

About Our Insurance Service

Our Company

GEM Motoring Assist is part of the Call Assist Group. We provide insurance related vehicle breakdown products designed to meet the needs of motorists.

The Financial Conduct Authority (FCA)

The FCA is the independent watchdog that regulates financial services in the UK. It requires us to provide you with this document. Use this information to decide if our services are right for you.

Which service will you receive from us?

We act as an insurance intermediary and we are authorised to do so, you will not receive advice or a recommendation from us for Breakdown Insurance. We may ask 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.

Whose products will we offer you?

We only offer insurance products from a single insurer:

- **Collinson Insurance** (for Personal and Vehicle Breakdown Insurance)

What will you have to pay us for our service?

You will not pay a fee to us for arranging your Breakdown Insurance.

We receive commission from the insurer which is included in the premium you will pay excluding Insurance Premium Tax. We may receive other income based on the profitability of our account from an insurer.

We may also receive other income or commission from carefully selected third parties based on other or additional services you may choose.

Who regulates us?

The policy is administered by GEM Motoring Assist, a trading style of The Company of Veteran Motorists Limited (Company No. 00304747) and part of the Call Assist Group, registered in England and Wales. Registered Office: Axis Court, North Station Road, Colchester, Essex CO1 1UX. Authorised and regulated by the Financial Conduct Authority. Firm Reference Number: 312480.

The breakdown service is provided by Call Assist Limited. Registered in England and Wales. Registered Company Number: 3668383. Registered office address: Axis Court, North Station Road, Colchester, Essex CO1 1UX. Authorised and Regulated by the Financial Conduct Authority, Financial Services Register number 304838.

Our permitted business is arranging with a view to transactions, arranging (bringing about), advising on, dealing as an agent in and assisting in the administration and performance of non-investment insurance contracts. You can check this on the FCA's Register by visiting the FCA's website register.fca.org.uk.

What should you do if you have a complaint?

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

... in writing: Write to GEM Motoring Assist c/o Call Assist Ltd, Axis Court, North Station Road, Colchester, Essex, CO1 1UX
... by email: customerservices@call-assist.co.uk
... by phone: 01206 771788.

We will aim to resolve your complaint promptly and fairly. If you are not satisfied with our final response, you may be entitled to refer your complaint to the Financial Ombudsman Service, which is an independent service for resolving disputes.

Further information is available at: www.financial-ombudsman.org.uk.

Are we covered by the Financial Services Compensation Scheme?

We are covered by the Financial Services Compensation Scheme (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.

For claims against the insurers, 90% of the insurance claim is covered, with no upper limit. For compulsory classes of insurance, insurance arranging is covered for 100% of the claim, without any upper limit.

For further information visit www.FSCS.org.uk.

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