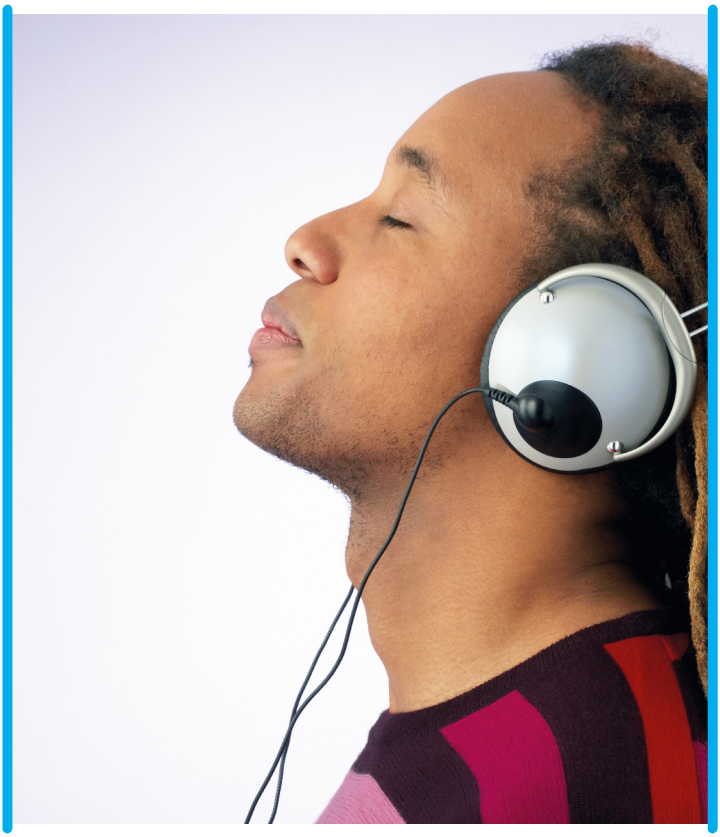

BARCLAYS

Your Tech Pack

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Welcome to your Tech Pack

Enjoy the peace of mind of knowing that the gadgets that are most important to you will soon be protected ñ including your mobile. All for £9.50 a month.

Don't forget to save the phone numbers below in your mobile phone so theyíre always to hand when you need them.

You'll need to register for your features

Mobile Phone Insurance

Itís hard to imagine life without your mobile. Register now for worldwide cover for your mobile or smartphone against loss, theft, damage and breakdown (including faults). Up to 4 handsets covered for joint accounts (up to 2 for sole accounts).

To register, visit **barclays.lifestylegroup.co.uk,** or try our mobile app, which can be found through iTunes or GooglePlay, called Barclays Mobile and Gadget Cover or call 0800 158 3199*

Make sure you have the make, model and IMEI number (which you can get by dialling *#06#) to hand. Your cover will start immediately after you register.

Gadget Cover

Protect your essential gadgets such as tablets, smartwatches, camcorders, digital cameras, laptops, MP3 players and more, with worldwide cover against theft, damage and breakdown (including faults).

Cover is up to £1,500 in total. Loss is not covered.

To register, visit **barclays.lifestylegroup.co.uk,** or try our mobile app, which can be found through iTunes or GooglePlay, called Barclays Mobile and Gadget Cover or call 0800 158 3199*

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You'll find terms, conditions and exclusions for the features included in your Tech Pack on the following pages (please read them carefully so you'll know what's covered ñ and what's not).

3 Mobile Phone Insurance
15 Gadget Cover Insurance
26 Overdraft Daily Fees
27 About Our Insurance Services
29 Adding a Pack to your Current Account

Things to know

Your new Tech Pack

This product meets the demands and needs of someone who requires Mobile Phone Insurance and/or Gadget Cover Insurance and does not already have cover or is not happy with their existing cover.

Check you're not covered elsewhere

To avoid paying for cover you don't need, it's worth checking that you don't already have similar or overlapping cover on other packaged accounts or policies.

Multi Pack Discount

When you add more than one Pack to the same account, you'll receive our multi-Pack discount of £2 per month for each additional Pack you add.

Don't forget you can now store your documents securely on Cloudit

Cloudit is a secure, online, document storage system that helps you organise your life. By saving your proof of ownership such as till receipt or documentation from your airtime provider into your Cloudit, in the event you need to make a claim, you'll have all of your information at the click of a mouse.

Changed your mind?

If you decide you donít want this Pack, you have 14 days to contact us to cancel and we'll refund any fees you may have paid. We can't refund after this date, although you can still cancel at any time. The 14-day period begins on the day you receive this Welcome Pack.

Remember, your account is available without a Pack, and with no monthly account fee.

To cancel, contact us on 0345 7 345 345, visit your nearest Barclays Branch or tell us by writing to **Barclays, Leicester, LE87 2BB**.

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Mobile Phone Insurance

Policy Summary

We recognise that your mobile phone is so much more than just a device to make and receive calls. This mobile phone insurance policy is available as part of the Tech Pack, subject to you having a Qualifying Account. The Qualifying Account is the Barclays Bank Account, Barclays Basic Current Account, Student Additions, Higher Education Account or Premier Current Account to which your Tech Pack has been added. Under this insurance policy we will repair or replace your mobile phone(s) in the circumstances summarised below and explained more fully in the terms of the Policy Document.

We want you to get the most out of this policy, and that means you need to be clear on what is and isn't covered. The Summary of Cover and the terms of the Policy Document provide details of the insurance policy and you must read them to ensure that the policy meets your needs. Full terms of the policy can be found in the Policy Document. You may need to review this Policy periodically to ensure it continues to meet your requirements.

