

## About our Finance & Insurance Services

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### 1. The Financial Conduct Authority (FCA)

The FCA is the independent watchdog that regulates financial services. Use this information to decide if our services are right for you.

### 2. Whose products do we offer?

Wessex Fleet offer products and services from a range of leasing companies, UK vehicle dealerships and product providers with whom we have commercial agreements in place to assist with your vehicle hire.

We only offer the following insurance facilities from the providers detailed:

- Lease Guaranteed Asset Protection (GAP) Insurance provided by AutoProtect (MBI) Limited

### 3. Which services will we provide you with?

We offer a consultancy and sourcing service in respect of vehicle leasing. In assessing your requirements, we may seek such information about your personal circumstances and objectives as might be relevant to enable us to identify your needs. It is important that you provide us with accurate and relevant information. You will not receive advice or a recommendation from us, but we may ask questions to narrow down the selection of vehicles, from which you can more easily make your own choice if you so wish.

We will advise and make a recommendation for you after we have assessed your needs for Regulated Insurance Products.

**Regulated Insurance Products** – Lease Guaranteed Asset Protection (GAP)

### 4. What will you have to pay us for our services?

No Fee.

We receive financial remuneration which may be variable or pre-set dependent on the product and the volume that we place with that organisation. The amounts that we receive may vary. If you would like more information in regard to the disclosure of commission, please visit –<https://carleasespecialoffers.co.uk/commission-disclosure/>

We receive commission as a proportion of premium paid from our insurance provider if you decide to enter into an agreement with them

### 5. Who regulates us?

Wessex Fleet Solutions Limited, Milford House, Milford Street, Salisbury, SP1 2BP is authorised and regulated by the Financial Conduct Authority. Our FCA Registration number is 671619. Wessex Fleet Solutions Limited is an Appointed Representative of AutoProtect (MBI) Limited for general insurance distribution purposes. AutoProtect (MBI) Limited is authorised and regulated by the Financial Conduct Authority FRN 312143.

Our FCA Permitted business is arranging general insurance and finance contracts

You can check this on the FCA Register by visiting the [www.fca.org.uk](http://www.fca.org.uk)

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

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

<b>in writing</b>	Simon Naylor, Wessex Fleet Solutions Ltd, Milford House, Milford Street, Salisbury, SP1 2BP
<b>by email</b>	<a href="mailto:sales@wessexfleet.co.uk">sales@wessexfleet.co.uk</a>
<b>by phone</b>	0333 259 5280.

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service

[www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

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

We are covered by the FSCS. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim.

General Insurance advising and arranging is covered for 90% of the claim with no upper limit. Compulsory forms of insurance (eg Motor Insurance) are covered for 100% of the claim with no upper limit. Further information about compensation scheme arrangements is available from the FSCS.

**Please note - finance products are not covered by this scheme.**

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# GAP Insurance Key Information Document

This information is provided to assist you in making an informed decision when purchasing a GAP Product. Please take time to read this information carefully.

In line with guidance from The Financial Conduct Authority, it is important that you have time to consider whether you could benefit from this cover and therefore you will not be contacted regarding this facility for at least 2 more days.

However, should you have any questions or require cover imminently due to the collection of your new car, please don't hesitate to let us know and at your request, the cover can commence from tomorrow.

## **CONSIDER THE SIGNIFICANT BENEFITS OF A GAP POLICY**

Imagine your vehicle is declared a write-off by your insurer due to an accident, flood, fire or theft.

Now imagine discovering that your insurance company settlement will not match the amount owed to settle your lease agreement which will include the residual value of the vehicle.

This is a scenario faced by motorists every day. Even if you are not responsible for the incident, you are still responsible for any shortfall between settlement and the amount owed to the leasing company. This shortfall could be a significant sum depending on the market value offered by your insurer at the time of the total loss.

## **Who will protect you against this financial loss?**

For peace of mind and for the protection your vehicle needs, consider the cover a GAP Insurance product can offer.

