

## IMPORTANT INFORMATION ABOUT OUR INSURANCE SERVICES

This document contains some key information that you should consider before requesting a Household Insurance Quotation. You should therefore read it carefully and retain for future reference.

### Key information about arranging your insurance

- We can only offer a single product from Royal & Sun Alliance Insurance plc ("RSA") for Household Insurance.
- As an intermediary, we act on behalf of RSA in arranging this insurance.
- You will not receive advice or a personal recommendation from us for this insurance. We will provide you with information on the various cover options but you will need to decide whether the policy meets your requirements and to make your own choice about how to proceed.
- We won't charge a fee for our service. You will receive a quotation which will tell you about any other fees relating to this insurance policy.
- We receive a commission from RSA which is a percentage of the total annual premium paid by you each year. We may also receive a share of the profit from the policies which we sell, if RSA calculates that a profit has been made

### Not happy with our service?

We hope you won't need to but should you need to make a complaint you can do so by:

**CALLING US:**  
0800 056 5252

**WRITING TO US AT:**  
Customer Relations  
Yorkshire Building Society  
Yorkshire House  
Yorkshire Drive  
Bradford  
BD5 8LJ

**EMAILING US:**  
customerrelations@ybs.co.uk

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service who can be contacted:

**BY PHONE:**  
0800 023 4567

**IN WRITING:**  
The Financial Ombudsman Service  
Exchange Tower  
London  
E14 9SR

**BY EMAIL:**  
complaint.info@financial-ombudsman.org.uk

### Financial Services Compensation Scheme (FSCS)

We 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 arranging is covered for 90% of the claim, without any upper limit. Further information about compensation scheme arrangements is available from the FSCS.

### Who regulates us?

Yorkshire Building Society, Yorkshire House, Yorkshire Drive, Bradford, BD5 8LJ is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Our Financial Services Register number is 106085.

Our permitted business is arranging non-investment insurance contracts. You can check this on the Financial Services Register by visiting the FCA's website [www.fca.org.uk/firms/systems-reporting/register](http://www.fca.org.uk/firms/systems-reporting/register) or by contacting the FCA on 0800 111 6768.

All communications with us may be monitored/recorded to improve the quality of our service and for your protection and security. Calls to 0800 numbers are free of charge from a landline or a mobile. Calls to 03 numbers are charged at the same standard network rate as 01 or 02 landline numbers, even when calling from a mobile.

Our printed material is available in alternative formats e.g. large print, Braille or audio. Please visit us in branch or call us on **0345 1200 100**.

