



Vehicle Breakdown Cover

Initial Disclosure Document



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?

We offer products from a range of insurers
We only offer products from a limited number of insurers Ask us for a list of insurers we offer insurance from.

- ✓ We only offer this product from a single insurer.

3. WHICH SERVICE WILL WE PROVIDE YOU WITH?

We will advise and make a recommendation to you after we have assessed your needs.

- ✓ You will not receive advice or a recommendation from us.
We may ask some questions to narrow down the selection of products that we will provide details on. You will then need to make your own choice about how to proceed.

4. WHAT WILL YOU HAVE TO PAY US FOR OUR SERVICES?

- ✓ A fee.
No fee.

Service	Admin Fee
Cancelling your policy within the 14 Cooling off Period	£4.99
Cancelling your policy outside the 14 Cooling off Period	£0.00
Transferring your policy to a new vehicle	£9.99
Upgrading/Downgrading your Cover Level	£9.99
Adding a Private plate/Changing the insured vehicles number plate	£4.99
Updating your address	£2.99
Requesting hard copies of policy documents	£4.49
Updating your telephone Number/Email Address	£0.00

5. WHO REGULATES US?

Ping Insure Limited is an appointed representative of Summit Insurance Services Limited and regulated by the Financial Conduct Authority, Firm Reference Number: 815365.

You can check this on FCA's Register by visiting the FCA's website: <https://register.fca.org.uk> or by contacting the FCA on 0800 111 6768.

6. WHAT TO DO IF YOU HAVE A COMPLAINT?

SALE OF THE POLICY

Ping Insure Limited
Digital Media Centre
County Way,
Barnsley
S70 2EQ

Email: complaints@pinginsure.co.uk

CLAIMS

Any complaint you have in relation to a claim, please notify the Claims Administrator using the following details:

Call Assist Limited
Axis Court
N Station Rd
Colchester
CO1 1UX

Tel: 01206 771 788

Email: customerservices@call-assist.co.uk

The Claims Administrator will:

- Acknowledge your complaint within three working days of receiving it.
- Tell you the name of the person managing your
- complaint when the acknowledgement letter is sent.
- Have your complaint reviewed by a senior member of staff.
- Respond to Your complaint within eight weeks.

If this is not possible for any reason, they will write to you to let you know when they will contact You again.

If it is not possible to reach an agreement, you have the right to make an appeal to the Financial Ombudsman Service. This also applies if you are insured in a business capacity and have an annual turnover of less than €2million and fewer than ten staff. You may contact the Financial Ombudsman Service at:

The Financial Ombudsman Service,
Exchange Tower,
London,
E14 9SR.
Tel: 0300 123 9 123

Email: complaint.info@financial-ombudsman.org.uk

The above complaints procedure is in addition to your statutory rights as a consumer. For further information about your statutory rights contact your local Citizens Advice Bureau.

If you have purchased the insurance policy online, you may also raise your complaint via the EU Online Dispute Resolution Portal at <http://ec.europa.eu/consumers/odr/>. This will forward your complaint to the correct Alternative Dispute Resolution scheme. For insurance complaints in the UK this is the Financial Ombudsman Service. However, this may be a slower route for handling your complaint than if you contact the Financial Ombudsman Service directly.

7. ARE WE COVERED BY THE FINANCIAL SERVICES COMPENSATION SCHEME (FSCS)?

We are covered by the Financial Services Compensation Scheme (FSCS). If we are unable to meet our liabilities to you, you may be entitled to compensation from the FSCS. Further information is available from their website – www.fgscs.org.uk



Ping Insure Limited (company number 11369509),
Registered Office: Coyle White Devine, St. James House,
Bell Lane Office Village, Bell Lane, Amersham, Buckinghamshire HP6 6FA.
Ping Insure Limited is an appointed representative of Summit Insurance Services Limited, who is
authorised and regulated by the Financial Conduct Authority under registered number 300172