

## Click4GAP Initial Disclosure Document for Non-advised Sales

The FCA legally require us to provide you with an 'Initial Disclosure Document' (IDD). The Financial Conduct Authority (FCA) is the national independent regulator of financial services. This Document has a number of purposes, one of which is to ensure you are provided with essential information about us as a company, what we charge for our services, the products and services we offer and how we are regulated. It will also provide information on what you should do if you have a complaint and any details regarding the Financial Services Compensation Scheme.

### Who are we?

Click4GAP is a trading name of Future 45 Ltd., a general insurance intermediary acting on behalf of the insurance undertaking.

### What will you have to pay us for this service?

There is no fee for our services.

### We are authorised and regulated by the Financial Conduct Authority.

The Financial Conduct Authority is the independent watchdog that regulates financial services. Our Financial Conduct Authority Register number is 461102. You can check this on the Financial Conduct Authority's Register by visiting [www.fca.org.uk](http://www.fca.org.uk) or by contacting the Financial Conduct Authority on 0845 606 1234. Our permissions enable us to act in relation to non-investment insurance contracts.

### Whose products do we offer?

We only offer products from a single insurer, Red Sands Insurance Company (Europe) Ltd. We are not contractually bound to place business with a specific insurer or insurers and do not hold voting rights or capital in an insurer, or vice versa.

### Which service will we provide you with?

You will not receive advice or a recommendation from us. 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.

### What to do if you have a complaint?

We always aim to provide you with the highest standard of service but if there is any occasion, for whatever reason, you are disappointed with the services or wish to make a complaint in relation to or arising out of any contract between you and us, you can email us, put your complaint in writing or telephone us.

Our Complaints Procedure is available to view on our website. If you are not satisfied with a decision taken in respect of a complaint or appeal, you have the legal right to refer unresolved disputes to the Financial Ombudsman Service within six months from the date of the final decision at [www.financial-ombudsman.org.uk/consumer/complaints](http://www.financial-ombudsman.org.uk/consumer/complaints).

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

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our obligations. Non-compulsory insurance is covered for 90% of the claim without any upper limit. Further information on the scheme is available from the FSCS.

### Looking after your money.

The insurer has appointed us as agents for the receipt of money, and in accordance with their instructions we hold your money in an insurer premium account until it is passed to the insurer or returned to you.

### Payment.

You are responsible for paying premiums by the due date. We have no obligation to fund premiums for you and have no responsibility for any loss you may suffer as a result of the policy being cancelled due to non-payment. We accept payment by debit or credit card.

### Your responsibility to read all documents.

When a policy and related documents, e.g. IPID, policy document, policy summary, are issued, you are strongly advised to read them carefully as they form the basis of the cover you have purchased. If you are in doubt over any of the policy terms or conditions, please tell us promptly.

### How remuneration is received in relation to this insurance.

Neither us, or our employees, receive a commission, bonus, or other financial incentive for attaining a sales target in relation to the contracts proposed. On fulfilment of a valid order for a qualifying vehicle and on receipt of payment, we will set-up the policy with the Insurer. Your vehicle will be covered by the policy on the start date selected by you. You do not pay us a fee for doing this, our income is derived from the annual premium.

### Information and changes we need to know about.

You must take reasonable care to provide complete and accurate answers to the questions we ask when you take out, make changes to, and renew your policy. If you are in doubt, please contact us. If the information provided by you is not complete and accurate the insurer may cancel your policy and refuse to pay any claims, the insurer may not pay any claim in full or the extent of the cover may be affected. In addition, you must disclose all material facts. A material fact is anything the insurer needs to know about the risk they are accepting. If in doubt, please ask and we will give you examples of what you must tell us or the insurer.

### Protecting your data.

Insurers share information with each other to aid the prevention of fraudulent claims. In the event of a claim, information may be placed on industry registers for analysis. Confidential data is not otherwise shared with other parties unless it is a legal or regulatory requirement.

You have the right to obtain details of the information held and how it has been processed. If you would like to exercise any of these rights or have any concerns with how we are processing your data then please contact the Data Protection Officer at [email@click4group.co.uk](mailto:email@click4group.co.uk) or in writing to the address on our web site. If we are unable to resolve your concerns, you have the right to refer the matter to the Information Commissioner's Office. Further details about your rights and how to lodge a complaint can be found on the Information Commissioner's Office website ([www.ico.org.uk/for-the-public/](http://www.ico.org.uk/for-the-public/)).

### Environment.

We are committed to being as environmentally friendly as possible and therefore will not send out postal documents unless requested by yourself. We will not charge you for this service.