

## **About Our Finance & Insurance Services**

Hills Garages Woodford Ltd  
536/ 564 High Road  
Woodford Green  
Essex  
IG8 0PR

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

The FCA is the UK's independent financial conduct regulator responsible for overseeing financial services businesses.

Use this information to decide if our services are right for you.

### **2. Whose insurance products do we offer?**

We are not an insurer. We offer the following insurance products as an insurance intermediary (a broker for insurance purposes)

Minor Damage Protection, which is provided by Aioi Nissay Dowa Insurance Company of Europe Limited and administered by Nukula Limited trading as 'InsureThat'.

Tyre and Alloy Wheel Insurance. The policy is underwritten by Novus underwriting Limited on behalf of Millenium Insurance Company (MIC). Its principal office is PO Box 1314, 13 Ragged Staff Wharf, Queensway Quay, Gibraltar, GX11 1AA.

### **3. Which insurance services will we provide you with?**

As an insurance intermediary we act on behalf of our customers and not an insurer. We will advise and make a personal recommendation

for you after we have assessed your needs for

Minor Damage Protection and Tyre and Alloy Wheel Insurance.

### **4. What will you have to pay for our insurance services?**

We do not charge you a fee for our services as an insurance intermediary. We will earn a commission from the insurance provider for introducing you to them.

The nature or level of commission we receive will not alter our advice to you and will depend on the product that you purchase.

### **5. Who regulates us?**

Hills Garages Woodford Ltd 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 Limited's FCA Number is 747381.

Ingeni Services Group Limited 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](http://www.fca.org.uk/register) or by contacting the FCA on 0800 1116768.

## **6. What to do if you have a complaint (Insured Products ONLY)**

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

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 insurance 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 your 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**

Hills Garages Woodford Ltd is also authorised and regulated by the Financial Conduct Authority (FCA Reference Number 674169) as a credit broker. We are not a lender or an independent financial advisor.

In the first instance, we will introduce you to Toyota Financial Services and provide you with information regarding the finance products available to enable you to decide whether a particular finance product from Toyota Financial Services is right for you based on the information provided.

In the event that Toyota Financial Services is not able to provide credit, we will refer you to another trusted credit broker already known to us.

This credit broker will attempt to source credit for you through an alternative panel of lenders.

You are not required to use Toyota Financial Services or any other lender introduced by our trusted broker.

We do not charge you a fee for an introduction to Toyota Financial Services or to our trusted broker but we will receive a commission if you use their services, this is normally a fixed fee or a fixed percentage of the amount you borrow.

The level of commission will vary dependant on the product and the lender that you use.

We will inform you of the amount of commission that we will earn in good time before the finance agreement is entered into and ask you to consent to its payment. You do not have to take our finance. You can arrange funding of your vehicle elsewhere and in some cases it may be cheaper.

### **9. Credit Searches**

By providing us with your credit details, you will be giving us authority to submit a credit application on your behalf to our credit providers, who will record a search on your credit file. We will only pass your details onto a subsequent credit provider if your initial credit application to our preferred lender is not successful.

### **10. What do if you have a complaint (Consumer Credit - Finance ONLY)**

If you wish to register a complaint please contact us:

In writing

Hills Garages Woodford Ltd, 536/564 High Road, Woodford Green, IG8 0PR

By email

management@hillsmotorgroup.co.uk

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

12th December 2024