

# keyfacts<sup>®</sup> about our insurance services



mutual**matters**

Principal Office,  
The Bailey,  
Skipton,  
North Yorkshire  
BD23 1DN  
Telephone: 08458 501700\*

## 1. The Financial Services Authority (FSA)

The FSA 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 Legal & General for term assurance, critical illness insurance, family income benefit and income protection.
- We can only offer a single product from Heath Lambert Insurance Services, using a panel of insurers for household insurance.
- We can only offer products from Jubilee Insurance, Lloyd's Syndicate 5820, whose Managing Agent is Jubilee Managing Agency Limited, for mortgage payment protection insurance.
- We can only offer a single product from Legal & General for Over 50s Life Insurance.

## 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. 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.
- You will not receive advice or a recommendation from us for Over 50s life 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

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

## 5. Who regulates us?

Skipton Building Society, The Bailey, Skipton, North Yorkshire BD23 1DN is authorised and regulated by the Financial Services Authority (FSA). Our FSA registered number is 153706.

Our permitted business is advising, arranging and administering insurance.

You can check this on the FSA's Register by visiting the FSA's website [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register) or by contacting the FSA on 0845 606 1234.

## 6. What to do if you have a complaint

If you wish to register a complaint, please contact us:

...in writing to: Skipton Building Society, Customer Relations Department,  
Principal Office, The Bailey, Skipton, North Yorkshire BD23 1DN.

...by phone on: 0845 8501700\*

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)?

We are covered by the FSCS. You may be entitled to compensation from this scheme if we cannot meet our obligations. This depends on the type of insurance 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 are available from the FSCS website [www.fscs.org.uk](http://www.fscs.org.uk), or write to Financial Services Compensation Scheme, 7th floor Lloyds Chambers, Portsoken Street, London, E1 8BN.

Principal Office, The Bailey, Skipton,  
North Yorkshire BD23 1DN  
Telephone: 0845 8501711\*  
[skipton.co.uk/insurance](http://skipton.co.uk/insurance)

Skipton Building Society is a member of the Building Societies Association.  
Authorised and regulated by the Financial Services Authority (FSA) under registration number 153706  
for accepting deposits, advising on and arranging mortgages and insurance.

\*To help maintain quality and service some telephone calls may be recorded.

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