



About our insurance services

Marmalade is a trading style of Provisional Marmalade Limited, 2 Bramhall Place, Storeys Bar Road, Peterborough PE1 5YS

1. 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.

2. Whose products do we offer?

- We offer products from a range of insurers
- We only offer products from a limited number of insurers.
The insurers we offer insurance from are:
Zenith Insurance Plc for Marmalade Learner Insurance and Student Driver Insurance
Allianz Insurance Plc for Marmalade New Driver Insurance
- We only offer products from a single insurer

3. What 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 for any type of general Insurance contract. We may ask you 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.

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

- A fee
- No Fee – fees apply for cancelling and amending policies

5. Who regulates us?

Provisional Marmalade Limited, 2 Bramhall Place, Storeys Bar Road, Peterborough PE1 5YS, is authorised and regulated by the Financial Conduct Authority. Our Financial Services Register number is 542063.

Our permitted business is arranging and advising on non-investment insurance. You can check this on the Financial Services 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	Operations Manager, Marmalade, 2 Bramhall Place, Storeys Bar Road, Peterborough, Cambridgeshire, PE1 5YS
...by phone	01733 207960
...by email	complaints@wearemarmalade.co.uk

If you are not happy with our response to your complaint or if we have been unable to resolve it within 8 weeks, you are entitled to refer it to the [Financial Ombudsman Service](http://www.financial-ombudsman.org.uk) for independent review (www.financial-ombudsman.org.uk).

7. 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 circumstances of the claim. For more information please contact the FSCS.