Monaghan Brothers Limited

Welcome Pack

Within this pack you will find important information about our insurance products, our Financial Conduct Authority (FCA) regulatory status, how we are paid for any sales we may make, how to complain should the need arise and how you are protected by the Financial Services Compensation Scheme.

It is important that you read this document carefully before purchasing any insurance products.

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It is important that you read this document carefully before purchasing any regulated products.

Initial Disclosure Document

Monaghan Brothers Limited
Address: MAIN STREET, LISNASKEA, County Fermanagh, BT92 0JB
Telephone: 028 6772 1354

Monaghan Brothers Limited is an appointed representative of ITC Compliance which is authorised and regulated by the Financial Conduct Authority (their registration number is 313486). Permitted activities include advising on and arranging general insurance contracts and acting as a credit broker not a lender.

Finance
As an FCA regulated credit broker we can introduce you to a selected group of lenders / brokers (see below) who may be able to help you finance your purchase. This group of lenders / brokers provides us with a range of products which may be suitable for your purchase. We will explain the key features of those products to you.

N.I.I.B. Group Limited, Black Horse Limited, Hyundai Capital UK Limited, FCE Bank Plc, Evolution Funding Limited, MotoNovo Finance Limited, Mann Island Finance Limited, DSG Financial Services Limited

We can introduce you to a selected panel of lenders. An introduction to a lender does not amount to independent financial advice. Unless we consider it to be inappropriate given your personal circumstances, our approach is to introduce you first to the lender associated with the vehicle manufacturer who are usually able to offer the best available package for you, considering interest rates, residual valuations (where applicable) and other contributions. If they are unable to make you an offer of finance, we then seek to introduce you to other lenders on our panel. The lender we introduce you to, and available rates, will depend upon a number of factors including the vehicle, your personal circumstances and the likelihood of a lender to accept an application based on information provided. Accordingly, the options we present to you, from our limited panel of lenders, may not reflect the most competitive or impartial terms available in the market. You are not tied to funding via our panel of lenders and have the right to seek alternative options. However, in doing so, this may impact upon any offers provided by our panel of lenders in relation to deposit contributions, servicing or other schemes. We are a commercial entity that expects to make a profit from this transaction. Consequently, lenders typically pay a commission to us for introducing you to them, calculated by reference to the vehicle model or amount you borrow. Different lenders may pay different commissions for such introductions; some lenders may also provide preferential rates to us for the funding of our vehicle stock and may also provide financial support for our training and marketing. Any such amounts they and other lenders pay us will not affect the amounts you pay under your finance agreement, all of which are set by the lender concerned. We do not charge you a fee for our services, consequently we do not act as a financial adviser, or fiduciary. We act in our own interest, whichever lender we introduce you to, we will typically receive commission from them based on either a fixed fee or a fixed percentage of the amount you borrow. Any and all commission amounts will be fully disclosed to you as part of your sales journey. You will be required to give your fully informed consent to our receipt of this commission. By doing this, you acknowledge that you understand our role as a credit broker, and that we will receive a financial incentive if you take out a loan from a lender that we introduce you to.

All finance applications are subject to status, terms and conditions apply, UK residents only, 18s or over, Guarantees may be required.

Insurance
Monaghan Brothers Limited offer Combined GAP, Complimentary Insurance, and act on behalf of a limited panel of insurance providers (see below).

Car Care Plan, KGM Motor

We do not charge fees for arranging insurance, we may however receive an economic benefit or retain a part of any premium by way of remuneration. Our sales agents may also be remunerated on the sale of individual products. Fees may be applied by insurers for such things as mid-term adjustments and cancellations. Please check the individual policy information for full details.

We hold any insurance money (premiums, refunds or claims money) as the agent of the insurer under a risk transfer agreement.

Basis of our Service

Finance / Insurance

We have taken steps to ensure that if, in the course of advising you, we make a recommendation; such recommendation will be suitable for your demands and needs at the time the recommendation is made. In assessing your demands and needs we may seek such information about your personal circumstances and objectives as might be relevant in order to enable us to identify your requirements. It is important that you provide us with accurate and relevant information.

