changes to our behaviour won't just save us money but could significantly cut the country's carbon emissions.

Four simple changes, such as turning down the thermostat, air-drying laundry, placing a lid on saucepans during cooking and using the dishwasher in eco mode, could save £400 a year.

Homes that use electricity for heating spaces could save four times as much as the above figures as the cost of electricity is significantly higher than gas.

## Supermarkets Across The UK Slash Prices!



**Morrisons and Asda are cutting prices as supermarkets face a fierce battle for customers with the soaring cost of living hitting households' finances.**

Both supermarkets have been losing customers to discounters such as Aldi and Lidl as price pressures grow.

Morrisons said it would offer an average 13% price cut on more than 500 goods including eggs, beef and rice.

Meanwhile, Asda announced it had "dropped and locked in" prices on some products until the end of the year.

The cost of living is rising at its fastest rate in 30 years in part due to soaring food prices.

Morrisons, which is the UK's fourth-largest supermarket after Tesco, Sainsbury's and Asda, said the cuts would cover refrigerated, frozen and store cupboard food and affect around 6% of its total sales volume. Items being discounted include cereal, cooking sauces, chicken and sausages as well as flour, bread and ham.

The supermarket said prices would drop by 12% on average.

## FEATURES IN OUR NEXT ISSUE INCLUDES

SafeHands Funeral Plan Update  
 E.I.S Investments – What It Means For You  
 Success Stories  
 Plus, much more!

IF YOU NEED HELP OR ASSISTANCE WITH ANY DISPUTE,  
 CALL HYDROGARD LEGAL SERVICES ON 08000 74 84 94