



TOYOTA

31 May 2018

Summary

To comply with Financial Conduct Authority rules, and to ensure we provide you with the correct information, so as to enable you to make an informed decision which of our insurance services to purchase, we are required to complete this **Statement of Demands & Needs**. This will help us to determine which of our insurance products are appropriate, given your individual & specific requirements. Our sales consultant will, based on your answers, provide you with a personal recommendation and their reasons for doing so, together with all relevant details about each product. All recommended products are optional. A copy of this document will be provided to you. This record will be retained for seven years.

There are different ways of financing your vehicle. We can introduce you to a limited number of lenders and finance products to assist with your purchase, who may pay us for introducing you to them. Enclosed is a summary of the more common types of financing that we offer. We provide this document to help you with your decision, but you should read and understand the terms and conditions of your specific agreement before signing.

RRG Group Limited is authorised and regulated by the Financial Conduct Authority (Ref No 668548) for consumer credit purposes and an Appointed Representative of Tobell Insurance Services Limited (Ref No 309576) which is authorised and regulated by the Financial Conduct Authority for Insurance Mediation purposes.

RRG Group Limited is a credit broker and not a lender.



TOYOTA



About our insurance services



RRG Group Limited
173 Cross Lane
Salford
Lancashire
M5 4AP

1 The Financial Conduct Authority (FCA)

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

2 Whose products do we offer?

- We can offer products from a range of insurers
- We only offer products from a limited number of insurers

Ask us for a list of insurers we offer insurance from

- We only offer products from a single insurer for
Guaranteed Asset Protection and smart insurance

3 Which service will we provide you with?

- We will advise and make a recommendation for you after we have assessed your needs for
Guaranteed Asset Protection, smart insurance
- You will not receive advice or a recommendation from us. We may ask some questions to narrow down the selection of products that we provide details on. You will then 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?

RRG Group Limited is an appointed representative of Tobell Insurance Services Limited, 33 Creechurch Lane, London EC3A 5EB is authorised and regulated by the Financial Conduct Authority. Tobell Insurance Services Limited's FCA Number is 309576.

Tobell Insurance Services Limited permitted business is arranging general insurance contracts.

You can Check this on the FCA's Register by visiting the FCA's website www.fca.org.uk/register or by contacting the FCA on 0800 111 6768.

6 What to do if you have a complaint

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

in writing

Jonathan Davis, Tobell Insurance Services Limited, Unit 11, Atlas Works, Foundry Lane, Earls Colne, Colchester, Essex, CO6 2TE

by phone

Telephone 01787 221909

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

7 Are we covered by the Financial Services Compensation Scheme (FSCS)?

For insured products only; 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 advising and arranging is covered for 90% of the claim, without any upper limit.

Further information about compensation scheme arrangements is available from the FSCS

8 Consumer Credit Disclosure

We can introduce you to a limited number of lenders and finance products to assist with your purchase, who may pay us for introducing you to them.