Your Protection

We always aim to provide a first class service, however if you have any cause for complaint any enquiry can be raised by either email, in writing or by telephoning ITC Compliance Limited, 3 Monarch Court The Brooms, Emersons Green, Bristol, BS16 7FH complaints@itccompliance.co.uk, 0845 177 22 66 or 0117 4403700. Should you remain dissatisfied you have the right to ask the Financial Ombudsman Service to review your case. You should write to the Financial Ombudsman Service, Exchange Tower, London, E14 9SR. Telephone 0800 023 4567 or 0300 123 9123. Web address www.financial-ombudsman.org.uk You may be entitled to compensation should we be unable to meet our liabilities as an insurance intermediary under the Financial Services Compensation Scheme (FSCS). Your entitlement to compensation will depend upon 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 or for compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim, without any upper limit. Further information about compensation scheme arrangements is available from FSCS. Details of ITC Compliance Limited's authorisation can be confirmed by contacting the FCA on 0800 111 6768 or by visiting the FCA\'s website http://www.fca.org.uk/register

Under distance marketing rules you have a 14-day period in which to cancel the purchase (cooling off period) of the vehicle. If you are obtaining the vehicle on finance this cooling off period does not apply. Full detail will be provided by the finance company within their pre-contractual information.

Confidentiality and Data Protection

Your information will only be disclosed/provided to third parties for the purposes of providing, arranging, administering and renewing insurance contract(s) and for the purposes of monitoring and/or enforcing compliance with regulatory rules/codes. A list of these third parties can be found below. For full details of where your information will be sent and the purpose of such data transfer, please ask us.

Insurance Partners

Car Care Plan, KGM Motor

Finance Partners

N.I.I.B. Group Limited, Black Horse Limited, Hyundai Capital UK Limited, FCE Bank Plc, Evolution Funding Limited, MotoNovo Finance Limited, Mann Island Finance Limited, DSG Financial Services Limited

Your information will be retained for a period of up to twelve years. During this time you have the right to obtain details of the information held and how it has been processed.

If you would like to exercise any of these rights or have any concerns with how we are processing your data then please contact the Data Protection Officer at Monaghan Brothers Limited, MAIN STREET, LISNASKEA, County Fermanagh, BT92 0JB; telephone 028 6772 1354. If we are unable to resolve your concerns then you have the right to refer the matter to the Information Commissioner's Office. Further details about your rights and how to lodge a complaint can be found on the Information Commissioner's Office website (www.ico.org.uk/for-the-public/).

As an organisation we are committed to our customers receiving good consumer outcomes under the FCA's Consumer Duty.

The Consumer Duty means you should receive communications you can understand, products and services that meet your needs and offer fair value and you get the customer support you need, when you need it.

Should you require any additional support during your purchase please visit our links page which provides details of organisations who can offer additional guidance and support.

If at any time you feel you have not received the information or support you expect from us please contact us at the address or telephone number above.

We currently offer: **Combined GAP, Complimentary Insurance**

Before you decide to purchase any insurance product it is important that you take the time to understand the particular features of the product.

The key document to help you do that is the Insurance Product Information document. You can find a document for each of our products on the following pages.

Information about our GAP Product(s)

Important Information you should read

- Below you will see the total premium of the GAP contract and the related durations,
- The significant features and benefits of the policy can be found in the Insurance Product Information Document below
- GAP contracts are sold by other distributors;
- GAP insurance is optional;
- Under FCA rules a GAP contract cannot be concluded by us until at least 2 clear days have passed from the date you are provided with this welcome pack. We can conclude a GAP contract the day after providing the pack at your specific request.

Available products and Recommended Retail Price (RRP) including Insurance Premium Tax (IPT).

