

Initial Disclosure Document



Courier Combined Insurance



Initial Disclosure Document

This document provides a summary of the key information relating to this Event Insurance product.

1. THE FINANCIAL CONDUCT AUTHORITY (FCA)

The FCA is the independent watchdog that regulates financial services. This document has been designed by the FCA to be given to customers considering buying certain financial products. Use this information to decide if our services are right for you.

2. WHOSE PRODUCTS DO WE OFFER?

We offer Goods in Transit, Public Liability and Employers liability for a single insurer **Chubb European Group SE**.

3. WHICH SERVICE WILL WE PROVIDE YOU WITH?

You will **NOT** receive advice or a recommendation from us for any of our products.

We may ask some questions to determine if you will be eligible to make a claim under the policy.

You will then need to make your own choice about how to proceed.

4. WHAT WILL YOU HAVE TO PAY US FOR OUR SERVICES?

A fee of £35 for Goods in Transit, Public and Employers Liability Insurance policies.

You will receive a quotation which will tell you about any other fees relating to any particular insurance policy.

5. WHO REGULATES US?

Novas Insurance is a trading style of Cornish Insurance Consultants 126-128 High Street Delabole Cornwall PL33 9AJ which is authorised and regulated by the Financial Conduct Authority.

FCA registration number 309401.

You can check this on the Financial Services Register by visiting the FCA's website <https://www.fca.org.uk/firms/financial-services-register>

6. WHAT TO DO IF YOU HAVE A COMPLAINT

If you wish to register a complaint please contact us:

In writing: Customer Complaints, Trymlee, Station Road, Portbury BS20 7TN

By Telephone: 0333 3052227

By Email: complaints@novasinsurance.com



7. ARE WE COVERED BY THE FINANCIAL SERVICES COMPENSATION SCHEME (FSCS)?

Chubb European Group SE is covered by the Financial Services Compensation Scheme (FSCS).

You may be entitled to compensation from the FSCS if We are unable to meet Our liabilities. For compulsory insurance You may be entitled to compensation up to 100% of the claim.

For all other types of insurance You may be entitled to compensation of up to £2,000 for the first part of the claim and 90% of the remainder of the claim.

Further information about compensation scheme arrangements is available from the FSCS or You can visit their website at www.fscs.org.uk

Financial Services Compensation Scheme 10th Floor Beaufort House 15 St Botolph Street London EC3A 7QU Telephone: 0207 741 4100 or 0800 678 1100

8. DATA PROTECTION


We use personal information which you supply to us or, where applicable, to your insurance broker in order to write and administer this Policy, including any claims arising from it.

This information will include basic contact details such as your name, address, and policy number, but may also include more detailed information about you (for example, your age, health, details of assets, claims history) where this is relevant to the risk we are insuring, services we are providing or to a claim you are reporting.

Your personal information may be shared with our group companies in other countries as required to provide coverage under your policy or to store your information. We also use a number of trusted service providers, who will also have access to your personal information subject to our instructions and control.

You have a number of rights in relation to your personal information, including rights of access and, in certain circumstances, erasure.





Novas Insurance
Trymlee,
Station Road,
Portbury,
Bristol, BS20 7TN

☎ 0333 305 2226

✉ info@novasinsurance.com

[novasinsurance.com](https://www.novasinsurance.com)

 **NOVAS**
INSURANCE

Novas Insurance is a trading style of Cornish Insurance Consultants who are authorised and regulated by the Financial Conduct Authority (309401).