

# MONEYTIMES

## Winter Wonderland? If only that were so...



WITH JILL KERBY

IT'S double whammy month: the height of the storm and flu season. And if you haven't battened down both these hatches, it could prove to be a very expensive one too.

So let's start with the first significant storm of the new year - Storm Eleanor.

Here in Dublin we got off light: the huge winds caused plenty of branches to sheer off the big sycamore trees outside my office on the South Circular Road, slates were loosened and outdoor Christmas lights were left hanging rather precariously.

The devastation in Galway, Mayo and Limerick was a very different matter, with people and businesses who have never been flooded before, facing weeks of expensive cleaning-up and repairs.

According to a specialist home insurance brokers, [www.insuremyhouse.ie](http://www.insuremyhouse.ie), their company was inundated before Storm Ophelia back in October with calls for last minute insurance cover; there would have

been little or no warning for what arrived last week.

"The level of calls [then] corroborated something we already knew," said Deirdre McCarthy of the company. "That there are very likely thousands of homeowners throughout the country who let their home insurance cover lapse at renewal date.

"While some people might go a long period of time without cover, anecdotal evidence suggests most "lappers" go without coverage for an average of 3 - 4 weeks. While this might not seem like a long time, the crux of the matter is that if their property were to be damaged or burgled during this period, they would simply not be covered, and would have to foot the entirety of the repair or replacement bill themselves."

Storm Eleanor - and the huge weather bomb that also hit the east and north east of America and Canada - that severe, record-breaking winter storms are no longer just a

50 year event.

"For some people it's really just an "oops I didn't realise" situation and for others it's an "I don't have the funds" issue," says Ms McCarthy. "If it's the latter we would advise that people should consider using a direct debit option for payment. We've also found that if people go without cover inadvertently and subsequently realise their error, they are sometimes likely to just continue as is without cover - and put the renewal on the long finger."

Having proper insurance is all very well, but knowing what to do if you have to make a claim is also important.

Always call an experienced insurance assessor to act on your behalf with the insurance company's agent, the claims adjuster. For a modest cut of the final settlement, the assessor will prepare a damage report, get you an independent repair quote and negotiate a fair, speedy and inevitably higher settlement than your insurer's first offer. (Check out [www.proinsuranceclaims.ie](http://www.proinsuranceclaims.ie), with offices nationwide or ask your broker to recommend one.)

The other people who might be regretting not having made proper insurance provision - this time for their health - are those who have been waiting days on trolleys to be seen by exhausted accident and emergency personnel.

The A & E departments in private hospitals and the private minor illness and injury clinics are certainly busier at this time of year and have limited hours of operation - usually c9am-6pm and do not take ambulance cases.

But if you suspect you've broken your

wrist (my husband this past summer), or have appendicitis, not food poisoning (my son) or are worried that a worsening fever and cough might be turning into pneumonia (an elderly neighbour), then the last place you want your GP to send you this week is the local emergency department in a busy public hospital.

Some hospitals are under far more bed and trolley pressure than others but having the option of getting yourself or a loved one who is not critically ill to a private A & E requires having health insurance.

About a million private health insurance renewals happen in the first three months of the New Year, according to the specialist broker, Dermot Goode of [www.totalhealthcover.ie](http://www.totalhealthcover.ie). The over-50s make the greatest number of claims and have highest health insurance cover, but are also more likely to be overpaying for cover.

Goode's recommendation is that anyone who has remained on the oldest once popular VHI, Laya and Irish Life Health plans should prioritise a review "as they have been hit by multiple price hikes over the years." Switching to a similar but cheaper plan, even with their own provider that includes a small excess payment, says Goode can result in savings "of between €500 - €1,250 per adult. Remember, the older the plan held, the higher the likely savings."

Winter will end sooner or later. The trick, as always is to get through with the least damage and expense by taking preventative measures. Call a good broker. Start 2018 as you intend to finish - saving money.

