
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 Insurance products do we offer?

We only offer products from a limited number of insurers

Ask us for a list of insurers we offer insurance from

Insured Products - Return to Invoice and Financial Shortfall GAP Insurance, Complete Wheel Insurance, Minor Damage Insurance

Non-Insured Products - Extended Warranty (Not all warranties are non-insured, please check full Terms & Conditions)

3 Which Insurance services will we provide you with?

As an Insurance Intermediary (Broker) acting on behalf of customers and not an insurer, we will advise and make a personal recommendation for you after we have assessed your needs for

Insured Products - Return to Invoice and Financial Shortfall GAP Insurance, Complete Wheel Insurance, Minor Damage Insurance

Non-Insured Products – Extended Warranty (Not all warranties are non-insured, please check full Terms & Conditions)

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

We charge an admin fee of £30.00 (£25.00+VAT) in relation to the set-up and administration of Return to Invoice and Financial Shortfall GAP Insurance.

You will receive a quotation which will tell you about any other fees relating to any particular insurance policy.

5 Who regulates us?

Worthing Motors Limited is an appointed representative of Ingeni Services Group Limited, Unit 11, Atlas Works, Foundry Lane, Earls Colne, Colchester CO6 2TE which is authorised and regulated by the Financial Conduct Authority. Ingeni Services Group Limited's FCA Number is 747381.

Ingeni Services Group Limited permitted business is to act as an agent on behalf of the insurer for insurance distribution activities only.

You can Check this on the FCA's Register by visiting the FCA's website www.fca.org.uk/register or by contacting the FCA on 0800 111 6768.

6 What to do if you have a complaint

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

in writing	Jonathan Davis, Ingeni Services Group Limited, Unit 11, Atlas Works, Foundry Lane, Earls Colne, Colchester, Essex, CO6 2TE
by phone	Telephone 01787 221909
by email	info@ingeni.co.uk

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

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

For insured products only, 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.

Further information about compensation scheme arrangements is available from the FSCS.

8 Consumer Credit Disclosure

Worthing Motors Limited is also authorised and regulated by the Financial Conduct Authority (Ref No 670993) for consumer credit purposes.

Worthing Motors Limited is a broker for finance and not a lender

- The lenders that we use are given first right of refusal. This is because these lenders will pay us a commission for introducing you to them.
- This commission can be based on the amount you borrow or the vehicle you purchase.
- We will inform you of the amount of commission that we will earn in good time.
- We will require your consent to receive this commission.
- You do not have to take our finance as it is available through other distributors. You can arrange funding for your vehicle elsewhere and it may be cheaper.