

City West Country Limited t/a
Mercedes-Benz of Exeter (Hill
Barton Fleet Sales) T/A Tangelo



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

City West Country Limited t/a Mercedes-Benz of Exeter (Hill Barton Fleet Sales) T/A Tangelo
address: Unit 2 , Jacks Way, Hill Barton Business Park, Exeter, Devon, EX51FG
tel: 01395239785

City West Country Limited t/a Mercedes-Benz of Exeter (Hill Barton Fleet Sales) T/A Tangelo 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 – New Car Purchase

For New Car Purchases, acting as a credit broker, City West Country Limited t/a Mercedes-Benz of Exeter (Hill Barton Fleet Sales) T/A Tangelo can introduce you to our sole finance provider, Mercedes-Benz Financial Services UK Limited (MBFS). We will only introduce you to the lender associated with the vehicle manufacturer who are usually able to offer the best available package for you, taking into account interest rates, residual valuations (where applicable) and other contributions. If MBFS are unable to make you an offer of finance, we will not introduce you to any other lenders. The only alternative to purchase a new vehicle will be a cash purchase.

Does City West Country Limited t/a Mercedes-Benz of Exeter (Hill Barton Fleet Sales) T/A Tangelo receive commission?

Lenders typically pay a commission to us for introducing you to them, calculated by reference to the vehicle model or amount you borrow. Our lender may also provide preferential rates to us for the funding of our vehicle stock and also provide financial support for our training and marketing. But any such amounts they 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. 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. All finance applications are subject to status, terms and conditions apply, UK residents only, 18s or over, Guarantees may be required.

Finance – Used Car Purchase

For Used Car Purchases, acting as a credit broker, City West Country Limited t/a Mercedes-Benz of Exeter (Hill Barton Fleet Sales) T/A Tangelo can introduce you to a limited number of finance providers to assist with the purchase of your vehicle. Our preferred partner is Mercedes-Benz Financial Services UK Limited (MBFS). When funding is not available from MBFS we can introduce you to the following providers:

- Black Horse Limited, Mercedes-Benz Financial Services UK Ltd., Arval UK Limited, Mitsubishi HC Capital UK PLC, Lex Autolease Ltd, ALD Automotive Ltd, Santander Consumer (UK) Plc, Evolution Funding Limited, Mann Island Finance Limited

Evolution Funding Limited, Mann Island Finance Limited use a panel of lenders, you will be advised who will be providing the finance prior to approval.

Does City West Country Limited t/a Mercedes-Benz of Exeter (Hill Barton Fleet Sales) T/A Tangelo receive commission?

Lenders typically pay a commission to us for introducing you to them, calculated by reference to the vehicle model or amount you borrow. Our lender may also provide preferential rates to us for the funding of our vehicle stock and also provide financial support for our training and marketing. But any such amounts they 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. 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. All finance applications are subject to status, terms and conditions apply, UK residents only, 18s or over, Guarantees may be required.

Insurance

City West Country Limited t/a Mercedes-Benz of Exeter (Hill Barton Fleet Sales) T/A Tangelo offer Tyre Insurance, Alloy Wheel Insurance, SMART, Cosmetic, and act on behalf of a limited panel of insurance providers (see below).

Car Care Plan

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

Finance Partners

Black Horse Limited, Mercedes-Benz Financial Services UK Ltd., Arval UK Limited, Mitsubishi HC Capital UK PLC, Lex Autolease Ltd, ALD Automotive Ltd, Santander Consumer (UK) Plc, Evolution Funding Limited, Mann Island Finance 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 City West Country Limited t/a Mercedes-Benz of Exeter (Hill Barton Fleet Sales) T/A Tangelo, c/o Mercedes-Benz of Exeter, Matford Park Road, Exeter, Devon, EX2 8FD; telephone 01395239785. 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: **Tyre Insurance, Alloy Wheel Insurance, SMART, Cosmetic**

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.

AutoTrust Cosmetic Repair Insurance

Insurance Product Information Document

Company: AutoTrust **Product: Cosmetic Repair Insurance**

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 Cosmetic Repair Insurance. 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.

What is this type of insurance?

Cosmetic Repair Insurance provides cosmetic repairs for minor damage to paintwork without affecting your motor insurance policy or excess.

