

Initial Disclosure Document for Non-advised Sales



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

Click4Warranty is a trading style of Future 45 Limited, Warwick House, Roydon Road, Harlow, Essex CM19 5DY.

The Financial Conduct Authority (FCA)

The FCA is the national independent regulator of financial services.

Whose products do we offer?

We only offer products from a single insurer, Red Sands Insurance Company (Europe) Ltd.

Which service will we provide you with?

You will not receive advice or a recommendation from us. 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.

What will you have to pay us for this service?

There is no fee for our services. We receive a proportion of the premium paid as commission from our insurance provider when you take out an insurance policy. You will receive a quotation that will provide you with information about any other fees relating to any particular insurance policy.

Who regulates us?

Future 45 Limited is authorised and regulated by the Financial Conduct Authority, register number 461102.

We are permitted to sell and arrange non-investment insurance contracts. You can check this on the Financial Services Register.

What to do if you have a complaint?

If you wish to make a complaint, please contact us at:

Future 45 Limited, Warwick House, Roydon Road, Harlow, Essex CM19 5DY
Tel: 0208 819 3424 Email: email@click4group.co.uk

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service www.financial-ombudsman.org.uk/.

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 and advising is covered for 90% of the claim, without an upper limit.
- For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim, without an upper limit.

Further information about the compensation scheme arrangements is available from the FSCS.