

IMPORTANT INFORMATION ABOUT OUR HOME INSURANCE SERVICES & COSTS

This document contains some key information that you should consider about your Home Insurance. You should read it carefully and retain for future reference.

Key Information about your Home 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.
- Yorkshire Building Society is not a member of the RSA group of companies.

What will you pay for our services?

- 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.

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.
- 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.

Are we covered by the 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, with no upper limit.
- Further information about compensation scheme arrangements is available from the FSCS.

Head Office: Yorkshire House, Yorkshire Drive, Bradford BD5 8LJ. Dx No. 11798 Bradford. ybs.co.uk

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

Yorkshire Building Society is a member of the Building Societies Association and is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Yorkshire Building Society is entered in the Financial Services Register and its registration number is 106085.

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For large print, braille or audio communications please visit us in branch or call us on **0345 1200 100**.



Not happy about our service?

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



0800 056 5252



Customer Relations
Yorkshire Building Society
Yorkshire House
Yorkshire Drive
Bradford
BD5 8LJ



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:



0800 023 4567



The Financial Ombudsman Service
Exchange Tower
London
E14 9SR



www.financial-ombudsman.org.uk

complaint.info@financial-ombudsman.org.uk

How we use your personal information

We will only capture and process your personal data that is necessary in order to fulfil your request. We always handle your personal data in accordance with applicable Data Protection legislation. We will only share your personal data where this is required to meet our legal and regulatory obligations, to deal with your enquiries, administer and manage your accounts, products and relationship with us, or where we have a legitimate business interest.

This means we will share your information with RSA in order to provide you with the insurance product(s). For more information on how we use your personal data and your rights, please visit www.ybs.co.uk/privacy where you can find our full Privacy Notice.

You can find out more on how RSA use your personal data on their website.
<https://www.rsagroup.com/support/legal-information/privacy-policy/>

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