## **Insurance Product Information Document (IPID)**

The attached IPID provides summarised information on the significant features and benefits of the policy along with any exclusions and limitations. Please read this carefully. Further information can be found in the Terms & Conditions which are provided at policy registration. Please don't hesitate to ask for a copy before if required.

## **Policy Duration**

Cover is available for varying durations, depending on your requirements. Cover ends earlier in the event of a paid claim or if the vehicle is no longer in your possession.

## **Claim Limit**

Please refer to the attached IPID and price matrix.

**All GAP products being offered are OPTIONAL. Our sales consultants will be happy to answer your questions or clarify the policy benefits and exclusions. You should be aware that similar products may be available elsewhere to purchase directly. However, as with any insurance policy, you should confirm that the cover levels of alternative facilities are suitable for your needs.**

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# Key Information Document

Customer Name:

Postcode:

Prices				
	Vehicle Banding	Duration	Claim Limit	Retail Price
Red Sands Lease Gap Monthly Rental upto £1500 EV Only	New Business - £0-£75000 EV	12 Months	Purchase Price	£399.00
		24 Months	Purchase Price	£399.00
		36 Months	Purchase Price	£399.00
		48 Months	Purchase Price	£399.00
		60 Months	Purchase Price	£399.00
Red Sands Lease Gap Monthly Rental upto £250 EV Only	New Business - £0-£75000 EV	12 Months	Purchase Price	£199.00
		24 Months	Purchase Price	£199.00
		36 Months	Purchase Price	£199.00
		48 Months	Purchase Price	£199.00
		60 Months	Purchase Price	£199.00
Red Sands Lease Gap Monthly Rental upto £500 EV Only	New Business - £0-£75000 EV	12 Months	Purchase Price	£199.00
		24 Months	Purchase Price	£199.00
		36 Months	Purchase Price	£199.00
		48 Months	Purchase Price	£199.00
		60 Months	Purchase Price	£199.00
Red Sands Lease Gap Monthly Rental upto £750 EV Only	New Business - £0-£75000 EV	12 Months	Purchase Price	£299.00
		24 Months	Purchase Price	£299.00
		36 Months	Purchase Price	£299.00
		48 Months	Purchase Price	£299.00
		60 Months	Purchase Price	£299.00
Red Sands Lease Gap Monthly Rental upto £1500 Non EV	New Business - £0-£75000 NON EV	12 Months	Purchase Price	£299.00
		24 Months	Purchase Price	£299.00
		36 Months	Purchase Price	£299.00
		48 Months	Purchase Price	£299.00
		60 Months	Purchase Price	£299.00
Red Sands Lease Gap Monthly Rental upto £250 Non EV	New Business - £0-£75000 NON EV	12 Months	Purchase Price	£199.00
		24 Months	Purchase Price	£199.00
		36 Months	Purchase Price	£199.00
		48 Months	Purchase Price	£199.00
		60 Months	Purchase Price	£199.00
Red Sands Lease Gap Monthly Rental upto £500 Non EV	New Business - £0-£75000 NON EV	12 Months	Purchase Price	£199.00
		24 Months	Purchase Price	£199.00
		36 Months	Purchase Price	£199.00
		48 Months	Purchase Price	£199.00
		60 Months	Purchase Price	£199.00
Red Sands Lease Gap Monthly Rental upto £750 Non EV	New Business - £0-£75000 NON EV	12 Months	Purchase Price	£299.00
		24 Months	Purchase Price	£299.00
		36 Months	Purchase Price	£299.00
		48 Months	Purchase Price	£299.00
		60 Months	Purchase Price	£299.00

## DECLARATION

By signing this document I acknowledge receipt of the key information relating to Asset Protection insurance. I understand that this product is not available exclusively from the supplying dealership and that the purchase is optional.

Customer Signature:

Date:

Salesperson Signature:

Date: