

# Important information about our insurance services

This document contains key information that you should consider before applying for any insurance services offered by us. You should read it carefully and keep a copy for your future reference.

## Our services

Skipton acts as an insurance intermediary on our customers' behalf to make an introduction or sale to Aviva Protection UK Limited (Aviva) for Life Insurance and Critical Illness Cover.

We will provide you with information only and you will not receive any advice from us, or Aviva, although we may all 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.

If you're arranging a mortgage through Skipton, it's not a condition of your mortgage that you take out insurance through our insurance provider. Skipton is acting in a purely intermediary capacity and has no direct or indirect holding in Aviva and we can only offer products from Aviva.

## Insurance cover demands and needs

The Life and Critical Illness products meet the needs of those who wish to receive a lump sum benefit if death occurs during the length of the plan and/or if a terminal illness or a critical illness is diagnosed during the term of the plan that meets Aviva's definitions. Skipton Building Society and our insurance provider will provide information to help you decide whether the insurance they offer meets your needs.

## Fees and Commission

No fee is payable for our service. Should you decide to proceed with life insurance, the insurance provider will confirm any payments that may become due over the lifetime of the policy, such as those for midterm adjustments, administration fees and cancellation fees.

For every insurance policy sold or renewed, Skipton Building Society will receive commission from the respective provider for the duration of the policy, which is built into the overall cost of the insurance premium.

If following your appointment with a Skipton Mortgage Adviser you proceed with an insurance referral or sale to Aviva, for Life Insurance or Critical Illness Cover, the Skipton Adviser may receive a monetary reward or voucher. The cost of this is provided at Skipton's discretion as part of its wider colleague reward and quality measures scheme and is not built into the cost of any insurance premium, nor does it come at any cost to the customer who is being referred to Aviva.

## Not happy with our service?

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** or 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. Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

## Who regulates us?

Skipton Building Society is authorised by the Prudential Regulation Authority (PRA) 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](http://www.fca.org.uk/firms/systems-reporting/register) or by contacting the FCA on 0800 111 6768.

\*Calls may be monitored and recorded. Lines are open 8am to 6pm Monday to Thursday, 8am to 5:30pm Friday and 9am to 12pm on Saturday.

If you'd like this in large print, braille or audio please ask in branch or call 0345 850 1700.