



The quarterly newsletter from Nott Pybus & Associates Ltd

## Group Personal Accident & Travel Cover

People buy travel insurance when they go away, whether on business or on holiday. An excellent way of both protecting and giving some benefit to you and your staff is by offering personal accident and travel cover on a group basis. It's a cost effective way of adding a benefit to an employment package and it throws in extra insurance cover.



Choose whom you'd like to add to the group, advise us what kind of trips you and those you wish to protect take during the year and we'll show you a package to suit you. For more information email: [bob@nottpybus.com](mailto:bob@nottpybus.com)

## Business Interruption

If your business is affected by fire, flood or theft would you have enough insurance protection to ensure that the business is compensated for any loss in it's potential profit? Have you looked at what your profit might be for the next 12 months and accounted for any increase in your annual insurance? Do you know that insurers will only provide proportionate cover if you are underinsured? Talk to Bob Pybus if you need some help assessing the risk to your business. Contact: [bob@nottpybus.com](mailto:bob@nottpybus.com)

## Goods In Transit/Marine Cargo



Do you send your goods by courier or haulier? If so, check the insurance cover held by the haulier to ensure that your goods are protected properly. Most hauliers have a limited cover related to the weight of goods carried and not to value.

If you send goods regularly we can ensure you have the right protection at the right price to cover the goods no matter where in the world they go.

## Credit Insurance

Are your customers as strong financially as you think they are? Can you afford to write off business debt if they aren't?

Talk to us about Credit insurance protection. It's a website based product which is easy to run and gives you peace of mind when opening and increasing accounts with your customers. The cover provides for bad debt or default up to 95% of the invoiced value.

## Happy New Year

The team at Nott Pybus would like to take this opportunity to wish you a prosperous and successful 2007.

## Premium Credit

If you need to manage premium payment over a period of time we can help! We have access to a very competitively priced finance scheme, which enables you to pay for your insurance premium over up to ten months. It's a great way to ensure that your premium is paid on time and to ease the burden on your cash flow.

Ask Bob Pybus for details or email him: [bob@nottpybus.com](mailto:bob@nottpybus.com)

## Death In Service Cover

One of the most cost effective way of providing life cover for your staff. We can organise cover for as many or as few people as you may wish to protect at very cost effective prices. It's an excellent way of offering a little extra to your staff.

Call our team on 01462 440088 for more information on this service.