

Our Services

Whose products do we offer?

We have partnered with Legal and General to offer a sub set of products from their product range for general insurance namely 'The Co-operative Bank Home Cover' - including Buildings and Contents Insurance.

These products are provided and underwritten by Legal & General Insurance Limited, Registered in England and Wales number 00423930 Registered Office, One Coleman Street, London, EC2R 5AA.

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

Explaining the Service

The Co-operative Bank Plc is acting as an intermediary to Legal & General, meaning we deal exclusively with Legal & General for the purpose of your policy. Legal & General will deal with the administration of your policy (including claims).

You will not receive advice or any recommendation from The Co-operative Bank or Legal & General 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 Legal & General Insurance Limited. This commission will be paid to The Co-operative Bank directly from Legal & General Insurance Ltd.

If you purchase a Home Insurance policy via the telephone, the Legal & General Sales Agent will be paid a flat amount of less than £5.00, provided they meet call quality measures.

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 Legal & General 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 Legal & General Insurance Limited then please contact:

By Mail: Legal & General Insurance, 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