Product Level	Period	RRP
Autotrust Asset Protection, New Vehicles up to 1 month old, Vehicle Value £12k-£20k, 36m	36 months	£157.00
Autotrust Asset Protection, New Vehicles up to 1 month old, Vehicle Value £20,001-£25k, 36m	36 months	£200.00
Autotrust Asset Protection, New Vehicles up to 1 month old, Vehicle Value £25,001-£30k, 36m	36 months	£242.00
Autotrust Asset Protection, New Vehicles up to 1 month old, Vehicle Value £30,001-£40k, 36m	36 months	£298.00
Autotrust Asset Protection, New Vehicles up to 1 month old, Vehicle Value £40,001-£50k, 36m	36 months	£369.00
Autotrust Asset Protection, New Vehicles up to 1 month old, Vehicle Value£50,001-£70k, 36m	36 months	£456.00
Autotrust Asset Protection, New Vehicles up to 1 month old, Vehicle Value £70,001-£90k, 36m	36 months	£534.00
Autotrust Asset Protection, New Vehicles up to 1 month old, Vehicle Value £90,001-£110k, 36m	36 months	£640.00
Autotrust Asset Protection, New Vehicles up to 1 month old, Vehicle Value £110,001-£130k, 36m	36 months	£754.00
Autotrust Asset Protection, New Vehicles up to 1 month old, Vehicle Value £130,001-£150k, 36m	36 months	£881.00
Autotrust Asset Protection, New Vehicles up to 1 month old, Vehicle Value £150,001-£170k, 36m	36 months	£960.00
Autotrust Asset Protection, New Vehicles up to 1 month old, Vehicle Value £170,001-£190k, 36m	36 months	£1,050.00
Autotrust Asset Protection, New Vehicles up to 1 month old, Vehicle Value £190,001-£210k, 36m	36 months	£1,210.00

Product Level	Period	RRP
Autotrust Asset Protection, New Vehicles up to 1 month old, Vehicle Value £210,001-£230k, 36m	36 months	£1,275.00
Autotrust Asset Protection, Used Vehicles over 1m old, up to 10yrs old, Vehicle Value £5k-£6k, 36m	36 months	£100.00
Autotrust Asset Protection, Used Vehicles over 1m old, up to 10yrs old, Vehicle Value £6,001-£8k, 36m	36 months	£119.00
Autotrust Asset Protection, Used Vehicles over 1m old, up to 10yrs old, Vehicle Value £8,001-£12k, 36m	36 months	£150.00
Autotrust Asset Protection, Used Vehicles over 1m old, up to 10yrs old, Vehicle Value £12,001-£15k, 36m	36 months	£169.00
Autotrust Asset Protection, Used Vehicles over 1m old, up to 10yrs old, Vehicle Value £15,001-£20k, 36m	36 months	£196.00
Autotrust Asset Protection, Used Vehicles over 1m old, up to 10yrs old, Vehicle Value £20,001-£25k, 36m	36 months	£251.00
Autotrust Asset Protection, Used Vehicles over 1m old, up to 10yrs old, Vehicle Value £25,001-£30k, 36m	36 months	£295.00
Autotrust Asset Protection, Used Vehicles over 1m old, up to 10yrs old, Vehicle Value £30,001-£40k, 36m	36 months	£367.00
Autotrust Asset Protection, Used Vehicles over 1m old, up to 10yrs old, Vehicle Value £40,001-£50k, 36m	36 months	£459.00
Autotrust Asset Protection, Used Vehicles over 1m old, up to 10yrs old, Vehicle Value £50,001-£70k, 36m	36 months	£594.00
Autotrust Asset Protection, Used Vehicles over 1m old, up to 10yrs old, Vehicle Value £70,001-£90k, 36m	36 months	£772.00
Autotrust Asset Protection, Used Vehicles over 1m old, up to 10yrs old, Vehicle Value £90,001-£110k, 36m	36 months	£947.00
Autotrust Asset Protection, Used Vehicles over 1m old, up to 10yrs old, Vehicle Value £110,001-£130k, 36m	36 months	£1,055.00
Autotrust Asset Protection, Used Vehicles over 1m old, up to 10yrs old, Vehicle Value £130,001-£150k, 36m	36 months	£1,165.00
Autotrust Asset Protection, Used Vehicles over 1m old, up to 10yrs old, Vehicle Value £150,001-£170k, 36m	36 months	£1,295.00
Autotrust Asset Protection, Used Vehicles over 1m old, up to 10yrs old, Vehicle Value £170,001-£190k, 36m	36 months	£1,390.00
Autotrust Asset Protection, Used Vehicles over 1m old, up to 10yrs old, Vehicle Value £190,001-£210k, 36m	36 months	£1,529.00
Autotrust Asset Protection, Used Vehicles over 1m old, up to 10yrs old, Vehicle Value £210,001-£230k, 36m	36 months	£1,640.00

