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Status Disclosure Information

The Financial Conduct Authority (FCA) is the independent regulator of financial services. Use this information to decide if our services are right for you.

is an appointed representative of ITC Compliance Limited which is authorised and regulated by the Financial Conduct Authority (their registration number is 313486) and which is permitted to advise on and arrange general insurance contracts as an intermediary.

offer and act on behalf of a limited panel of insurance providers (see below).

- o Black Horse
- o AA Warranty
- o Car Care Plan
- o St. Andrews
- o Abraxas / Mapfre
- o Cardif Pinnacle
- o Alfa Romeo (Fiat Financial Services)
- o Banque PSA Finance (Citroen)
- o Honda
- o Hyundai
- o Other
- o Mazda
- o Banque PSA Finance (Peugeot)
- o VWFS - Skoda
- o Vauxhall
- o VWFS - Volkswagen
- o Global
- o MB and G
- o Proton Finance
- o Santander
- o Autoprotect
- o GMAC (Vauxhall)
- o Jelf Group
- o Car Protect
- o Mondial
- o Motor Care Ltd
- o Warranty Management Services (WMS)
- o JD Concepts
- o Mapfre
- o Rock
- o Blue Insurance
- o Elect
- o Abbey Legal Protection
- o Premia Solutions
- o Motors Insurance Company Limited
- o Paymentsshield
- o Travel Insurance Facilities

We do not charge fees for arranging insurance, we may however receive an economic benefit or retain a part of any premium by way of remuneration. Our sales agents may also be remunerated on the sale of individual products. Fees may be applied by insurers for such things as mid-term adjustments and cancellations. Please check the individual policy information for full details.

We hold any insurance money (premiums, refunds or claims money) as the agent of the insurer under a risk transfer agreement.

You WILL NOT receive advice or a recommendation from us for 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.

We always aim to provide a first class service, however if you have any cause for complaint any enquiry can be raised either in writing, email or by telephoning ITC Compliance Limited, 4 Monarch Court The Brooms, Emersons Green, Bristol, BS167FH, complaints@itccompliance.co.uk, 0845 177 22 66 or 0117 4403700. Should you remain dissatisfied you have the right to ask the Financial Ombudsman Service to review your case by either writing, email or by telephoning Financial Ombudsman Service, Exchange Tower, London, E149SR, 0800 023 4567, complaint.info@financial-ombudsman.org.uk, www.financial-ombudsman.org.uk. You may be entitled to compensation should we be unable to meet our liabilities as an insurance intermediary under the Financial Services Compensation Scheme (FSCS). Your entitlement to compensation will depend upon

the type of business and the circumstances of your claim. Insurance advising and arranging is covered for 90% of the claim, without any upper limit or for compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim, without any upper limit. Further information about compensation scheme arrangements is available from the FSCS.

Details of ITC Compliance Limited's authorisation can be confirmed by contacting the Financial Conduct Authority on 0800 111 6768 or by visiting the FCA's website <http://www.fca.org.uk/register>.

As an organisation we are committed to treating our customers fairly, before, during and after a sale.

Before the sale you can expect:

- o To have any significant and unusual exclusions or exceptions to the policy brought to your attention.
- o A clear statement of price, including where applicable a breakdown of any interest charges.
- o Details of your cancellation rights and our complaints procedure.
- o Copies of your policy documentation or information as to when these documents will be dispatched.

After the sale you can expect:

- o Not to encounter any barriers to cancelling your policy within regulatory agreed timeframes.
- o To have any complaint dealt with in a timely and professional manner.

Not the right level of cover to meet your Travel Insurance needs? If we can't offer you the cover you want, or your premium is higher than you wanted because you have medical conditions, you may be able to get help by accessing the Money and Pensions Service travel directory at: <https://traveldirectory.moneyadviceservice.org.uk/en> or by calling 0800 138 777 (Open Monday to Friday, 8am to 6pm).

