

Rachael and Gemma from the Membership Department would like to welcome 107 new members to the Association and introduce a wider range of benefits to members.

IMPROVED INSURANCE QUOTATION SERVICE

For the past few years BIGGA has made an insurance quotation service available to its members. This service, in conjunction with Heath Lambert Affinity Partnerships, is now expanding and offers a wide range of products. For an immediate quotation of any of the following please call **01603 828255**

The range of products available to members consists of:



PERSONAL LOANS

Unsecured personal loans are available up to £25,000 at highly preferential rates from a variety of providers.

MORTGAGES

A panel of mortgage providers who are able to offer unique products tailored to meet your specific requirements.

LIFE ASSURANCE

There are two types of Term Insurance cover available, providing protection to meet your needs.

- Level Term Assurance which provides a tax-free cash lump sum in the event of the death of the life assured during a specified period (the Term)
- Decreasing Term Assurance sometimes known as a Mortgage Protection Plan, this policy is designed to pay off the outstanding amount of a repayment mortgage as it reduces over time, by clearing the remaining mortgage in the event of death within the term.

HOUSEHOLD INSURANCE

Insurance cover is available for buildings and contents, with a discount on the overall premium for insuring both the buildings and contents in a combined policy. Cover automatically includes new for old replacement of items, and the optional instalment plan means that you can spread the cost of your premium.



BIGGA welcomes..

Scottish Region

William Blair, East William Butler, East John Crawford, East Paul Dumma, East Raymond Hunter, East Gary Jenson, East Jamie Kaszuba, East Alexander Latto, Central David March, West Wayne Meikle, Central Greg Paterson, Central Ian Templeton, Ayrshire

Northern Region

James Bentley, Northern David Crampton, Northern Ben Crowther, North West Chris Fraser, North West Raymond Griffiths, North Wales

Stephen Harmston, North East Matthew Holden, Sheffield Gary Hudson, Northern Stephen Jenkins, North Wales

Steven Malone, North West Stanley Massarelli, North

Wales Daniel Ovington, Cleveland Adam Pallas, North East Dewi Roberts, North Wales James Senior, Northern Tony Simpson, Sheffield Jack Strong, Cleveland Stuart Taylor, Sheffield

Peter Vinton, North East Leigh Watson, Northern Andrew Weathritt, North East John Williams, North Wales Paul Wilton, Northern Carl Wood, Cleveland Christopher Wright, North West

Midland Region

Gary Bateman, BB&O Gary Cousins, BB&O Benjamin Cumberland, East Midland Simon Graham, BB&O David Grant, BB&O Robert Hindhaugh, Midland Daniel Lenton, East Midland Craig Marsh, BB&O Robert Palmer, BB&O Gerald Pead, BB&O David Peters, BB&O Justin Randall, BB&O Keir Threlkeld, Midland Robert Writle, Midland James Yates, Midland

South East Region

Daniel Alkach, Surrey Matthew Ash, Sussex Christopher Cameron, Sussex Craig Campbell, Essex John Cole, Sussex Craig Davies, Surrey Wayne Dudley, Surrey Russell Eales, Sussex Dan Harding, Surrey Andrew Hill, Sussex Tim Hogg, Surrey Dean Jones, Sussex Gary Kennington, Kent Adam Lunoe, Surrey Jonathan Marchant, Sussex lain Mccann, Surrey Christopher Sinclair, Kent Paul Standen, Surrey Joel Williams, Surrey Paul Williams, Sussex

South West/South Wales

Stuart Adams, South Wales Karl Bonner, South Coast Raymond Francis, South Coast David King, South Coast David King, South Coast Richard Kingscott, South West Christopher Scarborough, Devon & Cornwall Thomas Spurway, South West Andrew Thrift, South Coast Robin Wilcox, South Coast Robin Wilcox, South Coast Michael Wilson, South Wales

Northern Ireland

Wilson Gaw

International

Ole Adamsen, Denmark Paul Butler, Germany

Student Member

Ulf Diekmann, Central Scotland Hector Forcen-Moreno, Central Scotland Marcus Morphew, South West Richard Neville, USA David Peacock, South Wales James Rawsthorne, Midland Steven Scott, North West

Corporate Members

Jon Chippendale, Sussex Paula Dickson, London Gary Fitch, North West John Stuttard, Central Scotland Simon Taylor, East Midland

Associate Members

Stephen Millar, Central Scotland David Owen, North Wales

Golden/Silver Key Members

Sian Lewis, South Wales Gareth Knight, Essex Emma Passman, South Coast Clive Pearson, North West Duncan Pratt, London Richard Smith, South Wales

MOTOR

- Key features include:
- · Elite panel of insurers and Lloyd's syndicates
- Payment options include debit/credit card, monthly direct debits & cheques
- Cover options include Comprehensive, Third Party, Fire & Theft, Third P.
 - Party, Fire & Theft, Third Party Only
- Uninsured Loss Recovery cover included.
 European 'green card' cover included with some
- insurers
- Legal Expenses cover
- Free courtesy car in the event of a non-fault accident (subject to availability)
- · Discounts for garaging available
- · Restricted mileage discounts available

HOLIDAY HOMES

We can offer the widest buildings and contents cover for a second home. Arranging insurance for holiday property can be a daunting task especially if the property is situated in Europe.

