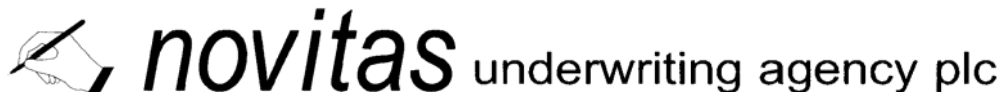




about our insurance service
Pilgrim Insurance Services
(a trading name of Novitas Underwriting Agency plc)
Devonshire House
Manor Way, Borehamwood
Hertfordshire, WD6 1QQ



1 The Financial Services Authority (FSA)

The FSA is the independent watchdog that regulates financial services. It requires us to give you this document. Use this information to decide if our services are right for you.

2 Whose products do we offer ?

We offer motorcycle insurance products underwritten by Aviva Insurance UK Limited, AXA Insurance UK plc and Chaucer Insurance.

3 Which service will we provide you with ?

We will advise and make a recommendation for you after we have assessed your needs for motorcycle insurance.



You will not receive advice of a recommendation from us for motorcycle insurance. We may ask some questions to narrow down the selection of products that we will provide details on. You will then need to make your own choice about how to proceed.

4 What will you have to pay for our services ?

A fee may be charged in respect of each new policy or renewal – any such fee will be clearly identified on your quotation. A fee of £17.50 is charged in respect of each mid term adjustment in addition to any insurance premium. Full details are shown in our terms of business agreement which is available from our website.

No fees are charged by us in connection with the handling of a claim under the policy.

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

5 Who regulates us ?

Novitas Underwriting Agency plc, Devonshire House, Manor Way, Hertfordshire, WD6 1QQ (including the name of Pilgrim Insurance Services) is authorised and regulated by the Financial Services Authority. Our FSA Register Number is 307931. Our permitted business is the advising on, selling and administration of general insurance products.

You can check this on the FSA's Register by visiting the FSA's website www.fsa.gov.uk/register or by contacting the FSA on 0845 606 1234.

6 Ownership

We are independent of any other firms involved in the insurance industry.

7 What to do if you have a complaint

If you wish to register a complaint, please contact us:

.....	In writing	Write to Novitas Underwriting Agency plc, Devonshire House, Manor Way, Borehamwood, Hertfordshire, WD6 1QQ.
.....	by phone	Telephone: 020 8736 5622
.....	by fax	Facsimile: 020 8905 2222
.....	by email	Email: complaints@novitas.co.uk

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service.

8 Are we covered by the Financial Services Compensation Scheme (FSCS) ?

We are covered by the FSCS. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim.

For compulsory classes of insurance, insurance advising and arranging is covered 100% of the claim, without any upper limit.

Further information about compensation scheme arrangements is available from the FSCS.