

Insurance Terms of Business



These Terms of Business set out the Insurance services that we'll provide to you.

Our Services

Skipton acts as an insurance intermediary on our customers' behalf to make an introduction to Legal & General, who we have teamed up with to provide a range of insurances designed to suit our customers' needs and circumstances. The insurances offered through Legal & General are Home Insurance and Landlords Insurance.

We will provide you with information only and you will not receive any advice from us or Legal & General, although we may ask you some questions to find out if any of the products offered may be suitable for your needs. You must then make your own choice about how to proceed.

Skipton is acting in a purely intermediary capacity and has no direct or indirect holding in Legal & General. We can only offer insurance products from Legal & General.

Insurance cover demands and needs

Home insurance products meet the needs of those who wish to protect their home and/or its contents. A full statement of your demands and needs will be sent to you with your policy documentation.

Fees and Commission

No fee is payable for our service. Should you decide to proceed, Legal & General will confirm any payments that may become due over the lifetime of the policy, such as those for mid-term adjustments, administration fees and cancellation fees.

For every insurance policy sold or renewed, Skipton Building Society will receive commission from Legal & General, which is built into the overall cost of the insurance premium.

For every policy sold the Sales Agent at Legal & General will receive a flat fee of no more than £6.50.

Complaints

If for any reason you're not satisfied with any aspect of our service and want to register a complaint, please contact us:

In writing to: **Skipton Building Society, Customer Relations, Principal Office, The Bailey, North Yorkshire, BD23 1DN**

By phone on: **0345 850 1700**

Our written complaints procedure is available on request. If you can't settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service.

The Financial Ombudsman Service offers a free and independent service for consumers and can be contacted at: The Financial Ombudsman Service, Exchange Tower, London, E14 9SR. Phone: 0800 023 4567. Website: www.financial-ombudsman.org.uk

Who regulates us?

Skipton Building Society is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority (FCA) and Prudential Regulation Authority under Financial Services Register number 153706.

You can check this on the Financial Services Register by visiting the FCA's website

www.fca.org.uk/firms/systems-reporting/register or by contacting the FCA on 0800 111 6768.

Call in **branch** | Talk to us today **0345 850 1700** | Visit **skipton.co.uk**

Skipton Building Society is a member of the Building Societies Association. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, under registration number 153706, for accepting deposits, advising on and arranging mortgages and providing Restricted financial advice. Principal Office, The Bailey, Skipton, North Yorkshire BD23 1DN.