

About our Insurance Services

1. The Financial Conduct Authority (FCA)

The FCA is the independent watchdog that regulates financial services. It requires us to give you this document. 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.
- We can only offer products from a limited number of insurers. Ask us for a list of the companies and products we offer.
- We can only offer products from Liverpool Victoria Insurance Company Limited (LV=) for household (buildings and contents) insurance.

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.
- You will not receive advice or a recommendation from us. 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.
- No fee.

We receive commission from LV= which is a percentage of your premium. We will receive this each year for as long as you continuously renew the policy. Further information is available on request.

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

5. Who regulates us?

Newcastle Building Society of 1 Cobalt Park Way, Wallsend, Tyne & Wear NE28 9EJ 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 156058. Our permitted business is advising on, arranging and administering non investment insurance contracts. You can check this on the Financial Services Register by visiting the FCA's website: <https://register.fca.org.uk/> or by contacting the FCA on **0800 111 6768**.

6. What to do if you have a complaint

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

....in writing **Write to:** **Newcastle Building Society**
 1 Cobalt Park Way
 Wallsend
 NE28 9EJ

....by phone **Telephone:** **0800 028 8650**

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

7. 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 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.