



## Welcome Pack

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Within this pack you will find important information about our insurance products, our Financial Conduct Authority (FCA) regulatory status, how we are paid for any sales we may make, how to complain should the need arise and how you are protected by the Financial Services Compensation Scheme.

**It is important that you read this document carefully before purchasing any insurance products.**

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It is important that you read this document carefully before purchasing any regulated products.

## Initial Disclosure Document

N.M.J. MOTORHOUSE LIMITED  
address: Pinetrees Garage, Tring Road, Edlesborough, Lu6 2EQ  
tel: 01525 222400

N.M.J. MOTORHOUSE LIMITED is an appointed representative of ITC Compliance which is authorised and regulated by the Financial Conduct Authority (their registration number is 313486). Permitted activities include advising on and arranging general insurance contracts and acting as a credit broker not a lender.

### Finance

Acting as a credit broker we can introduce you to a selected group of lenders / brokers (see below) who may be able to help you finance your purchase. This group of lenders / brokers provides us with a range of products which may be suitable for your purchase. We will explain the key features of those products to you.

BMW Financial Services (GB) Limited, MotoNovo Finance Limited, Santander Consumer (UK) Plc, Oodle Financial Services Limited, Evolution Funding Limited, CA Auto Finance UK Ltd, Mann Island Finance Limited

We may advise you on the products, subject to your personal circumstances, though you are not obliged to take our advice or recommendation. We do not charge you a fee for our services. We will typically receive commission from whichever lender we introduce you to (either a fixed fee or a fixed percentage of the amount you borrow).

Lenders typically pay a commission to us for introducing you to them, calculated by reference to the vehicle model or amount you borrow. Different lenders may pay different commissions for such introductions; some lenders may also provide preferential rates to us for the funding of our vehicle stock and also provide financial support for our training and marketing. But any such amounts they and other lenders pay us will not affect the amounts you pay under your finance agreement, all of which are set by the lender concerned. If you would like to know the amount of any remuneration we have received from the finance provider, please ask us.

All finance applications are subject to status, terms and conditions apply, UK residents only, 18s or over, Guarantees may be required.

### Insurance

N.M.J. MOTORHOUSE LIMITED offer Tyre and Alloy, SMART, Cosmetic, and act on behalf of a limited panel of insurance providers (see below).

Autoprotect

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.

### Basis of our Service

Finance / Insurance

We have taken steps to ensure that if, in the course of advising you, we make a recommendation; such recommendation will be suitable for your demands and needs at the time the recommendation is made. In assessing your demands and needs we may seek such information about your personal circumstances and objectives as might be relevant in order to enable us to identify your requirements. It is important that you provide us with accurate and relevant information.

### **Your Protection**

We always aim to provide a first class service, however if you have any cause for complaint any enquiry can be raised by either email, in writing or by telephoning ITC Compliance Limited, 3 Monarch Court The Brooms, Emersons Green, Bristol, BS16 7FH [complaints@itccompliance.co.uk](mailto: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. You should write to the Financial Ombudsman Service, Exchange Tower, London, E14 9SR. Telephone 0800 023 4567 or 0300 123 9123. Web address [www.financial-ombudsman.org.uk](http://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 FSCS. Details of ITC Compliance Limited's authorisation can be confirmed by contacting the FCA on 0800 111 6768 or by visiting the FCA's website <http://www.fca.org.uk/register>

Under distance marketing rules you have a 14-day period in which to cancel the purchase (cooling off period) of the vehicle. If you are obtaining the vehicle on finance this cooling off period does not apply. Full detail will be provided by the finance company within their pre-contractual information.

### **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.

#### **Insurance Partners**

Autoprotect

#### **Finance Partners**

BMW Financial Services (GB) Limited, MotoNovo Finance Limited, Santander Consumer (UK) Plc, Oodle Financial Services Limited, Evolution Funding Limited, CA Auto Finance UK Ltd, Mann Island Finance Limited

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 N.M.J. MOTORHOUSE LIMITED, Prospero House, 46-48 Rothesay Road, Luton, BEDFORDSHIRE, Buckinghamshire, LU1 1QZ; telephone 01525 222400. 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/](http://www.ico.org.uk/for-the-public/)).

As an organisation we are committed to our customers receiving good consumer outcomes under the FCA's Consumer Duty.

The Consumer Duty means you should receive communications you can understand, products and services that meet your needs and offer fair value and you get the customer support you need, when you need it.

