



Initial Disclosure Document (about our insurance services)

1. The Financial Conduct Authority (“FCA”)

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

2. Whose products do we offer?

We offer the following general insurance products: Cosmetic Repair Insurance, Tyre Insurance, Alloy Wheel Insurance and Vehicle Value Protection Insurance.

These products are offered to you through us by the claims administrator Car Care Plan Limited but underwritten by Motors Insurance Company Limited.

We are under a contractual obligation to conduct insurance distribution activities exclusively with our nominated insurance provider Car Care Plan Limited.

3. Which service will we provide you with?

You will not receive advice or a recommendation from us in relation to the insurance products that we offer. We will provide you with information but you will have to make your own choice about how to proceed. We operate an information only sales process (non-advised).

We act as an ancillary insurance intermediary on behalf of Car Care Plan Limited when arranging general insurance products. If we take payment from you directly for the purchase of a general insurance product, we do so as agent of Car Care Plan Limited under the provision of a written risk transfer agreement.

When arranging insurance products for you, we do not act as your insurance broker, we do not conduct a fair analysis of the market and we do not provide financial advice.

All of our insurance products are optional and are not a condition of finance.

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

We do not charge you any fees for our insurance distribution services.

We may receive a financial benefit or commission from our principal Car Care Plan Limited for arranging general insurance products for you. This commission is paid to us from your insurance premium. The price you pay for the insurance product is not affected by this commission payment.

5. Who regulates us?

Marshall Motor Group Limited is authorised and regulated by the Financial Conduct Authority. Marshall Motor Group Limited's Firm Reference Number is 310503. You can check this by contacting the FCA by telephone on **0800 111 6768** or by visiting the FCA's website <https://www.fca.org.uk/firms/financial-services-register>.

Marshall Motor Group Limited may use Appointed Representatives within its group in relation to its insurance distribution activities. A full list of these companies is available to view on its website www.marshall.co.uk or upon request.

Our permitted business is offering and arranging general insurance products to our customers.

6. Ownership

We have no direct or indirect holding, voting rights or capital in Car Care Plan Limited or its parent company.

7. What to do if you have a complaint?

If you wish to make a complaint about how an insurance product was sold to you, please contact us in writing at Marshall Motor Group, The Quorum, Barnwell Drive, Cambridge, CB5 8RE, or you can telephone **01254 506656** or email regulatedcomplaints@marshall.co.uk.

A copy of our regulated complaints procedure is available upon request and a copy can be accessed on our website www.marshall.co.uk. If we cannot settle your complaint, you may be entitled to refer it to the Financial Ombudsman Service www.financial-ombudsman.org.uk.

8. 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. Insurance advising and arranging is covered for 90% of the claim, without any upper limit. For compulsory classes of 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 at www.fscs.org.uk.

9. Data protection

We will use your data in accordance with our **Privacy Notice** which is available on our website www.marshall.co.uk. A copy of the Privacy Notice is also available upon request.