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 Prudential Regulation Authority. Financial Services Register number: 202875.



What is insured?

✓ Provided:

- You are either the owner or registered keeper of the vehicle;
- You are a resident in England, Scotland, Northern Ireland, Wales, the Channel Islands or the Isle of Man;
- Your vehicle is ten years or under and has covered less than 100,000 miles at the start date of the policy;

Then during the period of insurance, we will provide a cosmetic repair or where appropriate a touch-in repair to minor cosmetic damage to your vehicle.

✓ Minor cosmetic damage means:

- A chip which is a chipped area on your vehicle, caused in a single incident, up to a maximum of 1.5cm in diameter or 3mm in depth;
- A damaged area caused in a single incident which contains a light scratch, minor dent or scuffed bumper, up to a maximum of 30cm in length or 3mm in depth.

In the case of multiple damages being caused by the same incident, the total end to end size of the furthest points of the combined damaged area must also be no larger than 30cm in diameter or 3mm in depth. Any repairs which are estimated to exceed 4 hours to complete will not be considered to be minor cosmetic damage.

✓ In the event that a cosmetic repair cannot be used to repair minor cosmetic damage on your vehicle under this policy, we will contribute up to a maximum of £150 including VAT towards the cost of having a conventional body shop repair carried out whereby the minor cosmetic damage is repaired as a result.



What is not insured?

This insurance will not cover Minor Cosmetic Damage:

- ✗ That cannot be defined as a Light Scratch, Chip, Scuffed Bumper or Minor Dent or any Minor Cosmetic Damage where a Cosmetic Repair is not technically possible;
- ✗ To horizontal flat surfaces, roofs, bonnets and boot tops where the Repairer deems it not possible to achieve a satisfactory finish using Cosmetic Repair or Touch-in Repair techniques;
- ✗ To paint colours and finishes that cannot be suitably matched by the Repairer. These include but are not limited to specialist, non-standard and exclusive paint colours and finishes, for example: self-healing paint, body wrap, chrome illusion paint, two tone paint finish or matt finishes;
- ✗ To any body panel or part of a panel that has been distorted, ripped, torn, or perforated;
- ✗ Caused by hail, rust, pitting or paintwork discolouration;
- ✗ That requires replacement of any body panel or part of a panel;
- ✗ Reported to the administrator more than 30 days after the Incident;
- ✗ Any claim where it is discovered that the policy was purchased more than 30 days following the delivery date of the vehicle;
- ✗ That in the opinion of the administrator was incurred before the start date



Are there any restrictions on cover?

! The following claim limits apply depending on which policy duration is chosen.

Policy Duration	Maximum Number of Claims
12-month policy	6 claims
24-month policy	12 claims
36-month policy	18 claims

This policy does not cover the following:

- ! Where the vehicle is named on a contract hire or lease agreement (but not including personal contract hire), vehicles used for commercial travel, light commercial vehicles, emergency vehicles, delivery vehicles, panel vans and vehicles exceeding 3500kg; motor cycles, scooters, three wheeled vehicles, kit-cars, quad bikes, caravans or motor homes, trailers, boats, vehicles used for hire or reward (for example taxis, self-drive hire or driving schools), delivery courier or a vehicle used in any sort of rally, speed testing, 4x4 off-roading, racing or any kind of competition, trial or used for any purpose in connection with the motor trade.
- ! A cosmetic repair involves restoring eligible damaged areas as close as possible back to their original condition, however please be aware that no repair will be identical to the original automotive factory finish.



Where am I covered?

- ✓ To purchase this cover, you must be resident in:
 - The United Kingdom (which includes England, Scotland, Wales and Northern Ireland), the Channel Islands and the Isle of Man.
- ✓ Our Approved Repairer can only carry out repairs on vehicles that are located in the United Kingdom, excluding the the Islands of Scotland (including the Shetland, Orkney, Inner Hebrides and Outer Hebrides Islands), the Channel Islands or the Isle of Man.



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:** Claims must be reported to the administrator within 30 days of damage occurring. Our dedicated portal is the best way for you to register your repair request. Before doing this, please read the 'What is covered' and 'What is not covered' sections to check that the damage is covered by this policy. If you have any problems registering for the portal or requesting a repair, please call the administrator on 0344 573 8187.



When and how do I pay?

