

## About our Insurance Services

The Minibus and Coach Club Ltd  
t/a GAP Insurance Online  
Mill Court  
Mill Street  
Stafford  
ST16 2AX

### 1. The Financial Service Authority (FSA)

The FSA 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.

### 2. Whose products do we offer?

- We offer products from a range of insurers
- We only offer products from a limited number of insurers
- We can only offer products from QBE Insurance (Europe) Limited for all motor Insurance, Return To Invoice (RTI) Insurance, Minibus Insurance and Public Liability cover in the course of a fare paying journey, DAS Legal Expenses Insurance Company Limited for Legal Services and Advice including Uninsured Loss Recovery and the Automobile Association Underwriting Services Limited for Breakdown Recovery.

### 3. Which service will we provide you with?

- We will advise and make a recommendation for you after we have assessed your needs.
- You will not receive advice or a recommendation from us. We may ask some questions to narrow down the selection that we will provide details on.
- You will need to make your own choice about how to proceed.

### 4. What will you have to pay us for our services?

- A fee
- No fee

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

### 5. Who regulates us?

The Minibus and Coach Club Ltd t/a GAP Insurance Online, Mill Court, Mill Street, Stafford, ST16 2AX is authorised and regulated by the Financial Services Authority. Our FSA Register number is 309254.

Our permitted business is arranging motor insurance policies.

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

### 6. Ownership

QBE International Holdings (UK) Plc owns 100% of our share capital.

### 7. What to do if you have a complaint

If you wish to register a complaint, please contact us:

#### In writing

Managing Director  
The Minibus and Coach Club Ltd  
Mill Court  
Mill Street  
Stafford  
ST16 2AX

#### By telephone

08702 403476

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

### 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.

For compulsory classes of insurance – death and bodily injury, as stipulated by the Road Traffic Act 1988, as amended - insurance advising and arranging is covered for 100% of the claim, without any upper limit.

For all other classes of insurance, 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.

### 9. Looking after your money?

The Minibus and Coach Club Ltd, under the terms of the written agency agreement in place with QBE Insurance (Europe) Limited (QIE), are authorised to hold money as agent of QIE. The Minibus and Coach Club Ltd is authorised to hold claim payments for Return to Invoice Insurance only, this does not extend to claim payments for Minibus Insurance, which, if relevant, will be paid direct to the claimant by QIE.