

Insurance

Important information about
our insurance services



Information regarding any proposed insurance contract(s) is provided to you by Chelsea Building Society. Our office details are shown below.

We only offer products from a limited number of insurers and we do not offer any advice. The insurers we introduce and arrange insurance business with are detailed below. Please be aware that it is your responsibility to decide whether an insurance policy meets your requirements.

The contractual terms and conditions and any further correspondence will be conducted in English.

Home Insurance Choices

Buildings and/or contents

Insurance is provided by Legal & General Insurance Limited.

Protection insurance

Includes critical illness cover and mortgage life insurance

Our protection insurances are provided by Legal & General Assurance Society Limited.

Regulation

The Financial Services Authority is the independent watchdog that regulates financial services.

We are covered by the Financial Services Compensation Scheme (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. Please visit their website at www.fscs.org.uk.

Chelsea Building Society introduces to Insure & Go Insurance Services Limited for travel insurance and Legal & General Insurance Limited for mortgage payment protection insurance (MPPI) and Buy to Let (BTL) property insurance. If we find that you have financial needs that we cannot help you with, we can introduce you to Aviva Life Services UK Limited for investments, pensions and wealth management.

Aviva, Legal & General Insurance Limited, Legal & General Assurance Society Limited and Insure & Go Insurance Services Limited are authorised and regulated by the Financial Services Authority. You can check on the FSA's register by visiting their website www.fsa.gov.uk/register/ or by contacting the FSA on 0845 606 1234.

Taxes/Additional costs

Insurance Premium Tax, where applicable, will be applied and included in any premium quoted to you. Any taxes applicable to life assurance plans will be outlined in the keyfacts document. Chelsea Building Society will not charge you a fee for arranging insurance.

Contact details

Chelsea Building Society

Thirlestaine Hall
Thirlestaine Road
Cheltenham
Gloucestershire GL53 7AL
Tel: 0845 603 4897*

Legal & General

One Coleman Street
London
EC2R 5AA
Tel: 0370 010 4080

Financial Ombudsman Service

Insurance Division
Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall, London E14 9SR
Tel: 0845 080 1800

Home Insurance Choices

FAQs about Home Insurance Choices

What if I change my mind?

You will have a 14 day cooling off period from the start of your policy or the date that you receive your policy documents, whichever is later. If you decide that you do not want the cover you can cancel the policy within this time and any premium paid will be refunded as long as you have not made a claim.

Can I cancel the insurance?

After the cooling off period, if you cancel the policy the premium will be refunded for any unused period of insurance, unless you have made a claim.

If you do not pay the full premium when due we will cancel your policy. If you have made a claim in the current period of insurance you must pay the full annual premium and no refund is due. Legal & General have the right to take this amount off any claim they may pay.

If we cancel this policy for any other reason than non-payment of premium we will send you 14 days written notice at your most recent address known to us.

We will refund any premium you have paid from the date of cancellation.

Policies may be cancelled at any time by contacting Legal & General on 0370 900 3110* or by writing to them at the address shown on page 1 of this booklet.

What law is applicable to the policy?

The policy is governed by the law in England and Wales.

What happens if I need to make a complaint?

Should you wish to register a complaint in respect of the sale of your insurance or the service provided by Chelsea, please contact Chelsea on 0845 603 4897* or write to Chelsea Insurance at the address shown on page 1 of this booklet.

Should you wish to register a complaint in respect of your policy, a claim or the service provided by Legal & General Insurance Limited please contact Legal & General directly on 0370 900 3110 or write to them, their contact details are on page 1 of this booklet.

If you are not satisfied with the response you receive you may refer your complaint to the Financial Ombudsman Service, their contact details are on page 1 of this booklet.

Buildings and contents insurance

Home Insurance Choices buildings and contents insurance is designed to be straightforward. All customers can benefit from this policy, not just those with a Chelsea mortgage.

As long as your home meets certain criteria, Legal & General provide buildings cover under the Standard Option, for houses and bungalows, up to a limit of £800,000 rebuilding costs which is more than adequate for many properties.

Your contents are the things that make your house a home. Accidental damage for certain items eg television, stereo/CD system and other audio and visual equipment is included in the standard policy. For further information please refer to the policy document.

This is an annual policy, however you have the option to pay by monthly instalments.

As with all insurances, limitations and exclusions apply.

