

About Our Insurance Service

Our Company

GEM Motoring Assist is a company that is part of the Call Assist Group. We provide affordable products to suit the requirements of motorists.

The Financial Conduct Authority (FCA)

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

Which service will you receive from us?

You will not receive advice or a recommendation from us for Personal 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 products from single insurers.

We offer the following product from the following insurer: -

- DAS Legal Expenses Insurance Company Limited for Personal Breakdown Insurance

What will you have to pay us for our service?

You will not be charged a fee by us for arranging Personal Breakdown Insurance.

We receive commission from the insurer which is a percentage of the total annual premium excluding Insurance Premium Tax. We may receive other income based on the profitability of our account from an insurer.

You will receive a quotation which will tell you about any other fees relating to any particular insurance policy.

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. Registered in England and Wales. Registered Company Number: 04556272. Registered office address: Axis Court, North Station Road, Colchester, Essex CO1 1UX. Authorised and Regulated by the Financial Conduct Authority, Financial Services Register 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 or by contacting the FCA on 0845 606 1234.

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.

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