



## about our insurance services

Head Office Administration Centre  
PO Box 232  
51 Newmarket Road  
Cambridge  
CB5 8FF



### 1. The Financial Services Authority (FSA)

The FSA is the independent watchdog that regulates financial services. 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 for household insurance.
	We only offer products from a limited number of insurers for household insurance.
<input checked="" type="checkbox"/>	We only offer a product from Heath Lambert Insurance Services for household 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.
<input checked="" type="checkbox"/>	You will not receive advice or a recommendation from us for household insurance. 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.
<input checked="" type="checkbox"/>	No fee.

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

### 5. Who regulates us?

Cambridge Building Society, Head Office Administration Centre, PO Box 232, 51 Newmarket Road, Cambridge CB5 8FF is authorised and regulated by the Financial Services Authority. Our FSA Register number is 157223.

Our permitted business is arranging general insurance contracts.

You can check this on the FSA's Register by visiting the FSA's website [www.fsa.gov.uk/register/](http://www.fsa.gov.uk/register/) or by contacting the FSA on 0845 606 1234.

### 6. What to do if you have a complaint

If you wish to register a complaint please contact us:

in writing to: Head of Service  
Cambridge Building Society, Head Office Administration Centre,  
PO Box 232, 51 Newmarket Road, Cambridge, CB5 8FF.

or by phone on: 01223 727727.

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)?

No. The household insurance product we offer from Heath Lambert Insurance Services is underwritten by certain underwriters at Lloyd's of London, United Kingdom. The underwriters at Lloyd's are members of the FSCS. You may be entitled to compensation from the scheme if Lloyd's cannot meet it's obligations. The amount of compensation will be equal to 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit.

Further information about the compensation scheme arrangements is available from the FSCS.