



# MARMALADE YOUNG DRIVER APP & TAG



## Contact our friendly customer care team

If you have any questions about Marmalade's App and Tag, you think your device may be faulty or you're having trouble with the installation, don't hesitate to contact us:

Telephone: 0333 358 3441 Email: [customerservice@marmalade.co.uk](mailto:customerservice@marmalade.co.uk)

## We hope you're looking forward to getting on the road with Marmalade's smart new app and tag which will:

- Log every journey automatically via your smartphone
- Enable you to view your journeys quickly and easily via the app
- Allow you to earn badges and streaks for good driving!



# STEP BY STEP GUIDE

## To get started the policyholder will need to link the Marmalade tag with their iOS or Android smartphone via Bluetooth

### Step 1: Install the app

Search for "Marmalade Young Driver app" via the app store onto the policyholder's smartphone.



### Step 2: Complete the registration

Once you've opened the app, you will be asked to enter the policyholder name, policyholder address and the activation code that we've sent by email. If you've not received this, please check the 'junk folder' or give us a call and we'll read it out to you. Each person has a unique code that matches their profile, so please use the right activation code.

## Good to know before you get started...

- The Marmalade tag fixes onto the inside of the car windscreen and securely passes and combines its data with the driver's smartphone to give an accurate picture of each drive so please ensure your smartphone is in the car for every trip.
- For this to work properly, the smartphone battery should be charged to over 10% throughout the journey and Bluetooth must be active on the driver's phone for each trip.
- The system requires an iOS or Android smartphone that can connect with a data plan. However, users can minimise data usage by selecting an option within the app to only upload trip data by WiFi. If this is selected, you'll only be able to view your last trip after connecting to WiFi.
- As the app is measuring where you drive, location services needs to be enabled on the smartphone to allow this to work. If this is not already on, the app will prompt you to enable it.
- The app will measure phone distraction, in line with road laws as it is illegal to use a mobile phone while driving.

### Step 3: Pair the tag with your smartphone

1. Ensure the smartphone has a network connection and that Bluetooth is enabled.
2. Launch the Marmalade Young Driver app (registering with your details and activation code if you haven't already done so).
3. Accept the app permissions that you are prompted to accept, including Bluetooth and location services.
4. Check and select the insured car on the app.
5. Press the button on the tag to activate it. This will trigger it to pair with the smartphone via the internet and Bluetooth. The light on the tag will blink continuously during this process and will go out when it's complete.



### Step 4: Fit the tag to your windscreen

Simply remove the backing strip and place on the inside of the windscreen, directly behind the rear-view mirror, pressing firmly to secure it in place.

### Step 5: You're good to go!

And that's it – all your trips will now be recorded, and you'll be able to view each journey you've driven quickly and easily on your phone!

### Don't forget:

If you want to minimise the data used, you can select to only upload trip data when you're on WiFi.

Please remember that to remain insured you must ensure that you bring your smartphone in the car on every journey, ensuring that:

- Location services, Bluetooth and notifications are enabled for the app
- Your phone is always charged to more than 10% battery throughout every journey and is not on power saving mode.

# HOW WE MEASURE YOUR DRIVING

You'll be able to see how you're driving using our Red, Amber and Green traffic light system for every trip.

## Green:

If your score is 3 stars or more, you're driving well, keep up the good work!

## Amber:

If your score is 2 stars, there are aspects of your driving that could be improved.

## Red:

If your score is 1 star, we'll work with you to identify the problem to help improve your score.

Driving with a telematics tag isn't anything to be worried about – in fact it can help you develop your driving skills and increase your chance of earning that all important No Claims Discount at renewal.

The fact is that you'll probably spend a lot more time reviewing your trips than we will. We appreciate that some drives will not be perfect – for example, you may need to brake suddenly or accelerate to overtake. Unsafe driving is only flagged to us when there are repeated instances in a journey (more on that later!).

The key aspects of your driving that we are interested in are:



Braking



Cornering



Phone distraction



Speeding



Accelerating

# DRIVER IMPROVEMENT PROCESS

We'll get in touch with you when you have a red journey to discuss what's happened and offer advice on how to avoid another red journey.

After the first time we contact you, if you continue to repeatedly drive at risk, we follow a 3-stage warning process which is detailed in your policy booklet and on our website. Don't worry the majority of our young drivers are not affected by this!

DID YOU KNOW...?

96% of trips driven by our customers are Green!\*

\* Based on 433,597 trips driven by Marmalade customers from May 2020 to October 2020. Information correct as of 20.10.2020.

## If you get a red journey, don't worry!

The idea is that technology helps you identify areas for improvement and we're here to guide you. You can access driving tips on the app and a member of the team will give you a call and discuss it with you, and where you can improve.

We're not a scary bunch here at Marmalade, we're here to help and talk you through it. If you do continue to drive at risk and have repeated red journeys, we do follow a Driver Improvement Process to encourage improvement, and reduce the risk of an accident.

# YOUR QUESTIONS ANSWERED!



## Can I use a navigation app on my phone while driving?

Provided that you set the navigation to commence before you turn the ignition on and start your journey, then yes you can. However, once you are driving you should not touch your phone until you have stopped and turned the engine off, or it will flag as distracted driving.

## How do you know who is driving the car?

The insured driver's phone will pair with tag every time they drive via Bluetooth so we will know every time they are behind the wheel. However, if a trip is wrongly assigned, you can re-assign the trip in the app. Please be aware that dishonestly re-assigning your trips could result in cancellation of your insurance.

## What do I do if I am a passenger in the vehicle?

If you're a passenger in the car, and not driving, you can turn your Bluetooth off for the trip and let the person driving get in their car first so that their phone pairs with the tag. If the trip is wrongly assigned to you, you can re-assign the trip in the app. Please be aware that dishonestly re-assigning your trips could result in cancellation of your insurance.

## Why can't I see my journeys?

Please check that Bluetooth and location services are enabled and that there is no metal or significant barrier between the smartphone and tag (e.g. the glove compartment). If you are having issues, we advise you to find the Marmalade app in your phone settings and turn off the permissions for a few seconds (e.g. location services) then turn them back on and leave them on for the app. This should resolve the issue for future journeys.

## How do I know the tag is working?

Once it's activated the tag will just sit quietly on your windscreen with no lights. Provided your trips are showing correctly on the app it is all in working order. From time to time the light may flash when it is transmitting data to your smartphone or is receiving a firmware upgrade. However, if the light is persistently red, there may be an issue so, if that happens please get in touch with us.

## Can I connect my phone to my car to play music?

Yes, you can. You will need to connect the phone to the car's on-board computer and change the songs/volume via the car and not on the phone. The phone cannot be touched or in motion whilst driving.

## Can a passenger use my phone during the journey?

Our technology is pretty good, however, it can't distinguish between the driver or the passenger holding the phone. This means that your phone should not be used by anyone in the car on your journey or it may flag distracted driving.

## How much data will the app use?

To measure journey data in real time the app uses about 500MB of data per hour driven. To minimise the data used, you can select to only upload trip data when you're on WiFi.

## How do I test the tag's battery?

The tag should last for around 4 years, so we hope you won't see it run out of battery anytime soon. However, if you'd like to test it press the button once briefly. If the tag shows one green light briefly, it is in good working order. If no light blink is observed it may be running low so the tag should be replaced.

**IMPORTANT:** Please don't tamper with or open the tag at any time.