If at any time you feel you have not been treated fairly by any member of our staff please contact us at the address or telephone number above.

Demands And Needs Statement

Motor Warranty (MBI)

This insurance will satisfy the Demands and Needs of an individual who owns a motor vehicle and wishes to insure against the unforeseen costs of a mechanical failure. Subject to policy exclusions, terms, conditions and maximum specified claim limits; details of which may be found in your Insurance Product Information Document (IPID) and or policy schedule/booklet.

Finance GAP

This insurance will satisfy the Demands and Needs of an individual who has taken finance on a vehicle and who wishes to insure against a shortfall between an insurance settlement figure in the event of a total loss motor insurance claim and the outstanding balance on their finance agreement. Subject to policy exclusions, terms, conditions and maximum specified claim limits; details of which may be found in your Insurance Product Information Document (IPID) and or policy schedule/booklet.

Return to Invoice GAP

This insurance will satisfy the Demands and Needs of an individual who wishes to insure against a shortfall between an insurance settlement figure in the event of a total loss motor insurance claim and the original invoice price of the vehicle (less excluded extras). Subject to policy exclusions, terms, conditions and maximum specified claim limits; details of which may be found in your Insurance Product Information Document (IPID) and or policy schedule/booklet.

Vehicle Replacement Insurance (VRI)

This insurance will satisfy the Demands and Needs of an individual who in the event of a total loss motor insurance claim wishes to be provided with a replacement vehicle (less excluded extras). Subject to policy exclusions, terms, conditions and maximum specified claim limits; details of which may be found in your Insurance Product Information Document (IPID) and or policy schedule/booklet.

Tyre Insurance

This insurance will suit the Demands and Needs of an individual who wishes to insure themselves against expenses resulting from unforeseen damage to the tyres on their vehicle that is not insured elsewhere. Subject to policy exclusions, terms, conditions and maximum specified claim limits; details of which may be found in your Insurance Product Information Document (IPID) and or policy schedule/booklet.

Tyre and Alloy

Alloy wheel and tyre Insurance will suit the Demands and Needs of an individual who has an eligible vehicle (age, make and mileage) and who wishes to insure themselves against the unforeseen cost of repairing accidental alloy wheel damage and or the cost of repairing or replacing accidentally/maliciously damaged tyres. Subject to Terms, conditions and maximum specified claim limits. Details of these can be found in your Insurance Product Information Document (IPID) and or policy schedule/booklet.

Combined GAP

This insurance will satisfy the Demands and Needs of an individual who wishes to be compensated for the monetary difference between an insurance settlement figure in the event of a total loss motor insurance claim and the greater of either the original invoice price of the vehicle (less excluded extras) or the finance settlement figure (less excluded extras). Subject to policy exclusions, terms, conditions and maximum specified claim limits; details of which may be found in your Insurance Product Information Document (IPID) and or policy schedule/booklet.

Mishap Insurance

Mishap insurance will suit the demands and needs of a comprehensively insured individual who wishes to insure themselves against the unforeseen costs of accidental damage to the alloy wheels, the loss, theft or damage to keys, attached to a designated Key Fob and or necessary repairs following the accidental misfuelling of the Insured Vehicle. Subject to terms and conditions and maximum specified claim limits. Details of these can be found in your Insurance Product Information Document

(IPID) and or policy schedule/booklet.

Rescue Recovery Insurance

This insurance will suit the Demands and Needs of an individual wishing to insure themselves against unforeseen costs following the breakdown of a vehicle. Subject to policy exclusions, terms, conditions and maximum specified claim limits; details of which may be found in your Insurance Product Information Document (IPID) and or policy schedule/booklet.

LPG Mechanical Breakdown Insurance

This policy will suit the Demands and Needs of someone who has had an LPG conversion on their vehicle and who wishes to insure themselves against unforeseen costs following the breakdown of a vehicle due to works undertaken during the conversion. Subject to policy exclusions, terms, conditions and maximum specified claim limits; details of which may be found in your Insurance Product Information Document (IPID) and or policy schedule/booklet.