Please send your queries to Jill c/o this paper or by email: [jill@jillkerby.ie](mailto:jill@jillkerby.ie)



### NOTICE OF PROPOSED DEVELOPMENT BY A LOCAL AUTHORITY Comhairle Chontae Chill Chainnigh Kilkenny County Council

Proposed development by a Local Authority  
Section 179 of the Planning and Development Act 2000-2016  
Part 8 of the Planning and Development Regulations 2001-2017

#### Waterford to New Ross Greenway at Aylwardstown

In accordance with Part 8, Article 81 of the above Regulations, Kilkenny County Council as lead authority hereby gives notice of proposals pertaining to the following development:

The development of the disused railway line on lands at Aylwardstown, Glenmore as a cycle and pedestrian route. This section of proposed Greenway forms part of a larger proposed Greenway of some 22 km following the disused railway line, extending from Ferrybank, South Kilkenny to New Ross, Co. Wexford, currently under consideration by Kilkenny County Council. This section of the route comprises 660 metres in length and will begin on the railway line at CH 11+900 adjacent to the railway under bridge UBJ443 at local road LP 7515-19 at Aylwardstown. The route continues along the disused railway line adjacent to farm holdings to the level crossing, also at Aylwardstown, where a private laneway off local road no. L-7516- 9, crosses the railway line at CH 12+500.

The works will include the following:

- The clearance of vegetation on the rail line corridor, retaining boundary hedgerows and boundary vegetation
- The lifting of the old rails.
- The laying of a 3 metre wide bituminous surface on a crushed stone base to form the cycle and footpath track
- Accommodation works consisting of screen walls, screen fencing, security fencing, agricultural crossings to facilitate landowners
- Repair and upgrade of existing drains
- The marking of the aforementioned cycle and footpaths
- The upgrade and repair of the existing bridge so as to accommodate the cycle /pedestrian route
- The installation of barriers for the safety of Greenway users
- Stock proof fencing

Plans and particulars of the proposed development will be available for inspection from Friday the 12<sup>th</sup> of January, 2018 to Friday the 9<sup>th</sup> of February 2018 inclusive, on the consult website: <https://consult.kilkenny.ie/en> at the following offices:

Location	Opening Hours
Planning Department, Kilkenny County Council, County Hall, John Street, Kilkenny	From 9am to 1pm & 2pm to 5pm Monday to Friday (Except Public Holidays)
Ferrybank Library, Ferrybank Shopping Centre, Ferrybank, Co. Kilkenny	Tuesday, Thursday and Fridays From 10am to 1.30pm, 2.30pm to 5pm Wednesday 10am to 1.30pm, 2.30pm to 7pm Saturday 9.30am to 1.30pm
Ferrybank Area Office, Ferrybank Shopping Centre, Ferrybank, Co. Kilkenny	From 9am to 1pm & 2pm to 5pm Monday to Friday (Except Public Holidays)
Kilkenny County Council, Ferrybank Area Office, Ferrybank, Co. Kilkenny	From 9am to 1pm & 2pm to 5pm Monday to Friday (Except Public Holidays)
Wexford County Council, New Ross Municipal District Office, Quay Street, The Tholsel, New Ross, Co. Wexford	From 9am to 1pm & 2pm to 5pm Monday to Friday (Except Public Holidays)

Submissions or observations with respect to the proposed development, dealing with the proper planning and sustainable development of the area in which the development will be carried out, may be made

- online at <https://consult.kilkenny.ie/en> or
- via email to [GreenwayAylwardstown@kilkennycoco.ie](mailto:GreenwayAylwardstown@kilkennycoco.ie)
- in writing to the Planning Department, County Hall, John Street, Kilkenny

The latest date for receipt of submissions on the above scheme is Friday the 23<sup>rd</sup> of February, 2018.

Submissions should be clearly marked 'Aylwardstown Section - Waterford to New Ross Greenway'.

Sean McKeown,  
Director of Services, Kilkenny County Council, County Buildings,

John Street, Kilkenny