

Legal Information

RBS Home Insurance is underwritten by UK Insurance Limited, which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Registered Office:

The Wharf
Neville Street
Leeds
LS1 4AZ

Registered in England No. 1179980. UKI is owned by Direct Line Insurance Group plc.

The Royal Bank of Scotland Group plc, parent company of RBS has a shareholding stake in Direct Line Insurance.

Written quotations are available on request from any branch.

All RBS insurance products are subject to acceptance of underwriting criteria.

Calls may be recorded.

Interest Free Monthly Instalments

Subject to eligibility. Credit is provided by the insurer and is subject to status. A written quotation is available on request. Typical example of an annual premium of £258 would equate to 12 monthly payments of £21.50 **Representative 0.0% APR**. Subject to credit agreement. Over 18's only.

Customer Care

Complaints Procedure

We will always try to be fair and reasonable whenever you have need of the protection of this Policy. We will also act quickly to provide that protection.

Should there ever be an occasion when you feel we have failed to do this, then please let us know. We will do everything possible to make sure your complaint is dealt with quickly and fairly. The easiest way to complain is simply to give us a call 0800 051 1450. Customers with hearing and speech impairments can contact us by Minicom number 0800 051 3030. Alternatively, should you feel the need to write, please address your letter to:

Customer Relations Department

RBS Home Insurance
37 Broad Street,
Bristol,
BS1 2EQ

Our staff will attempt to resolve your complaint immediately. If this is not possible, we promise to acknowledge your complaint within 5 business days of receipt. We will then endeavour to resolve your complaint as quickly as possible. If we are unable to do so within 4 weeks, we will write and let you know the reasons why and the further action we will take.

If we cannot resolve the differences between us, we will issue a final response letter. Upon receipt of this, you may refer your complaint to the Financial Ombudsman Service (FOS), who will then liaise with us on your behalf. The address of the Financial Ombudsman Service is:

Financial Ombudsman Service

South Quay Plaza
183 Marsh Wall
London
E14 9SR
(Telephone: 0800 023 4567 and 0300 123 9123)

Please note the Financial Ombudsman Service may only deal with the complaint once you have been issued with a final decision letter. If you do refer your complaint to the Financial Ombudsman Service, this will not affect your right to take legal action.

A full copy of our complaints procedure leaflet is available from your local branch upon request..

Choice of Law

Under European law, you and we may choose which law will apply to this contract. English law will apply unless both parties agree otherwise.

Please also read our [website terms and conditions](#) which cover your use of this website