SMART Insurance

This insurance will satisfy the Demands and Needs of an individual wishing to insure themselves against unforeseen costs resulting from vehicle damage not covered or under the motor insurance excess figure such as: minor dents, light scratches, chips or scuffed bumpers. Subject to policy exclusions, terms, conditions and maximum specified claim limits; details of which may be found in your Insurance Product Information Document (IPID) and or policy schedule/booklet.

Incomeshield

This insurance will suit the demands & needs of adults aged between 18 and 64 years who: 1) want to protect an agreed proportion of their income against accident, sickness and or unemployment. 2) wish to protect themselves against the unforeseen legal expenses that may arise from a future dispute relating to personal injury and employment matters relating to the insured person. Subject to policy exclusions, terms, conditions and maximum specified claim limits; details of which may be found in your Insurance Product Information Document (IPID) and or policy schedule/booklet.

Agreed Value GAP

This insurance will satisfy the Demands and Needs of an individual who wishes to insure against a shortfall between an insurance settlement figure in the event of a total loss motor insurance claim and the market value of the vehicle (less excluded extras) at the point of purchase. Subject to policy exclusions, terms, conditions and maximum specified claim limits; details of which may be found in your Insurance Product Information Document (IPID) and or policy schedule/booklet.

MOT Insurance

This insurance will suit the Demands and Needs of an individual who wishes to insure themselves against unforeseen expenses resulting from an MOT failure on their vehicle for elements not insured elsewhere. Subject to policy exclusions, terms, conditions and maximum specified claim limits; details of which may be found in your Insurance Product Information Document (IPID) and or policy schedule/booklet.

Paymentshield Buildings and Contents Insurance

This Buildings and Contents Insurance will suit the Demands and Needs of a homeowner who after correctly calculating the reinstatement (rebuild) value of their property (It may be advisable to obtain independent advice here) and the replacement costs of their entire contents, wishes to insure themselves against the unforeseen financial burden/loss associated with the damage, loss or destruction of their building and or its contents. Subject to policy exclusions, terms, conditions and maximum specified claim limits; details of which may be found in your Insurance Product Information Document (IPID) and or policy schedule/booklet.

Travel Insurance

This travel insurance policy will suit the Demands and Needs of an individual, or group (where applicable) who have no pre-existing medical conditions, are travelling to countries included within the policy terms and who wish to insure themselves against the financial impact of specified unforeseen circumstances/events relating to or occurring during their trip. Subject to policy exclusions, terms, conditions and maximum specified claim limits; full details of which may be found in your Insurance Product Information Document (IPID) and policy booklet.

Advant-age Travel Insurance

This travel insurance policy will suit the Demands and Needs of an individual, or group (where applicable) who have disclosed all pre-existing medical conditions, are travelling to countries included within the policy terms (Please note: Travel Insurance is only available to persons who have been resident in the United Kingdom for at least 6 months prior to taking out the insurance and who are registered with a UK General Practitioner) and who wish to insure themselves against the financial impact of specified unforeseen circumstances/events relating to or occurring during their trip. Subject to policy exclusions, terms, conditions and maximum specified claim limits; details of which may be found in your Insurance Product Information Document (IPID) and or policy schedule/booklet.

SMART Repair & Alloy

Smart Repair and Alloy Insurance will suit the Demands and Needs of an individual who has purchased an eligible vehicle (age and mileage) and who wishes to insure themselves against the unforeseen cost of repairing minor bodywork dents, scratches and stone chips and accidental alloy wheel damage. Subject to Terms, conditions and maximum specified claim limits. Details of these can be found in your Insurance Product Information Document (IPID) and or policy schedule/booklet.

