



about our insurance services



Skipton Home Insurance
St Marks Court
Horsham
West Sussex
RH12 1RZ

1. The Financial Conduct Authority (FCA)

The FCA is the 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.
- We can only offer products from a limited number of insurers for residential property insurance. Ask us for a list of insurers we offer insurance from.
- We only offer products from single insurers for any optional add-on products.

3. Which 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 property insurance. 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.

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

- A fee.
- No fee for household insurance.

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

5. Who regulates us?

Skipton Building Society is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Registered address: The Bailey, Skipton, North Yorkshire, BD23 1DN. FCA Register number is 153706.

Our permitted business is advising on, arranging or introducing non-investment insurance contracts.

Skipton Home Insurance is sold by Skipton Building Society and Arthur J. Gallagher (UK) and administered by Arthur J. Gallagher (UK). Arthur J. Gallagher (UK) is a trading name of Heath Lambert Limited, which is authorised and regulated by the Financial Conduct Authority. Registered address: The Walbrook Building, 25 Walbrook, London, EC4N 8AW. FCA Register number is 312030.

Heath Lambert Limited's permitted business is assisting in the administration and performance of non-investment contracts of insurance. As part of this business, they hold client money in line with their regulatory permissions and the rules of FCA.

You can check this on the Financial Services Register by visiting the FCA's <http://www.fca.org.uk> or by contacting the FCA on 0800 111 6768.

6. What to do if you have a complaint?

For complaints about our Home Insurance products and/or services, contact Arthur J. Gallagher (UK):

In writing: Managing Director, Arthur J. Gallagher (UK), St Mark's Court, North Street, Horsham, West Sussex, RH12 1RZ

By phone: Telephone 0845 0000 772

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

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

Skipton Building Society and Arthur J. Gallagher (UK) 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 the circumstances of the claim.

Insurance advising and arranging is covered for 90% of the claim, without any upper limit.

Further information about compensation scheme arrangements is available from the FSCS.