

Personal Lines Perspectives

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Home

Making Your Home More Eco-friendly

The state of the environment has become a prevalent subject for many people—not only in the UK, but around the world. Every property owner has the ability to contribute to the protection of the environment by being more eco-friendly.

Even in a single-family home, a number of changes may be able to help make your residence more eco-friendly. As a homeowner, you have the ability to make adjustments and decisions that will help reduce any environmental impact.

When attempting to make your household more eco-friendly, consider these everyday tips:

- **Use eco-friendly products**—Cleaning products, shampoo and conditioner can all contain chemicals—such as detergents, preservatives and foaming agents—that can cause damage to the environment. Consider switching to products that do not contain synthetic ingredients. Toilet paper made out of bamboo can also be an eco-friendly alternative for your household.
- **Unplug**—Even when electronic devices are turned off or in standby mode, they are still using electricity. When a device is fully charged or will not be needed anytime soon, consider unplugging it in order to save energy.
- **Reconsider appliance use**—Using washing machines and dryers may be convenient, but, at least when not in a rush, consider hanging clothes out to dry instead. When running a washing machine, utilise a cooler setting to reduce energy usage.
- **Energy and heating choices**—If looking to make larger changes, investing in a renewable energy source, like solar panels, can make your home far more eco-friendly. Similarly, switching to an eco-friendly heating source—such as boilers, heat pumps and solar thermal heating—can also reduce both your environmental impact and energy bills.

For more information on becoming eco-friendly, contact us today.





Life

Safety Steps for Travelling While Using Public Transport

While many people have chosen to avoid public transport since the start of the coronavirus pandemic, utilising these services may still be necessary for some people.

With that in mind, those who are still riding public transport should adhere to the following steps:

1. **Plan ahead**—Research your trip before you embark, and be prepared for your plans to be altered both leading up to and during your journey.
2. **Wear a face covering**—Most people are currently required by law to wear a face covering while using public transport. It's worth noting that there are certain [exemptions](#).
3. **Maintain distance**—Social distancing has become second nature for many people at this point, but adhering to this precaution is of particular importance when in public settings with many strangers and frequently contacted surfaces.
4. **Avoid crowds**—If possible, avoid travelling during peak hours, and use quieter and less crowded stations. If necessary, consider exiting public transport a stop early and enjoying a short walk to finish your journey.
5. **Clean up**—Be sure to maintain hygiene after departing public transport. Wash your hands for at least 20 seconds or use hand sanitiser as soon as possible.

Motor

Understanding Electric Cars

The UK government has established a goal of phasing out all internal combustion engine vehicles by 2030. This change would include any cars that run on petrol or diesel.

Electric vehicles have already started to become a more common choice in the UK. The number of pure electronic vehicles (EVs) registered in the UK nearly tripled in 2020 to over 108,000. In addition, the percentage of battery electric vehicles in the new car market rose from 1.6 per cent in 2019 to 6.6 per cent in 2020.

With the rising popularity of EVs, as well as the government's aforementioned timeline, it's important for consumers to understand the benefits of these cars, such as:

- **Cleaner emissions**—The batteries in EVs power both the electric motor and other electronics while not producing any waste material.
- **Reduced recurring costs**—Although the initial purchase of an EV may be expensive, recurring costs are significantly lower. Charging an electronic car can cost as little as 10 per cent of what it would take to fill up a petrol or diesel vehicle.
- **Purchasing incentives**—The government's Plug-in Car Grant provides a £3,000 grant for those buying a pure EV for less than £50,000. Customers may also enjoy favourable finance rates or a free wall box charger installation.
- **Tax benefits**—EVs that cost less than £40,000 may qualify for free road tax. Cars that exceed that price will be subject to a £340 a year tax for five years, but will become exempt afterwards.
- **Reduced premiums**—A motor policy for EVs can also be a source of savings for owners. According to industry experts, as of December 2020, the average premium for EVs over the preceding year was £629 compared with a cost of £718 for petrol and diesel vehicles.

It's important for those considering shopping for an EV to also be aware that these cars can have disadvantages. For example, EVs rely on access to charging points, which may be more difficult to locate than petrol stations.