

INCOME PROTECTION POLICY FOR TAXI DRIVERS

Taxi drivers can buy an income protection policy from advancedfinancialadvice.co.uk that will provide a regular income if the driver is unable to work driving their taxi due to illness or injury, resulting in a loss of earnings. Nigel Osgood, FPC Advanced CeMAP, Partner at Advanced Financial Services, who are marketing the friendly society policy, said: "In a market of complex policies and rate structures, this new policy is a breath of fresh air offering 'own occupation' definition of incapacity, no premium-loading for occupation or gender and no standard policy exclusions! In such stressful times, this new and innovative policy will ease your financial worry of being unable to work."

The driver decides on the amount of benefit required (up to a maximum of 65% of personal taxable income

up to £60,000 and 40% of any income in excess of £60,000 prior to incapacity) and how soon the benefit is needed i.e. the 'deferred period' ('Day One' cover is even available), how long the cover is to last (retirement age can be between the ages of 50 and 65, subject to a minimum term of 5 years) and whether the benefit is to be index-linked.

For example a 35 year old taxi driver wanting a benefit of £1,000pm (tax-free under current legislation) with a retirement age of 65 years would pay:

Deferred Period	Monthly Premium
'Day One'	£43.85
1 Week	£40.57
4 Weeks	£35.14
8 Weeks	£32.03
13 Weeks	£29.95

There are further premium reductions for 26 and 52 weeks. With no charges other than the monthly premium, the policy does not have a cash-in value at anytime. After an application is accepted, an applicant will receive a notice of their right to cancel and that gives 30 days in which to change his/her mind.

As a welcoming offer, the company will donate £50 to a taxi trade charity of your choice, for every approved case that does not cancel within the 30 days period.

For further information telephone Nigel on 01628 594433 or by email to: nigel@advancedfinancialadvice.co.uk

KILLER PILLARS

The leading cause of fatal, serious and slight crashes on UK roads is drivers 'failing to look properly' with 49,533 (35%) accidents in 2007. Autoglass® has teamed up with leading road safety organisation RoadSafe and national cycling organisation CTC to warn drivers that there could be a high price to pay for failing to check their A-Pillar blind spot. Nigel Doggett, managing director at Autoglass® said: "We are encouraged to see that the research we carried out in 2006 has had an impact on manufacturers and that four out of the five cars tested now have thinner A-Pillars."

In the most recent Autoglass report, which was undertaken by MIRA, (formerly the Motor Industry Research Association), results showed some cars and vans have dangerous blind spots caused by

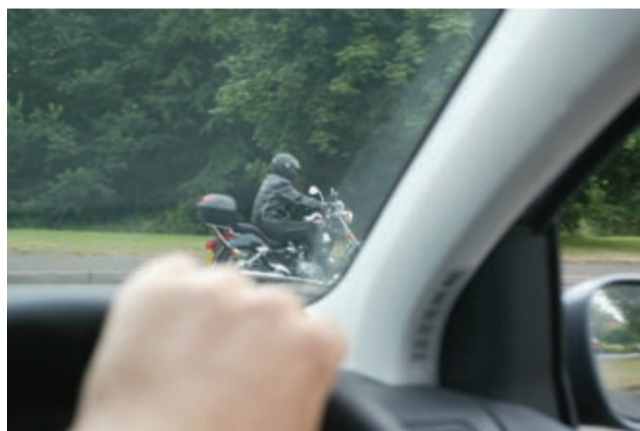
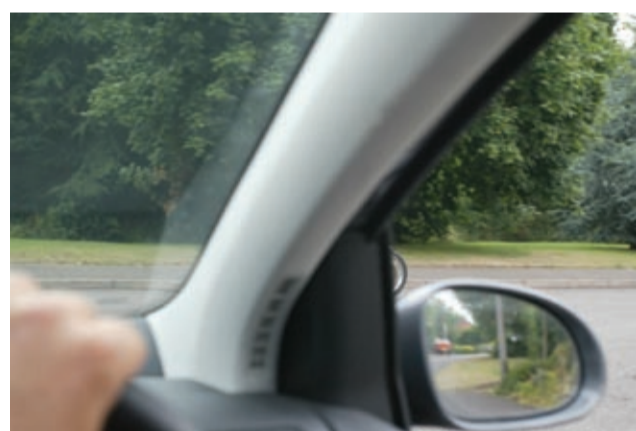


the thickness of the A-pillars on either side of the windscreen. These pillars are wide enough to hide a cyclist, motorbike or a group of people from the view of the driver. The Autoglass report said the Ford Transit revealed appalling results with an A-Spot measuring 6.4 metres - three times larger than the best performing saloon car - the Mercedes C Class, and capable of hiding two full sized motorcycles or a group of cyclists from the driver's view.

The Mercedes Benz Sprinter and Vito, which is used as the base vehicle for the Mercedes Taxi, also displayed shocking marks with A-Spots of 6.3 metres and 6.2 metres, capable of hiding a group of 15 children. Even the small models didn't escape the horrendous blind spot with the VW Caddy having an A-Spot of 4.2 metres. MIRA were commissioned to

test driver vision in different makes and models of modern vans and cars. The tests included a calculation of the A-Pillar blind spot, or 'A-Spot' - the width of objects obscured from a driver's vision at 23 metres; the stopping distance required when travelling at 30mph. With over 1,800 cyclists and motorcyclists involved in accidents Autoglass is keen to warn of the potentially fatal blind spot problem. According to Autoglass there are 14,600 accidents

Industry figures show there are approximately 68,000 taxis in England and Wales of which approx 4000 would be conversion type vehicles based on van designs. There are 125,000 PHV vehicles in England and Wales of which there are no official figures for the vehicle type, but it is likely to be a higher percentage.



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