

## Initial Disclosure Document for Non-Advised Sales

### ABOUT OUR INSURANCE SERVICES

#### Who are we?

Click2protect UK Limited is a general insurance intermediary.

#### 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 670499. You can check this by visiting <https://register.fca.org.uk/> or by contacting the Financial Conduct Authority on 0800 111 6768

#### Whose products do we offer?

We only offer products from a limited number of insurers for Gap Insurance, Tyre Insurance, Alloy Wheel Insurance, Scratch & Dent (SMART) Insurance and Vehicle Warranty.

#### Which service will we provide you with?

You will not receive advice or 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 will you have to pay for this service?

We do not charge a fee for our services.

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

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

In writing to : Click2protect UK Limited, The Officers' Mess Business Centre, Royston Road, Duxford, Cambridgeshire, CB22 4QH.

Or call us on : 01438 870615

Or by email at : [mail@car2cover.co.uk](mailto:mail@car2cover.co.uk)

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.

#### Your contract of insurance – 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 or make changes to your policy. If you are in doubt please contact us.

If the information provided by you is not complete and accurate;

1. The insurer may cancel your policy and refuse to pay any claims,
2. The insurer may not pay any claim in full.

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 contact us and we will give you examples of what you must tell us, or the insurer.

#### Your responsibility to read all documents.

When a policy and related documents, ie 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 and conditions, please tell us promptly.

#### Your cancellation rights.

You have the right to cancel the insurances we offer. Please refer to the policy Terms & Conditions, and our Terms of Business document for information regarding cooling off periods and cancellation fees.

#### Protecting your data.

Insurers share information with each other to aid the prevention of fraudulent claims. In the event of a claim, information is placed on industry registers for analysis.

Under the GDPR rules 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 use your insurers claim line or email address, which can be found in your policy terms and conditions document.

You should not proceed with replacement or repair until you have the agreement of your insurer.