For a quote or information call

0800 389 4607*

or visit your local Chelsea branch

Lines open

We're here Monday-Friday 9am-5pm.

Quotations are given without advice, providing you with information on the Home Insurance Choices policy and its features and benefits.

Should you wish to make a claim on your policy, contact Legal & General as soon as possible on:

0370 900 5565

Lines open 8am-8pm Monday-Friday and 9am-1pm on Saturdays

How to make a claim

Protection insurance

FAQs about protection insurance

What if I change my mind?

You can change your mind within 30 days from the date you receive your policy documents. If you change your mind and don't want the plan, we'll give you your money back providing no claims have been made.

Can I cancel my policy?

Policies may be cancelled at any time by writing to Legal & General, their contact details are on page 1.

Due to the nature of these policies they do not include a cash-in value.

What law is applicable to the policy?

The policy is governed by the law of England and Wales.

What happens if I need to make a complaint?

Should you wish to register a complaint in respect of the sale of your insurance, or the service provided by Chelsea, please contact us on 0800 132 351* or write to Chelsea Insurance at the address shown on page 1 of this booklet.

Should you wish to register a complaint in respect of your policy, a claim or service provided by Legal & General Assurance Society Limited please contact Legal & General directly on 0370 010 4080* or write to them, their contact details are on page 1 of this booklet.

If you are not satisfied with the response you receive you may refer your complaint to the Financial Ombudsman Service, their contact details are on page 1 of this booklet.

When you think of the mortgage payments and ongoing costs of everyday life, it makes sense to protect your family's financial future in the event of your death or being diagnosed with a critical illness. Chelsea have teamed up with Legal & General Assurance Society Limited to provide protection insurance.

Protection insurance includes mortgage life insurance (level or decreasing) and critical illness cover.

Mortgage life insurance

Mortgage life insurance is designed to help pay off your mortgage in the event of your death. Legal & General offer two basic types of mortgage life insurance:

- Mortgage Term Assurance
- Mortgage Decreasing Term Assurance

Critical illness cover

Critical illness cover can provide a lump sum should you be diagnosed with one of the specified critical illnesses during the period of cover subject to eligibility criteria. It also includes life insurance cover.

As with all insurances, limitations and exclusions apply.

For a quote or information call

0800 389 4607*

or visit your local Chelsea branch

Lines open

We're here Monday-Friday 9am-5pm.

Quotations are given without advice, providing you with information on the policy and its features and benefits.

Should you wish to make a claim on a policy, contact Legal & General as soon as possible on:

Life insurance **0800 137 101***

Critical illness **0800 068 0789***

Lines open 9am-5.30pm Monday-Friday

How to make a claim

Contact us

Call us on 0845 603 4897

We're here Monday-Friday 9am-5pm

Visit www.thechelsea.co.uk

For more information on our products visit our website.

Visit a branch

Call into a local branch and speak to our friendly staff.

Visit www.chelseacares.co.uk

To read our latest Corporate Responsibility report and find out how we plan to make a real difference at Chelsea.



As an intermediary, Chelsea Building Society acts on your behalf in arranging your insurance. Insurance products are underwritten by Legal & General Insurance Limited and Legal & General Assurance Society Limited who are authorised and regulated by the Financial Services Authority.

Chelsea Building Society and Chelsea are trading names of Yorkshire Building Society.

Yorkshire Building Society is a member of the Building Societies Association and is authorised and regulated by the Financial Services Authority (FSA registration number 106085). You can check this on the FSA's Register by visiting the FSA's website www.fsa.gov.uk/register or by contacting the FSA on 0845 606 1234.

Principal office of Yorkshire Building Society: Yorkshire House, Yorkshire Drive, Bradford, BD5 8LJ.

All communications may be monitored/recorded to improve the quality of service and for your protection and security.

Charges to 0845 and 0370 numbers may vary. Prices can be checked with your phone provider. Mobile calls usually cost more. Landline calls to 0800 numbers are free. Mobile phone providers may charge.



This leaflet is also available in large print, Braille or as an audio tape. Please ask at any of our branches or telephone us on **0845 603 4897**.

Write to us at:

Chelsea Building Society

Thirlestaine Hall

Thirlestaine Road

Cheltenham

Gloucestershire GL53 7AL

Tel: 0845 603 4897

www.thechelsea.co.uk