This comprehensive cover provides complete protection for a second home and can be tailored to meet individual requirements.

CARAVANS

Whether a touring or static caravan, used twice a year or every weekend we can arrange comprehensive cover to suit every need. Key features include:

- Loss or Damage to the Caravan and Equipment
- Loss or Damage to contents and personal effects
- Liability to public
- Loss of use
- · Legal assistance and helpline

PET

Keeping a Pet is a big commitment. It can also be expensive. Recent advances in treatments have meant that over the past few years there has been a steady and fairly steep increase in veterinary fees. Should a pet suffer an accident or become ill, the cost of providing veterinary care can reach hundreds or even thousands of pounds.

We have arranged a scheme for BIGGA which will provide protection against the cost of veterinary treatment and a range of other benefits dependant on the type of cover which includes:

- · Complementary treatment fees
- Third Party Liability
- · Accidental Death
- Theft or Straying
- Advertising & Reward
- Emergency Boarding Fees
- Holiday Cancellation Costs

TRAVEL INSURANCE

Travel insurance has traditionally been bought through travel agents or tour operators when booking a holiday or



making travel arrangement. Heath Lambert Affinity Partnerships offer both single trip and annual policies to BIGGA members and their families. You will find that the rates compare very favourably with what is available elsewhere in the market and that cover limits are very generous. Naturally golf clubs are covered under the products

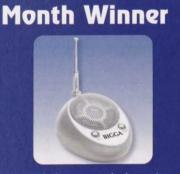
Insurance products and Financial Services are provided by Heath Lambert Consulting Limited, which is regulated by the Financial Services Authority and is a member of the General Insurance Standards Council.

USEFUL CONTACT NUMBERS:

Please be ready to quote your membership number when calling

GREENKEEPER MEMBERS ONLY	
Free Legal Helpline	0800 068 189
Personal Accident Insurance	0800 316 133
ALL MEMBERS Heath Lambert Affinity Partnerships Insurance Quotation Service	01603 82825
Arco Hotline (20% of Selected Products)	01482 61177
Silver Knight Rescue	0800 068 189
Silver Knight Repair	0800 068 189
BIGGA Merchandise	01347 83380
BIGGA Lending Library	01347 83380
Education and Training Advice	01347 83380
Membership Queries	01347 83380
BIGGA Website	. www.bigga.org.u

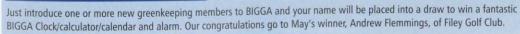
MAY'S MEMBERSHIP DRAW WINNER



Message of the

Each month the person who has written the best message on the BIGGA Bulletin Board, which is found on the BIGGA website www.bigga.org.uk, receives one of these FM desktop scan radios.

Our congratulations go to May's winner, Kerry Jones from Garnant Park Golf Club who's message was posted on the 25th March under the 'Talking Shop' section.





How well do you know the people who work for the Association?

In this new series we give you a chance to learn a little more about a member of BIGGA's Headquarters staff



John Pemberton

Position: Deputy Executive Director

What does your role involve? Responsible for BIGGA's finances together with administration at Headquarters

How long have you worked for the Association? 10 years

Where were you born and brought up? York

Where did you work before you joined BIGGA? Group Accountant for a Danish owned

wholesale distributor involved in the building industry

What are your hobbies? Golf, DIY, Antiques and Furniture Restoration

What is your favourite food? A nicely cooked steak

What is your favourite film? I don't have one

What was the last book you read? Dick Francis

Who is your all time hero? My wife - for putting up with me for 33 years!

What was the best event you've ever attended? My own wedding

What is your claim to fame? (None not acceptable)

In the days of the Benson & Hedges Tournament at York one year I helped out driving courtesy cars for the players and officials. Passengers included a much younger Seve Ballesteros but the most courteous was Gary Player who insisted on sitting in the front seat. He was a good conversationalist and we ended up stopping at a small corner shop one evening so that he could buy some carrots. Imagine the reaction of the shopkeeper!