To find out more about the products available, please visit the below links

https://fast.wistia.net/embed/iframe/ltpn0f8jj3?web_component=true&seo=false

Private Car Insurance

Insurance Product Information Document

Company: KGM Motor

Product: Car Care Plan Drive Away

KGM Motor is a brand name for business written by KGM Underwriting Services Limited. KGM Underwriting Services Limited is authorised and regulated by the Financial Conduct Authority, FCA Firm Reference Number 799643. Registered in England & Wales, No: 10581020. Registered Office: 2nd Floor St James House, 27-43 Eastern Road, Romford, Essex, RM1 3NH.

This Insurance Product Information Document contains only a summary of the insurance cover. It does not contain the full terms and conditions of the insurance which can be found in your Policy Document, Policy Schedule and Certificate of Insurance.

What is this type of insurance?

Comprehensive Motor Insurance

What is insured?

The following benefits are insured as a result of loss or damage:

- ✓ Unlimited cover in respect of any claims by a third party for personal injury
- ✓ Cover in respect of any claims by a third party for property damage
- ✓ Legal defence costs with our written consent
- ✓ Loss of or damage to your vehicle caused by Accidental Damage, Malicious Damage or Vandalism
- ✓ Loss of or damage to your vehicle caused by Fire, Theft or attempted Theft
- ✓ Audio cover – For equipment permanently fitted to vehicle by manufacturer
- ✓ Satellite Navigation cover – For equipment permanently fitted to vehicle by manufacturer
- ✓ Windscreen/Glass Repair or Replacement **(if shown on your schedule of insurance)** – unlimited cover provided our approved glass supplier is used and is subject to a standard £500 compulsory windscreen excess per claim (cover excludes sunroof and glass roof panels). If our approved supplier is not used, then the £500 windscreen excess will still apply, but cover will be restricted to a maximum of £100 after your excess is deducted
- ✓ Personal belongings cover and Child Seat cover
- ✓ Replacement keys and locks cover
- ✓ Medical Expenses cover
- ✓ Foreign Use

What is not insured?

The following is a list of significant exclusions. The full list is contained within your Policy Document:

- ✗ Wear and tear, depreciation and any mechanical or electrical failures or breakages
- ✗ Loss or damage if your vehicle is taken or driven without your permission by a spouse/civil partner, partner, boyfriend or girlfriend, member of the family or household of a permitted driver
- ✗ Loss of or damage to your vehicle, where possession of it is gained by deception
- ✗ Loss or damage to your vehicle if it has been left un-locked, it has been left with the keys in, on or in the vicinity of the vehicle, it has been left with the windows or sunroof open or if reasonable precautions have not been taken to protect it
- ✗ If the vehicle value is £50,001 or over, we will not be liable for any loss or damage as a result of a theft or attempted theft unless the vehicle has a Thatcham Category S5 Tracking System or a Thatcham Category S7 Asset Location System that has been installed by an approved person or company and is active and in full working order
- ✗ Compensation for any costs incurred as a result of not being able to use your vehicle following loss or damage
- ✗ Costs which exceed the market value of your vehicle or the value declared on your policy schedule if the market value is more
- ✗ Loss or damage caused by acts of war, riot, earthquake or terrorism
- ✗ Driving Other Cars is **excluded** from cover
- ✗ We will not make any payment if there is cover under another policy

Are there any restrictions on cover?

