



Barclays Accidental Death Plan

Policy Summary

This policy summary does not contain the full terms and conditions of the insurance contract. The full terms and conditions are provided in the policy document. Please ensure you read the policy document.

Duration of the plan

Provided you continue to pay the premiums, your cover can continue until your 75th birthday.

You may need to review and update your cover from time to time to ensure that it remains adequate.

Premiums are payable monthly. Each monthly premium buys cover for the calendar month in which it is paid. If any premium is not paid on the date it is due, cover will stop on that date if the premium is not received within 30 days.

Significant Features and Benefits

	Gold Cover	Platinum Cover
Fatal accident	£75,000	£100,000

If you have an accident after the effective date and suffer bodily injury which solely and independently of any other cause and within 24 months of the date of the accident causes death, we will pay the amount shown in the Table of Benefits.

- All benefits are paid tax free under current legislation; however, the benefit could be subject to inheritance tax.
- Your acceptance into this plan is guaranteed as long as you are aged between 18 and 69 and resident in the UK.

Significant Exclusions and Limitations (see sections 6 & 7 of policy document)

The full list of exclusions and benefit limitations is included in the policy document. The following are significant exclusions or limitations.

Benefits for children are £7,500, irrespective of the level of cover chosen

Benefits for injuries sustained while riding a motorcycle will be reduced by 50%

- No benefits will be payable:
 - if the accident occurs in a country where a state of war exists (declared or not) if the accident was the direct consequence of the war
 - while you are flying unless you are a fare-paying passenger
 - if you take a drug or drugs
 - if the accident occurs whilst driving a vehicle and your blood/urine alcohol level is above the legal limit stated in the laws of the country where the accident occurs
 - if you commit suicide
 - if your injuries are sustained whilst you are directly involved in an unlawful act
 - if you deliberately or recklessly expose yourself to danger
 - if it results from sickness or disease

The Insurer

The Insurer is Landmark Insurance Company Limited. Landmark Insurance Company Limited is registered in England number 1486260. Registered office: 58 Fenchurch Street, London, EC3M 4AB.

Claims

If you have a claim simply contact us at:
Barclays Insurance Health Protection Unit
96 George Street
Croydon
CR9 1BU.

Telephone number: 0845 677 0089– Monday to Friday, 8am – 6pm.

How to complain

If you want to make a complaint about the insurer, please contact us at the address shown in the Claims section. If the complaint is not resolved to your satisfaction and we have issued a final decision letter, you may refer it to The Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London, E14 9SR. Tel: 0845 080 1800.

FINANCIAL SERVICES COMPENSATION SCHEME (FSCS)

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation if we cannot meet our financial obligations. A claim is covered for 100% of the first £2,000 and 90% of the remainder without any upper limit.

You can get more information by visiting the FSCS's website at www.fscs.org.uk or by writing to the following address:

Financial Services Compensation Scheme
7th Floor Lloyds Chambers, Portsoken Street
London E1 8BN.

CANCELLATION RIGHTS

You can cancel this policy at any time. Please contact Barclays Insurance Health Protection Unit at the address shown in the Claims section.

If you cancel within 15 days of the date your first premium is due, you will be entitled to a full refund of that premium, provided no claim has been made.