Residential Landlords Legal Expenses and Tenant Default Insurance

A Residential Landlords Legal Expenses and Tenant Default Insurance policy will suit the Demands and Needs of a Residential landlord who wishes to insure against unforeseen legal expenses and the loss of rental income following a default on payment by the tenant. Subject to excess, terms and conditions and maximum specified claim limits. Details of these can be found in your Insurance Product Information Document (IPID) and or policy schedule/booklet.

Important Information

You may already possess alternative insurance(s) for some or all of the features and benefits provided by products purchased; it is your responsibility to investigate this. We will not provide you with advice about the suitability of this product for your individual needs but we will be happy to provide you with factual information to assist you in making an informed buying decision.

All policies have exclusions and restrictions to them. It is very important that you read and understand these and only purchase the policy if you are happy that you and (where applicable) every member of your party meet the eligibility criteria: Specifically for travel our policy may NOT be applicable for you if:

- o You are over the maximum specified age at the time of your trip
- o You have pre-existing medical conditions

Examples of these and other conditions and restrictions and what to do if you are unsure about any aspect of an exclusion are contained within your policy information.

If after purchasing a policy should you find it does not meet your requirements you have 14 days from the date of issue, or prior to travel (whichever is sooner) to cancel the policy.

If you do decide to cancel your money will be refunded in full, provided no claims have been made or incident likely to give rise to a claim has arisen.

Travel policies will not cover travel to areas where the Foreign and Commonwealth Office has advised against 'all travel'. If you are not sure whether there is a travel warning for your destination, please check with the Foreign and Commonwealth Office (phone **020 7008 1500** or visit their website at **www.fco.gov.uk**).

It is your responsibility to do this and no information or guidance will be provided by ourselves in this regard.

Confidentiality and Data Protection

Your information will only be disclosed/provided to third parties for the purposes of providing, arranging, administering and renewing insurance contract(s) and for the purposes of monitoring and/or enforcing compliance with regulatory rules/codes. A list of these third parties can be found below. For full details of where your information will be sent and the purpose of such data transfer, please ask us.

- o Black Horse
- o AA Warranty
- o Car Care Plan
- o St. Andrews
- o Abraxas / Mapfre
- o Cardif Pinnacle
- o Alfa Romeo (Fiat Financial Services)
- o Banque PSA Finance (Citroen)
- o Honda
- o Hyundai
- o Other
- o Mazda
- o Banque PSA Finance (Peugeot)
- o VWFS - Skoda
- o Vauxhall
- o VWFS - Volkswagen
- o Global
- o MB and G
- o Proton Finance
- o Santander
- o Autoprotect
- o GMAC (Vauxhall)
- o Jelf Group
- o Car Protect
- o Mondial
- o Motor Care Ltd
- o Warranty Management Services (WMS)
- o JD Concepts
- o Mapfre
- o Rock
- o Blue Insurance
- o Elect
- o Abbey Legal Protection
- o Premia Solutions
- o Motors Insurance Company Limited
- o Paymentsshield
- o Travel Insurance Facilities

Your information will be retained for a period of up to twelve years. During this time 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 , , . If we are unable to resolve your concerns then 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/).

I have read and understand the above information and confirm that I have been provided with the a copy of this document together with all relevant policy documentation to enable me to make an individual informed buying decision based on my own personal circumstances and the merits of the policy. This buying decision was my own and I did not receive a personal recommendation or advice from .

If you are intending to purchase an insurance product your signature below will act as confirmation that you did not receive any recommendation or advice from us regarding the suitability of the product for your circumstances; that you have received the documentation below * and had the opportunity to review and question any items that may be unclear to you and that you have made an individual informed buying decision based on your own personal circumstances and the merits of the policy:

- o This document (status disclosure)
- o A policy booklet or similar, detailing policy terms, conditions, exclusions and your cancellation rights
- o Price information including all applicable taxes and where applicable interest payments

If you have not had access to these documents please ask a member of staff who will be happy to assist.

Customer Name (please print)

Customer Signature

Date
