



# about our insurance services

**Leeds**  
Building Society

105 Albion Street  
Leeds  
LS1 5AS

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 for **Household Insurance, Mortgage Payment Protection Insurance and Non-Investment Life Contracts.**
- We can only offer products from a **limited number** of insurers for **Household Insurance, Mortgage Payment Protection Insurance and Non-Investment Life Contracts. Ask us for a list of the insurers we offer insurance from.**
- We can offer products from a single insurer, **Aviva**, for **Household Insurance, Mortgage Payment Protection Insurance and Non-Investment Life Contracts.**

3. **Which service will we provide you with?**

- We will advise and make a recommendation for you after we have assessed your needs for **Household Insurance, Mortgage Payment Protection Insurance and Non-Investment Life Contracts.**
- You will not receive advice or a recommendation from us for **Household Insurance, Mortgage Payment Protection Insurance and Non-Investment Life Contracts.** 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 for advising on **Household Insurance, Mortgage Payment Protection Insurance and Non-Investment Life Contracts.**
- No fee for advising on **Household Insurance, Mortgage Payment Protection Insurance and Non-Investment Life Contracts.**

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

5. **Who regulates us?**

Leeds Building Society, 105 Albion Street, Leeds, LS1 5AS is authorised and regulated by the Financial Services Authority. Our FSA Register number is 164992.

Our permitted business is arranging and advising on mortgages and general 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.

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

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

**...in writing** Write to : Leeds Building Society, Compliance Department  
105 Albion Street, Leeds, LS1 1AS

**...by phone** Telephone: 08450 50 50 75

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service.

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7. **Are we covered by the Financial Services Compensation Scheme (FSCS)?**

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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 advising and arranging is covered for 90% of the claim, without any upper limit.

Further information about compensation scheme arrangements is available from the FSCS.