Should you require any additional support during your purchase please visit our [links page](#) which provides details of organisations who can offer additional guidance and support.

If at any time you feel you have not received the information or support you expect from us please contact us at the address or telephone number above.



We currently offer: **Tyre and Alloy, SMART, Cosmetic**

Before you decide to purchase any insurance product it is important that you take the time to understand the particular features of the product.

The key document to help you do that is the Insurance Product Information document. You can find a document for each of our products on the following pages.

# Complete Wheel Insurance

## Insurance Product Information Document

**Company:** Red Sands Insurance Insurance Company (Europe) Limited, registered in England and Wales number 87598. Registered office Level 3 Ocean Village Business Centre, 23 Ocean Village Promenade, Gibraltar and is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority register number 231635.

**Product:** Complete Wheel Insurance

This document summarises the key features of your insurance policy. It is not tailored to your individual needs and so may not provide all the information relevant to your cover requirements. It is not the full terms and conditions - they are detailed in your policy document and insurance schedule.

### What is this type of insurance?

This insurance provides cover for your tyres and alloy wheels as a result of accidental or malicious damage.



#### What is insured?

- ✓ This insurance provides cover for your tyres and wheels as a result of accidental or malicious damage.
- ✓ Wheels and Tyres up to 22" in diameter.
- ✓ Vehicles up to 7 years and 80,000 miles.
- ✓ **TYRES:** If during the period of insurance Damage occurs within the Geographical Area to a Tyre fitted to the Vehicle, We will cover the Cost of repair or replacement of the Tyre (including TMPS within the individual claim limit) by an Approved Repairer. In addition, We will pay the Cost to repair any punctures up to a maximum of £50 inclusive of VAT, all subject to the individual claim limit per tyre up to the aggregate claims limit as specified in Your policy schedule.
- ✓ **ALLOY WHEELS:** If during the period of insurance Damage occurs within the Geographical Area to a Wheel or Wheels fitted to the Vehicle, We will cover the Cost of repair to the Wheel. Repairs will be undertaken by an Approved Repairer as agreed by your dealer, who will attempt repairs to Your Wheel to their best endeavours. In addition, in the event that the Wheel is damaged beyond repair, We will pay up to £100 towards the Cost of the replacement Wheel, subject to the individual claim limit per Wheel up to the aggregate claims limit as specified in Your policy schedule.



#### Are there any restrictions on cover?

- ! Claims are payable up to the maximum stated in the policy schedule.
- ! You must be the owner and keeper of the vehicle which must be registered and principally used in the UK.
- ! This policy does not cover you for vehicle use relating to hire and reward such as a taxi and the policy is not transferable.
- ! The tyres fitted to the vehicle must carry the 'European E' mark and meet the legal requirement for tread depth.
- ! A Maximum of 5 Tyre and 5 Alloy claims can be made during the period of Insurance.



#### What is not insured?

- ✗ **Ineligible vehicles:** There are certain vehicles we can't cover such as commercial Vehicle, emergency Vehicles, taxi, bus, truck, motorcycle or Vehicle used for dispatch, driving schools, road-racing, rallying, pace-making, speed testing or any other competitive event
- ✗ Where the cost of repair for a tyre or replacement of wheel or tyre is recoverable under any other insurance or warranty.
- ✗ Any damage which was incurred prior to the inception of the policy.
- ✗ Where the damage to your tyre or wheels is deemed to be a manufacturing defect or where manufacturer recommendations of use have not been followed
- ✗ Damage caused by incorrect wheel balancing, defective steering tracking or defective suspension or by a third party for general maintenance to your vehicle.
- ✗ Where the alloy wheel is pitted or corroded.
- ✗ Any claims made in excess of the total maximum claim limit.
- ✗ Any wheel or tyre that has been modified in any way from the manufacturer's specification.
- ✗ Any vehicle used for racing, pace making, speed testing, reliability trials, rallying, or vehicles used for any other competitive event.
- ✗ Wheels of chrome finish or split rim construction.
- ✗ Following circumstances are not covered: Where the cost of repair or replacement is recoverable under any other insurance or warranty. Where the Damage to Your Wheels is deemed to be a manufacturing defect or where manufacturer recommendations of use have not been followed. General wear and tear, corrosion or neglect or a defect which is deemed not to be damage. Damage which is the subject of fraud, false actions or dishonesty or any act or omission which is willful or unlawful.



## Where am I covered?

- ✓ The policy is effective in United Kingdom, the Isle of Man and the Channel Islands.