- ! Endorsements may apply to your policy. Please refer to your policy schedule for details of these
- ! Certain limitations may apply to your policy. For example:
  – the excess (the amount you have to pay on any claim);
  – monetary limits for certain items or types of cover
- ! Any compulsory or voluntary policy excess which applies as shown in the policy schedule
- ! If you choose not to use our approved vehicle repairer an additional £250 excess applies
- ! Theft cover. If the vehicle value is £50,001 or over, we will not be liable for any loss or damage as a result of a theft or attempted theft unless the vehicle has a Thatcham Category S5 Tracking System or a Thatcham Category S7 Asset Location System that has been installed by an approved person or company and is active and in full working order
- ! No Claim Discount cannot be earned under this policy
- ! Third Party Property Damage claims limit - £20,000,000
- ! We will not make any payment if there is cover under another policy

Where am I covered?

✓ Great Britain and Northern Ireland, the Isle of Man, the islands of Guernsey, Jersey and Alderney

What are my obligations?

- You must take reasonable care to provide complete and accurate answers to the questions asked when you take out, make changes to, or renew your policy
- Protect your vehicle from loss or damage
- Keep your vehicle in a safe and roadworthy condition, including having a valid MOT where required by law
- You must tell us without delay about any event that could lead to a claim and send to us unanswered, any letter, claim, writ or summons you receive

When and How do I pay?

You are not charged for the Drive Away Insurance cover that this offering provides

When does the cover start and end?

Cover starts and ends from and to the time and date shown on your Certificate of Motor Insurance

How do I cancel the contract?

You have the right to cancel your policy at any time during the policy term. To cancel your policy please contact your insurance advisor

Further information regarding the procedure for cancelling your policy is contained in our Policy Document under ‘General Conditions’

This policy will be immediately cancelled in the event that you arrange any other insurance which provides cover in respect of the insured vehicle

AutoTrust Asset Protection

Insurance Product Information Document

Company: AutoTrust

Product: Asset Protection

This insurance is provided by AutoTrust, a trading style of Car Care Plan Limited, a company registered in the UK. Car Care Plan Limited is authorised and regulated by the Financial Conduct Authority. Financial Services Register number: 309268.

This document contains some important facts about AutoTrust Asset Protection. It is to be regarded as only a summary of cover to help assist you in making an informed purchase decision. Full terms and conditions of the policy are provided in your policy document. Please take time to read this policy document to make sure you understand the cover it provides.

Under Financial Conduct Authority rules, you must also be supplied with prescribed information in regards to this product for you to consider the product features, benefits, exclusions and price.

What is this type of insurance?

Asset Protection is designed to protect motorists against the financial shortfall that they may be exposed to in the event that their vehicle is written-off as the result of an accident, fire, theft or adverse weather conditions.

This insurance is underwritten by Motors Insurance Company Limited which is registered in the UK. Motors Insurance Company Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, firm reference number 202875.

What is insured?

- ✓ Your vehicle providing that:
  - You are either the owner of the vehicle or have a finance agreement in relation to the vehicle or are the registered keeper of the vehicle.
  - You are a resident in England, Scotland, Northern Ireland, Wales on the start date and remain so throughout the period of insurance.
  - You are at least 18 years of age.
  - You are covered under a fully comprehensive motor insurance policy for the vehicle.
  - Your vehicle is ten years old or under at the start date of the policy and the purchase price of the vehicle does not exceed £230,000.
  - Your vehicle is listed in Glass's Guide.
- ✓ During the period of insurance, following the total loss of your vehicle due to fire, theft, accidental damage or adverse weather conditions, we will pay the financial shortfall between the insured value and:
  - the purchase price of your vehicle, including delivery, factory fitted accessories and dealer fitted options as confirmed in the net sales invoice; or
  - the early finance settlement amount; whichever is greater, up to the sum insured.
- ✓ We will also cover up to £250 of your motor insurance excess.
- ✓ We provide a minimum payment clause. This means, in the event of a total loss of your vehicle during the period of insurance, we will make a minimum payment (dependent on the original purchase price of your vehicle) or will make a payment equal to the premium you paid for this insurance, whichever is the greater.

What is not insured?

If the vehicle is:

- ✗ Written off by someone not eligible to drive your vehicle under the terms of the motor insurance policy for whom you gave consent or where the person driving your vehicle did not have fully comprehensive insurance in place for the vehicle.
- ✗ Written off after it was taken or driven without your consent by a family member, spouse or partner.
- ✗ Written off before the inception of this insurance.
- ✗ Outside the territorial limits when the total loss occurs.

