

About our insurance services and costs

Only Young Drivers Car Insurance
Quay Point
Lakeside Boulevard
Doncaster
South Yorkshire
DN4 5PL

1. The Financial Conduct Authority

The FCA is an 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 offer products from a range of insurers for car insurance.
- We only offer products from a limited number of insurers for car insurance. Ask us for a list of insurers we offer insurance from.
- We only offer products from a single insurer for car insurance.

2. What service will we provide you with?

- Independent advice – We will advise and make a recommendation for you after we have assessed your needs. Our recommendation will be based on a comprehensive and fair analysis of the market.
- Restricted advice – We will advise and make a recommendation for you after we have assessed your needs, but we only offer advice on limited types of products, or products from one company or a limited number of companies.
- No advice – You will not receive advice or a recommendation from us. We may ask 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.

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

You will pay for our services on the basis of either Direct Debit or via Credit/Debit card. We will discuss your payment options with you and answer any questions you have. We will not charge you until we have agreed with you how we are to be paid. The following fees may be applicable:

- A fee of up to £55 may be charged for arranging new, renewing existing or cancelling existing non-investment insurance contracts.
- A £30 fee may be charged for mid-term changes or for providing additional/replacement or duplicate documents, altering direct debit payment terms, or chasing unpaid overdue premiums.
- A 2% fee will be charged on any credit card payments made.
- A fee may be applicable if we need to pass any outstanding amounts on your policy to a debt collection agency.

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

4. Who regulates us?

Only Young Drivers Car Insurance is an Appointed Representative of Millennium Insurance Brokers Limited of Quay Point Lakeside Boulevard Doncaster South Yorkshire DN4 5PL.

Our permitted business is: Arranging, Dealing in and Assisting in the administration of general insurance contracts.

Millennium Insurance Brokers Limited of Quay Point Lakeside Boulevard Doncaster South Yorkshire DN4 5PL is authorised and regulated by the Financial Conduct Authority. Our FCA registered number is 308310.

You can check this on the FCA Register by visiting the FCA website at www.fsa.gov.uk/register/home.do or by contacting the FCA on 0845 606 1234.

5. What to do if you have a complaint

If you wish to register a complaint about the service we have provided, please contact us:

In writing to: Customer Relations, Only Young Drivers Car Insurance, PO Box 1193,
Doncaster, DN1 9PW

By phone on: 0844 893 1061

By email to: customer.relations@directgroup.co.uk

For complaints about the products offered, please contact the insurer.

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

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

Millennium Insurance Brokers Limited is 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.

Further information about compensation scheme arrangement is available from the FSCS (www.fscs.org.uk) or Tel 0207 892 7300.