

# The **co-operative** investments good with money

## Our services and costs explained

**Co-operative Insurance Society Ltd**

Miller Street, Manchester M60 0AL

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

The FSA is the independent watchdog that regulates financial services. This document is for consumers considering buying certain financial products. You need to read this important document as it explains the service you are being offered and how you will pay for it.

### 2. Whose products do we offer?

We only offer our own products.

### 3. What service will we provide you with?

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?

We will tell you how we get paid, and the amount, before we carry out any business for you.

### 5. Who regulates us?

Co-operative Insurance Society Ltd, Miller Street, Manchester M60 0AL is authorised and regulated by the Financial Services Authority. Our FSA Register number is 122246.

Our permitted business is advising on and arranging contracts in life, investment and long term insurance. 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. Loans and ownership

Co-operative Insurance Society Ltd is wholly owned by Co-operative Financial Services Ltd. The Co-operative Group Ltd is the ultimate owner of both these companies.

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

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

**In writing: Central Customer Relations Unit, The Co-operative Investments,  
Miller Street, Manchester M60 0AL.**

**By phone: 0845 300 0374.**

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

## 8. 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.

The maximum level of compensation you can receive from the scheme is 90% of the claim with no upper limit.

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

**Please call 08457 46 46 46 if you would like to receive this information in an alternative format such as large print, audio or Braille.**