

Our Services

Whose products do we offer?

We offer 'The Co-operative Bank Home Cover' - including Buildings and Contents Insurance which is underwritten by Fairmead Insurance Limited (renamed from Legal & General Insurance Limited), part of the Liverpool Victoria General Insurance Group.

Fairmead Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, Financial Services Register number 202050. Registered in England and Wales Number 00423930. Registered office: 57 Ladymead, Guildford, Surrey, GU1 1DB

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

Explaining the Service

The Co-operative Bank Plc is acting as an intermediary to Fairmead Insurance, meaning we deal exclusively with Fairmead Insurance for the purpose of your policy. Fairmead Insurance will deal with the administration of your policy (including claims). You will not receive advice or any recommendation from The Co-operative Bank or Fairmead 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 Fairmead Insurance Limited Insurance. This commission will be paid to The Co-operative Bank directly from Fairmead Insurance Limited Insurance.

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/systems-reporting/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 Fairmead Insurance then please contact us:

By Mail: Customer Response, The Co-operative Bank, 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 Fairmead Insurance Limited then please contact:

By Mail: 3rd Floor Podium, Centre City House, 5 Hill Street, Birmingham B5 4US

By Telephone: 0370 060 0014

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