You can pay your premium as a single 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 Validation Certificate.

The period of insurance will end earlier if:

- You, or anyone representing you, defrauds or deliberately misleads the insurer or the administrator; or
- The vehicle is sold or transferred to a new owner; or
- The claim limit has been reached.



How do I cancel the contract?

To cancel your policy within the first 30 days, please contact the introducer who sold you this policy to obtain a full refund. For cancellations after the first 30 days, please contact the administrator on 0344 573 8187 and you will receive a pro-rata refund (subject to an administration fee).

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



AutoTrust Alloy Wheel Repair Insurance

Insurance Product Information Document

Company: AutoTrust

Product: Alloy Wheel Repair Insurance

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 Alloy Wheel Repair Insurance. 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.

What is this type of insurance?

Alloy Wheel Repair Insurance is designed to protect customers from the costs of repairs to an alloy wheel fitted to their vehicle following accidental or malicious damage.

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 Prudential Regulation Authority. Financial Services Register number: 202875.



What is insured?

✓ Provided your vehicle:

- Is eight years old or under and has covered less than 80,000 miles at the start date of the policy;

Then during the period of insurance, we will pay for the cost of repairs resulting from accidental or malicious damage which has occurred to your alloy wheels up to the claim limit shown in the Validation Certificate.

✓ In the event your alloy wheel is damaged beyond a point whereby a reasonable cosmetic repair can be carried out then the policy provides two options:

- 1) If the damage to the alloy wheel is such that a lathe skim repair can be carried out, then the policy will contribute a maximum amount of £125 including VAT towards allowing you to have this repaired locally at your choice;
- 2) If the damage to the alloy wheel is such that no kind of repair can be carried out, the policy will contribute a maximum amount of £150 including VAT towards the replacement of the alloy wheel.

Both options will count as 1 claim under your policy.



What is not insured?

- ✗ Alloy wheels that are aftermarket fitment or not of the original specification for the vehicle.
- ✗ General wear and tear, corrosion, pitting, discolouration, tar staining, neglect or cracked or buckled wheels.
- ✗ Theft of the alloy wheel(s).
- ✗ Damage present on an alloy wheel prior to the commencement of the policy.
- ✗ Alloy wheel(s) of split rim construction, with a machine polished (chrome effect) finish, or with a recessed, rebated or raised profile to the rim section. Plastic trims attached to the alloy wheel are also excluded (and must be removed prior to any repair to any covered alloy wheel).
- ✗ Damage caused by driving the vehicle while the tyre is deflated; or a replacement tyre being fitted to the alloy wheel.
- ✗ Any claim which is the subject of fraud, false actions or dishonesty; where the loss is covered by any other insurance; or where it is discovered that the policy was purchased more than 30 days following the original purchase date of the vehicle.



Are there any restrictions on cover?

! The following claim limits apply depending on which policy duration is chosen.

Policy Duration	Maximum Number of Claims
12-month policy	6 claims
24-month policy	12 claims
36-month policy	18 claims

This policy does not cover the following:

- ! Where the vehicle is used as an emergency vehicle, taxi, or bus, for driving school tuition, dispatch, commercial travel that is not covered under motor insurance Business Use Classes 1 and 2, hire or reward of whatsoever nature, off road use (including all Quad Bikes), road racing, track day participation, rallying, pace-making, speed testing or any other competitive event, or is a commercial vehicle in excess of 3.5 tonnes Gross Vehicle Weight (GVW) or a motorcycle;
- ! Failure of the Approved Repairer to match the cosmetic finish of any other alloy wheels on your vehicle.



Where am I covered?

- ✓ To purchase this cover, you must be resident in:
 - The United Kingdom (which includes England, Scotland, Wales and Northern Ireland), the Channel Islands or the Isle of Man.
- ✓ Our Approved Repairer can only carry out repairs on vehicles that are located in the United Kingdom, excluding Islands of Scotland (including the Shetland, Orkney, Inner Hebrides and Outer Hebrides Islands), the Channel Islands and the Isle of Man.



What are my obligations?

