



## Initial Disclosure Document

### About our insurance services

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

The FCA is the independent watchdog that regulates all financial services.

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#### 2 Whose products for we offer?

Aequitas Automotive Limited offer products from a limited number of insurers for, Guaranteed Asset Protection (GAP Insurance), Cosmetic Repair Insurance, Alloy Wheel Insurance, Tyre Insurance, Excess Insurance, Roadside Recovery.

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#### 3 Which Service will we provide you with?

You will not receive a recommendation or advice from us. We may ask you some questions to narrow down the selection of products that we can provide. You will then make your own decision as to the suitability of the product and ensure that it meets your needs and demands.

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#### 4 What will you have to pay to use our services?

There is no fee payable to use our services. Instead, you will receive a quotation which illustrates the policy premium and any taxes which are payable to HMRC.

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#### 5 Who regulates us?

Aequitas Automotive Limited is directly regulated by the FCA. Our permitted business is arranging insurance contracts & consumer credit broking. Our FCA number is 821163. You can confirm this by checking on the FCA register or visiting their website <https://register.fca.org.uk/s/>. Alternatively, you can call them on 0845 606 1234.

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

Yes, your policy is covered by the FSCS. You may be entitled to compensation from the scheme if the underwriters cannot meet their financial obligations. This will depend on the type of insurance you buy and the circumstances of the claim. This may also depend on if you have purchased your policy as an individual or a business who has a turnover of more than 2 million pounds per year. Supplementary insurance is covered for up to 90% of the claim with no upper limit. For more information, please visit the FSCS <https://www.fscs.org.uk/>.

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#### 7 Consumer Credit Disclosure

We are a credit broker and not a lender. We can introduce you to a limited number of lenders and financial products to assist you with your purchase who may pay us a commission for introducing you to them.

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#### 8 Data Protection

Aequitas Automotive Limited is also governed by the Data Protection Act 2018. The Data Protection Act 2018 is the UK's implementation of the General Data Protection Regulation (GDPR). This ensures that any information you give us is secure and confidential. Any information you give us will be used, kept and when necessary stored in accordance with the rules and regulations set out in the act. For more information, please visit <https://ico.org.uk/> or our privacy policy which is located on the home page of our website.

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