We will not cover:

- ✗ Your vehicle if you have not claimed under the Motor Insurance Policy or your claim has not been settled as a total loss.
- ✗ Any claim where the Motor Insurer has offered to repair the vehicle but you have requested the claim to be dealt with on a total loss basis.
- ✗ If you decline the offer of a replacement vehicle under the terms of the Motor Insurance Policy then the claim will be settled based on the value of the replacement vehicle and not the settlement figure offered under the Motor Insurance Policy.

  Note this may result in no sum being paid.
- ✗ Any amount due under the Finance Agreement relating to insurance premiums. We exclude all deposit allowances, discounts, rebates, concessions, cashbacks, incentives and contributions. We also exclude new vehicle registration fees, road fund licence fee, number plates, warranty costs, fuel, paintwork protection applications, other extras, arrears or Negative Equity.

Are there any restrictions on cover?

! The following claim limits apply depending on the vehicle purchase price:

Vehicle Purchase Price	**Maximum Claim amount**
Up to £50,000	£50,000
Above £50,000 (Max £230,000)	£65,000

This policy does not cover any vehicle:

! Used as an emergency or military vehicle, courier or delivery vehicle or driving instruction vehicle.
! Used for hire or reward or as a taxi.
! Used for track days, road racing, rallying, pacemaking, speed testing or any other competitive event.
! A scooter, motorcycle, touring caravan, camper van and motor home, non-United Kingdom specification vehicle or not built for principal sale in the United Kingdom or classed as a Grey Import, kit car, bus, coach, commercial vehicle more than 3.5 tonnes, truck or a heavy goods vehicle.
! Owned by a garage, vehicle trader or any other associated vehicle trade company.
! Classic Cars - those on an agreed value basis for motor insurance
! Super Prestige vehicles - be a super-prestige branded vehicle, i.e. Ferrari, Porsche, Lamborghini, Bentley, Rolls Royce, Aston Martin, Caterham, Ariel, Lotus, Maserati, McLaren

We will not cover:

! New Vehicles below £12,000 at purchase or Used vehicles below £5,000 at purchase
! Any premium owed that is deducted from the settlement by the Motor Insurer of a total loss claim on the vehicle.
! Any Motor Insurance excess above £250 that is deducted from the settlement by the Motor Insurer of a total loss claim on the vehicle.

Where am I covered?

✓ To purchase this cover, you must be resident in:
- England, Scotland, Wales and Northern Ireland.

✓ You are covered for any claim occurring in:
- England, Scotland, Northern Ireland, Wales, the Isle of Man and the Channel Islands, in the European Union and any other country shown on an International Motor Insurance Card (“Green Card”) for as long as you maintain a comparable level of cover on your Motor Insurance Policy as in the United Kingdom and that this cover is in force on the date of an incident that results in a total loss.

What are my obligations?

- You must provide full and accurate information to all questions asked. Your answers must be true to the best of your knowledge and belief. Your answers will form part of the statement of facts on which your policy will be based. If you become aware that information you have given us is inaccurate or has changed, you must inform us as soon as possible. Failure to do this may invalidate your policy and claims may not be paid.
- **If you need to make a claim:** In the event of your vehicle being declared a total loss you should contact the administrator on 0344 573 8069 or email GAPclaims@carcareplan.co.uk. You should notify the administrator within 120 days of the total loss and prior to accepting any settlement from your motor insurer.

When and how do I pay?

You can pay your premium as a one-off payment prior to the start of cover or in monthly instalments.

When does the cover start and end?

Your cover will take effect and end on the dates stated in your schedule.

The period of insurance will end earlier if:

- The vehicle is declared a total loss; or
- The vehicle is sold or transferred to a new owner or repossessed by the Finance Company; or
- The policy is cancelled; or
- You do not pay the premium due.

How do I cancel the contract?

To cancel your policy within the first 30 days, please contact the administrator to obtain a full refund. For cancellations after the first 30 days, please contact the administrator on 0344 573 8069 and you will receive a pro-rata refund (subject to a cancellation fee).

Please note you will not receive a refund where you have already made a successful claim on the policy.