## What are my obligations?

- You must take reasonable care to give us and your retailer complete and accurate answers to any questions we ask – whether you're taking out, or making changes to your policy.
- You must notify the claims administrator of any possible claim as soon as reasonably possible but within a maximum of 30 days via the claims line on 01279 456 500.
- You must pay any premium when due otherwise cover will cease from the premium due date.
- You should notify us immediately of any changes to your vehicle via our Customer Services Team on 01279 456500.



## When and how do I pay?

- You will need to pay your retailer for this policy at the time you purchase your vehicle. They may offer different payment options.



## When does the cover start and end?

- The start and end dates are shown on your policy schedule.



## How do I cancel the contract?

- You have the right to cancel your policy within 30 days - If you paid for the policy in full please contact the retailer who sold you the policy, If you purchased this product using monthly instalments please contact AutoProtect (MBI) Limited, Warwick House, Roydon Road, Harlow CM19 5DY Tel: 01279 456500. Email: [customersupport@autoprotect.net](mailto:customersupport@autoprotect.net)

Following the expiry of the 30 day cooling off period - After 30 days please contact AutoProtect (MBI) Limited, Warwick House, Roydon Road, Harlow CM19 5DY. Tel: 01279 456500. Email: [customersupport@autoprotect.net](mailto:customersupport@autoprotect.net)

# SMART Insurance

## Insurance Product Information Document

**Company:** Red Sands Insurance Insurance Company (Europe) Limited, registered in England and Wales number 87598. Registered office Level 3 Ocean Village Business Centre, 23 Ocean Village Promenade, Gibraltar and is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority register number 231635.

**Product:** SMART Protect with £250 Bodyshop Contribution - No Excess

This document summarises the key features of your insurance policy. It is not tailored to your individual needs and so may not provide all the information relevant to your cover requirements. It is not the full terms and conditions - they are detailed in your policy document and insurance schedule.

### What is this type of insurance?

This insurance covers you for the cost of repairs to minor dents, light scratches, light scuffs and chips to your vehicle as a result of accidental damage.



#### What is insured?

- ✓ This insurance will pay for the cost of repairs as a result of accidental damage for minor dents, light scratches, light scuffs and chips to body of your vehicle.
- ✓ Our nominated repairer will carry out the required repairs to your vehicle at an agreed location in accordance with the terms and conditions of your policy.
- ✓ £250 (including VAT) Bodyshop Repair Contribution.



#### Are there any restrictions on cover?

- ! Claims are payable up to the maximum stated in the policy schedule.
- ! You must be the owner and keeper of the vehicle which must be registered and principally used in the UK
- ! Damage to the Vehicle body panel must not exceed 15 (fifteen) cm in diameter and not extend over more than 2 (two) adjacent body panels.



#### What is not insured?

- ✗ Ineligible vehicles: There are certain vehicles we can't cover such as any vehicle with specialist paint finishes, taxis, couriers, commercial or emergency vehicles and vehicles with a gross vehicle mass over 3500kg. Please refer to the full terms and conditions.
- ✗ Any damage to the vehicle which is not minor damage.
- ✗ Any damage which was incurred prior to the inception of the policy.
- ✗ Any damage involving cracked or dented bumpers.
- ✗ Any damage where the technician confirms the repair requires a bodyshop repair and is not a minor damage repair and/or is deemed unsafe to carry out the repair due to manufacturer guidelines.
- ✗ Any damage caused to bonnets, roofs, and boots if a minor damage repair is unachievable.
- ✗ Any claims made in excess of the total maximum claim limit.
- ✗ Any vehicle that has been modified in any way from the manufacturer's specification.
- ✗ Any vehicle used for, racing, pace making, speed testing, reliability trials, rallying, or vehicles used for any other competitive event.





## Where am I covered?

- ✓ The policy is effective in United Kingdom.



## What are my obligations?

- You must take reasonable care to give us and your retailer complete and accurate answers to any questions we ask – whether you're taking out, or making changes to your policy
- You must notify the claims administrator of any possible claim as soon as reasonably possible but within a maximum of 30 days via the claims line on 01279 456 500.
- You must pay any premium when due otherwise cover will cease from the premium due date.
- You should notify us immediately of any changes to your vehicle via our Customer Services Team on 01279 456500.



## When and how do I pay?

- You will need to pay your retailer for this policy at the time you purchase your vehicle. They may offer different payment options.



## When does the cover start and end?

- The start and end dates are shown on your policy schedule.



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