



Initial Disclosure Document (IDD)

1. THE FINANCIAL SERVICES AUTHORITY (FSA)

The FSA 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 only offer a product from a single insurer, Red Sands Insurance Company (Europe) Limited, in respect of Car Gap Insurance

3. WHICH SERVICE WILL WE PROVIDE YOU WITH?

You will not receive advice or a recommendation from us for Car Gap Insurance. 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 THIS SERVICE?

In respect of all products and services we do not charge any fees.

5. WHO REGULATES US?

Future 45 Ltd is authorised and regulated by the Financial Services Authority. Our FSA Register number is 461102. Our permitted business is:

- Advising on investments (except pension transfers and pension opt outs)
- Arranging (bringing about) deals in investments
- Making arrangements with a view to transactions in investments
- Dealing in investments as agent
- Assisting in the administration and performance of a contract of insurance

You can check this on the FSA's Register by visiting the FSA's website www.fsa.gov.uk/register or by contacting the FSA on 0845 606 1234.

6. OWNERSHIP

Future 45 Ltd is a privately owned Limited Company. Car Depreciation Insurance is a trading style of Future 45 Ltd.

7. WHAT TO DO IF YOU HAVE A COMPLAINT

If you wish to register a complaint about your policy or the handling of a claim, we have appointed Direct Group Limited to deal with all administrative matters relating to this policy, please contact them

IN WRITING.....Direct Group Limited, Direct House, White Rose Way, Doncaster, DN4 5NU

BY TELEPHONE.....0844 50 90 301

If you have a complaint regarding the sale of the policy please contact the customer service

IN WRITINGFuture 45 Ltd T/a Car Depreciation Insurance 64-74 Kingston Road Wimbledon, London SW19 1LA

EMAILemail@car-depreciation.co.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 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit.

Further information about compensation scheme arrangements is available from the FSCS at <http://www.fscs.org.uk/>