



The quarterly newsletter from Nott Pybus & Associates Ltd

Welcome to Nott Pybus News

We're pleased to present the first issue of Nott Pybus News – our new quarterly newsletter, designed to keep you informed of all the latest issues and developments in the insurance and financial services market. We will be reporting on new products, providing updates on changes in legislation, as well as keeping you informed of any new services from the team here at Nott Pybus.

A-Day on its way



6th April 2006 is Pensions A-Day. It's the date when new pension legislation comes into force and it will revolutionise the way we think about pensions. The proposed changes in pension rules will have a major impact on almost everyone, irrespective of their current situation.

Whether you already have a pension or intend to have one, A-Day could dramatically affect your plans for retirement. It's therefore important that you seek professional pension advice now, so call Mike Tipper on 01462 440088 to find out how A-Day will affect you.

Are your assets protected?

Directors and officers liability claims result in millions of dollars in lawsuits each year. Every day, newspapers are filled with articles about companies being sued over accounting fraud, mergers and acquisitions, signs of financial weakness and conflicts of interest. Courts are overflowing with shareholders, competitors, customers and government entities making damaging claims against directors and officers – many times resulting in seven-figure verdicts.

With Directors and Officers Liability Insurance you can gain confidence and peace of mind that you have the support you need. This insurance provides specialised cover for the directors and officers of your company, protects them against losses that may result from alleged errors in judgment, breaches of duty or wrongful acts in the course of their work for your organisation.**

Protecting your company's assets and the best interests of your management team is essential to the long-term success of your organisation. That's why it's important to establish directors and officers liability protection today. For more information, contact Bob Pybus on 01462 440088.

The funny side of insurance...

Q: Do you know what a woman and insurance have in common?

A: They are both expensive, difficult to understand and what you get is not guaranteed.

Q: Do you know the difference between a man and a whole life policy?

A: A whole life policy eventually matures.

Larry's barn burned down and his wife, Susan, called the insurance company. Susan told the insurance company, "We had that barn insured for fifty thousand and I want my money." The agent replied, "Whoa there, just a minute, Susan. Insurance doesn't work quite like that. We will ascertain the value of what was insured and provide you with a new one of comparable worth." There was a long pause before Susan replied, "Then I'd like to cancel the policy on my husband."

* Reference: Self Invested Pension Plan (SIPP's) 2005

** Subject to terms and conditions and may vary according to your individual circumstances.

New products

Introducing... 'Businesscare'

'Businesscare' is a new product from First Assist to deliver advice, care and insurance solutions to small to medium sized companies. For less than 70p per day the service provides advice on employment, tax, VAT, legal, health and safety and employee well-being issues, 24 hours a day 365 days a year.

With tailor-made documents and advice designed to suit your needs, regular news updates on changes in legislation, as well as online access to a wide range of business information, 'Businesscare' gives your company the ability to purchase large company benefits at small company prices.

For more information on BusinessCare, contact Cliff Nott on 01462 440088

Your views...

We value the views and opinions of all our clients, so if you have something that you'd like to comment on, or would like to cover in our next Newsletter, please contact the Editor – Bob Pybus on 01462 440088 or email bob@nottpybus.com