

### Terms and conditions for Theory Test Refund offer

- The promoters for this offer are Provisional Marmalade Ltd ("Marmalade").
- Marmalade will make a BACS payment of £23 to cover the cost of an expired Theory Test Certificate, for Marmalade customers who have had their theory test expire between 23<sup>rd</sup> March 2020 and the date that practical driving tests commence, and who meet the eligibility criteria.
- To qualify for this payment, applicants must meet the following eligibility criteria:
  - Hold a current UK Provisional Licence
  - Hold a live Marmalade policy at the time of application, that is past the 14-day cooling off period.
  - Be able to provide proof of the expiry of their certificate during the lockdown period (the lockdown period is defined as being between 23<sup>rd</sup> March 2020 and 60 days after practical driving tests re-start in the applicant's devolved nation). For example, in England, if practical driving tests resume on 22<sup>nd</sup> April 2021, as planned, anyone whose theory test has expired between 23<sup>rd</sup> March 2020 and 21<sup>st</sup> June 2021 will be able to apply for a refund.
  - The applicants name on the theory test certificate expiry proof must match the name of the policyholder.
- The Theory Test Refund offer starts on Tuesday 2<sup>nd</sup> February 2021 and eligible applicants will be able to apply for the refund up until 60 days after practical driving tests re-start (this may differ depending on whether the applicant lives in England, Scotland, Wales and Northern Ireland). Applications made after this time will not be considered.
- Applicants will only be eligible for 1 payment of £23 to cover the cost of the expired Theory Test Certificate.
- New customers will be eligible to apply for the Theory Test Refund after they have passed the 14-day cooling-off period on their policy.
- Applications will be verified by Marmalade and applicants will receive confirmation if they are eligible and will be required to provide bank account details for the BACS payment to be processed.
- Marmalade has the right to ask the applicant to provide further information if there is incomplete or illegible information on the application, to ensure validity of the application.
- Marmalade will advise applicants if their application for a Theory Test Refund has not been successful.
- Those that qualify for the Theory Test Refund will receive their payment within 30 days of their application.
- All entries must be made directly by the policyholder whose theory test certificate has expired.
- The promoters reserve the right to change or withdraw this offer at any time.