

Our Services

Whose products do we offer?

We offer 'The Co-operative Bank Home Cover'- including Buildings and Contents Insurance which is underwritten by Liverpool Victoria Insurance Company Limited (LV=).

LV= and Liverpool Victoria are registered trademarks of Liverpool Victoria Financial Services Limited and LV= and Liverpool Victoria are trading styles of the Liverpool Victoria General Insurance Group of companies. Liverpool Victoria Insurance Company Limited, registered in England and Wales number: 3232514 is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, register number: 202965. Registered address: 57 Ladymead, Guildford, Surrey, GU1 1DB. Tel. 0330 1239970.

The Co-operative Bank Plc is acting in an intermediary capacity and has no direct or indirect holding in LV=. We only offer home insurance products from LV=.

Explaining the Service

The Co-operative Bank Plc is acting as an intermediary to LV=, meaning we deal exclusively with LV= for the purpose of your policy. LV= will deal with the administration of your policy (including claims). You will not receive advice or any recommendation from The Co-operative Bank or LV= on this arrangement.

What will you have to pay us for our services?

No fee has been charged by The Co-operative Bank for arranging this contract. The Co-operative Bank Plc will however receive commission based on a percentage of the annual premiums paid for every Home Cover policy purchased through LV=. This commission will be paid to The Co-operative Bank directly by LV=.

The way you purchase your product will not change the cost of the home insurance policy.

Who regulates us?

The Co-operative Bank plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (No. 121885). The Co-operative Bank, Platform, smile and Britannia are trading names of The Co-operative Bank plc, P.O. Box 101, 1 Balloon Street, Manchester M60 4EP, Registered in England and Wales No.990937. You can check this on the Financial Services Register by visiting the FCA's website www.fca.org.uk/firms/financial-services-register or by contacting the FCA on 0800 111 6768.

What to do if you have a complaint

If you wish to register a complaint regarding the service provided by The Co-operative Bank in directing you to LV= then please contact us:

By Mail: Customer Response, The Co-operative Bank p.l.c, 5th Floor, 1 Balloon Street, Manchester, M60 4EP.

By Telephone: Customer Response – 03457 212 212

By Email: complaints@co-operativebank.co.uk

If you wish to register a complaint regarding the products or service provided by LV= then please contact:

By email: GIFeedback@LV.co.uk

By Mail: Customer Relations Manager, LV=, County Gates, Bournemouth, BH1 2AT.

By Telephone: 0800 0855664, for Text Phone, dial 18001 first

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

Financial Ombudsman Service, Exchange Tower, London, E14 9SR.

Telephone: 0800 023 4567

Email: complaint.info@financial-ombudsman.org.uk

Website: www.financial-ombudsman.org.uk