



Terms of Business for Chaucer Direct Learner Driver

Chaucer Direct Learner Driver is a partnership between Provisional Marmalade Limited, 2 Bramhall Place, Storeys Bar Road, Peterborough PE1 5YS and Chaucer Direct, Prospect House, Chaucer Business Park, Thanet Way, Whitstable, Kent CT5 3FD.

1. The Financial Services 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 Learner Driver Insurance from a range of insurers

We only offer Learner Driver Insurance from a single insurer – Chaucer Insurance

3. What service will we provide you with?

We will advise you 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 fees will you have to pay us for our services?

No fees are payable to **set up** a policy

However, fees apply for **cancelling** (£10) and/or **amending** (£10) a policy

5. Who regulates us?

Marmalade is a trading style of Provisional Marmalade Limited. Provisional Marmalade Limited is authorised and regulated by the Financial Services Authority – FSA Register number is 542063. Chaucer Direct is a trading name of Chaucer Insurance Services Limited (CISL). CISL is authorised and regulated by the FSA, number 475572. The Financial Services Authority’s Register can be accessed through www.fsa.gov.uk/Pages/register/

6. What to do if you have a complaint

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

...in writing	Write to Provisional Marmalade Limited, 2 Bramhall Place, Storeys Bar Road, Peterborough, Cambridgeshire PE1 5YS
...by phone	Telephone 0845 644 2026

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

Both provisional Marmalade Limited and CISL 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.

8. Privacy Policy

We value your privacy and make this policy easily available and explain how we handle information when using the website.

Anonymous information

Provisional Marmalade limited (PML) operates under an industry standard, which gathers limited information on visitors automatically. This information may include IP addresses, browser type, basic IP information, referring pages, operating system used and date/time stamps. This information does not identify individual users and provides PML with statistical information.

Personally identifiable information

Should you complete an application for learner driver insurance and provide PML and the scheme administrators with personally identifiable information, any such information you provide will not be shared with any third-party organization except with your express consent.

If your personally identifiable information changes, or if you no longer wish PML to possess your information, you may request correction, updating, or deletion of your information by emailing PML at info@provisionalmarmalade.co.uk.

Legal Disclaimer

PML reserves the right to disclose your personally identifiable information as required by law and when it believes that disclosure is necessary to protect its rights and/or to comply with a judicial proceeding, court order or legal process served on PML.

9. Risk Transfer

Any payment we receive from you will be held by our scheme administrators, in a Non Statutory Client Trust Bank Account. In some cases the payment received will be held on behalf of the provider with whom we arrange your policy as their agent. This means that any payment you make to us will be regarded as having been paid to the provider.

This is known as a risk transfer.