- **If you need to make a claim:** Check that the damage is covered by this policy and call the administrator on 0344 573 8129 within 30 days of the damage occurring supplying the following information: Your policy number (found on your Validation Certificate), your vehicle registration number, details of the damage to your alloy wheels, when it occurred and how the damage was caused and dates when your vehicle could be inspected and repaired, if your claim is covered. In certain circumstances, you may need to supply photos to the administrator to help validate your claim. **Failure to claim within 30 days of the damage occurring could result in the onset of corrosion and the claim being subsequently rejected as per the terms & conditions.**
- 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.



When and how do I pay?

You can pay your premium as a single 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 Validation Certificate.

The period of insurance will end earlier if:

- You, or anyone representing you, defrauds or deliberately misleads the insurer or the administrator; or
- The alloy wheels are modified following purchase of your vehicle; or
- The vehicle is sold or transferred to a new owner; or
- The claim limit has been reached.



How do I cancel the contract?

To cancel your policy within the first 30 days, please contact the introducer who sold you this policy to obtain a full refund. For cancellations after the first 30 days, please contact the administrator on 0344 573 8129 and you will receive a pro-rata refund (subject to an administration fee).

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



AutoTrust Tyre Insurance

Insurance Product Information Document

Company: AutoTrust

Product: Tyre Insurance

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 Tyre Insurance. 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.

What is this type of insurance?

Tyre Insurance is designed to protect against the unforeseen costs of having to replace or repair the tyres on your vehicle, as a result of accidental or malicious damage.

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 Prudential Regulation Authority. Financial Services Register number: 202875.



What is insured?

- ✓ Provided your vehicle is eight years old or under and it has covered less than 80,000 miles at the start date of the policy, then during the period of insurance, we will cover up to five tyres fitted to your vehicle, which require repair or replacement as a result of damage up to the claim limit shown in the Validation Certificate.
- ✓ Damage means:
 - the sudden and unforeseen deflation of a tyre arising from accidental damage to the tyre itself;
 - or malicious damage to the tyre or valve from a third party, necessitating immediate repair or replacement before normal use can be resumed.



What is not insured?

- ✗ Any claim where at the time of damage the tyre tread depth is less than 1.6mm across any tread area of the tyre.
- ✗ Any malicious damage claim, which is not accompanied by a valid and substantiated crime reference number.
- ✗ Theft of the tyre(s).
- ✗ Tyre(s) which are not 'E' Marked and any claim where there has been an attempt to remove the serial number or other identifying marks from the tyre(s).
- ✗ Where it is discovered that the policy was purchased more than 30 days following the delivery date of the vehicle.



Are there any restrictions on cover?

- ! The following claim limits apply depending on which claim amount is chosen:
 - £100
 - £150
 - £300
 - £450

This policy does not cover the following:

- ! Where the vehicle is used as an emergency vehicle, taxi, or bus, for driving school tuition, dispatch, commercial travel that is not covered under motor insurance Business Use Classes 1 and 2, hire or reward of whatsoever nature, off road use (including all Quad Bikes), road racing, track day participation, rallying, pace-making, speed testing or any other competitive event, or is a commercial vehicle in excess of 3.5 tonnes Gross Vehicle Weight (GVW) or a motorcycle.



Where am I covered?

- ✓ To purchase this cover, you must be resident in:
 - The United Kingdom (which includes England, Scotland, Wales and Northern Ireland), the Channel Islands and the Isle of Man.



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:** Report your claim within seven days of the damage occurring and according to the following procedure:
 - 1) contact the administrator's claims department on 0344 573 8002.
 - 2) for claims authorisation the repairer must: advise us of your policy number and vehicle details, confirm the minimum tread depth of the damaged tyre(s), advise us of the cause of damage, provide an itemised repair/ replacement cost estimate and digital photos of the vehicle registration plate for your vehicle, the full tread of the damaged tyre(s) and the actual damage.
- In the event of damage to any tyre(s), they must be removed from the vehicle and repaired or replaced before they are driven on again.



When and how do I pay?

You can pay your premium as a single 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 Validation Certificate.

The period of insurance will end earlier if:

- You, or anyone representing you, defrauds or deliberately misleads the insurer or the administrator; or
- The vehicle is sold or transferred to a new owner; or
- The claim limit has been reached.



How do I cancel the contract?

To cancel your policy within the first 30 days, please contact the introducer who sold you this policy to obtain a full refund. For cancellations after the first 30 days, please contact the administrator on 0344 573 8002 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.

