



Initial Disclosure Document for Non-advised Sales

ABOUT OUR INSURANCE SERVICES

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 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?

It is our intention to provide you with a high standard of service at all times, but if you wish to register a complaint, you can email us, put your complaint in writing or telephone us. Up to date contact details are provided on our web site. We will deal with your complaint or query as quickly and efficiently as possible.

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

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. For compulsory classes of insurance, advising and arranging is covered for 100% 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. policy, 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 hitting 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 immediately. 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.

Your cancellation rights.

You have the right to cancel new policies within 21 days of issue if no claim submitted or claim settled. Full details are provided in your policy documents. Policies cancelled outside of this period carry a proportionate refund of any premiums paid (as per the table below) if you have not submitted a claim.

If your policy has been in force between: You will receive a refund of:

21 days 6 months	50% of premiums paid
6 months and 12 months	35% of premiums paid
12 months and 18 months	25% of premiums paid
18 months and 24 months	20% of premiums paid
24 months and the end of the policy	15% of premiums paid

An administration charge will apply to the cancellation.

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. Under the Data Protection Act you have the right of access to your personal records held on our files and we will tell you the fee if you ask us for a copy of your information. Confidential data is not otherwise shared with other parties unless it is a legal or regulatory requirement.

What to do in the event of a claim.

If you want to claim on your policy, you should contact the Click4GAP Claims Department on the claim line detailed in your policy. If you accept an offer of settlement in respect of a total loss from the comprehensive motor insurance insurer without our express agreement we may at our option refuse to deal with your claim, grant no payment under this policy, or calculate your claim using the loss value

Governing law.

Unless some other law is agreed in writing, this policy is governed by English law. If there is a dispute, it will only be dealt with in the courts of England or of the country within the United Kingdom in which your main residence is situated.

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.