

General Election Manifesto



Auto Enrolment Pensions

The proposed employer's contribution rate of 6% for the Auto Enrolment Pensions is unreasonable and unfair. This is a disincentive to employers to employ and will create a restriction on expansion and investment in the business. If this is introduced it will cause additional wage claims from employees seeking to replace their contributions. We cannot condone the rate of 6% as fair on employers, especially employers in the convenience and forecourt sector.



Security

There should be an acknowledgement that there is no such thing as petty crime. Violence against store owners and their staff should be viewed by Gardaí and the judiciary as a serious offence. Gardaí ought to seek ASBO's for unlawful youths operating with impunity in urban areas.



Insurance

As a policyholder affected by the current insurance crisis and as a member of the Alliance for Insurance Reform, We wish to express our sheer frustration at the slow pace of insurance reform and to ask for your support for the four key reforms we are seeking as a matter of urgency, namely:

1. **Reduce** unfair general damages to reflect international norms and the principles already established by the higher courts - including that 'minor injuries attract modest damages'.
2. **Review** and re-balance the "common duty of care" to require occupiers to take a duty of care that is reasonable, practical and proportionate.
3. **Support** a fully-resourced Garda Insurance Fraud Unit.
4. **Insist** on insurers committing to a schedule of forecast reductions for planned reforms.



Environmental Issues

Retailers cannot continue to be used as unpaid tax collectors for the State. The additional administrative and fiscal costs that will accrue to retailers collecting environmental levies for plastic bags, single use plastics and coffee cups can only be justified if retailers are adequately compensated for their costs. We ask that the Department of Communications, Climate Action and Environment allow for a system that will acknowledge these costs and provide a system for a reasonable remuneration.



Rates

The current valuation system is unfair to retailers, in particular forecourt retailers. There is an urgent need for a root and branch redress of the anomalies of the existing system, currently based upon a notional rental income on the property.