What are you covered for

- This policy provides worldwide cover for the named account holder or a dependant child (a dependant child is one who is under the age of 18 and for whom you or your partner are the legal guardian) for two mobile phones (maximum of 4 for joint accounts)
- Replacing or repairing your mobile phone, up to a maximum value of £1,000 (including VAT) per claim, in the event of:
  - loss
  - theft
  - damage
  - breakdown (including faults)
- Unauthorised network charges from the point that your mobile phone was lost or stolen and up to 24 hours after discovery of the loss or theft, up to a maximum value of:
- £2,000 for contract handsets (including VAT)
- £100 for PAYG (including VAT)

per claim whichever limit is reached first.

- Mobile phone accessories that are lost, stolen or damaged at the same time as your mobile phone, up to a maximum value of £250 (including VAT) per claim

What you are NOT covered for

- You need to pay an amount every time you make a successful claim. This is the excess and is:
  - Apple handsets - £50 for damage and breakdown claims or £100 for loss and theft claims
  - Non-Apple handsets - £25 for damage and breakdown claims or £50 for loss and theft claims

Your excess is payable for every accepted claim and must be paid before your claim will be settled

- More than 2 instances that give rise to an accepted claim in any 12 month period for each account holder. A full description is in the "What you are NOT covered for" section of the policy document
- Theft, loss, damage or breakdown where you have knowingly put your mobile phone at risk or you have not taken care of it. Examples are provided in the "What you are NOT covered for" section of the Policy Document, which you should read to help you understand the cover

Duration of this policy

Your Policy will remain in place until it is either cancelled by you, or if your Tech Pack is closed, or your Qualifying Account is closed or switched to a non-qualifying account, you fail to pay the monthly Tech Pack fee or your permanent residential address is no longer in the United Kingdom.

Cancelling your insurance

You have a statutory 14 day period in which to cancel your insurance contract. This period begins on the date Tech Pack is added to your Qualifying Account or the date you receive your policy document, whichever is the later. This period begins from these dates irrespective of when you register your details for cover. If you cancel within this period and have paid your first monthly Tech Pack fee, it will be refunded. If you cancel at a later date, you will not be refunded the monthly Tech Pack fees that you have paid. Your insurance policy forms part of the benefit options available to you with Tech Pack, subject to you being a Qualifying Account holder. You may choose whether to benefit from this policy by registering a phone for cover and you may de-register your phone at any time if you no longer wish to benefit from this policy. Should you wish to cancel this insurance policy, you will need to notify us.

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Your insurance will end if your Tech Pack is closed, or your Qualifying Account is closed or switched to a non-qualifying account, you fail to pay the monthly Tech Pack fee or your permanent residential address is no longer in the United Kingdom.

If you need to claim

- You should tell us about your claim as soon as possible and within 28 days of becoming aware of the loss, theft, damage, or breakdown, and inform the Police and your airtime provider (in the case of loss or theft)
- **You may need to send us proof that the mobile phone is yours, which should include the make, model, memory size and IMEI number (details of how to find this number are in the section on 'Actions you will need to take...')**
- You can make a claim at **barclays.lifestylegroup.co.uk** or by calling **0800 158 3199***

Got a question? Need to make a complaint?

We want to make sure you're happy. Should you need to talk to us, contact us at **barclays.lifestylegroup.co.uk** or call **0800 158 3199*.** If after making a complaint you are still unhappy, you may contact the Financial Ombudsman Service.
Email:
complaint.info@financial-ombudsman.org.uk
Web: **financial-ombudsman.org.uk**

Need another copy?

This document is also available in large print, audio and Braille, so get in touch with us on **0800 158 3199*** if you'd like to request a copy in one of these formats. The same applies if you just need a replacement.

Status Disclosure

This Policy has been arranged as part of your bank account and is administered by Lifestyle Services Group Limited (FRN 315245) with a single insurer, Assurant General Insurance Limited (AGIL) (FRN 202735).

Assurant General Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Lifestyle Services Group Limited is authorised and regulated by the Financial Conduct Authority. All firms' register details can be checked on the Financial Services Register by visiting the FCA's website **fca.org.uk/register** or by phoning **0800 111 6768*.**

Financial Services Compensation Scheme (FSCS)

Assurant General Insurance Limited and Lifestyle Services Group Limited are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme in the unlikely event they cannot meet the liabilities to you. General insurance contracts are covered for 90% of the entire claim with no upper limit. Further information is available from the FSCS by calling 0800 678 1100 and online at fscs.org.uk

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Mobile Phone Insurance Policy

This is your mobile phone insurance policy. In this document you will find everything you need to know. Please read this carefully to make sure this policy is right for you. If you have any questions then visit **barclays.lifestylegroup.co.uk** This policy constitutes an agreement between you and the insurer, Assurant General Insurance Limited. The insurer has appointed Lifestyle Services Group to administer the policy. References to ëwe/us/ourí relates to Assurant General Insurance Limited and Lifestyle Services Group.

Registering your mobile phone

To help you with any future claims and to simplify the claims process, please provide us with your mobile phone details. This can be done by:

- visiting **barclays.lifestylegroup.co.uk** or
- calling the customer helpline on **0800 158 3199*** selecting the Mobile Phone Insurance option or
- through our mobile app, which can be found through iTunes or Google Play, called Barclays Mobile and Gadget Cover.

You will need the following information when registering your handset:

- Make
- Model
- IMEI number
- Telephone number

Who is this policy suitable for?

Summary	Description
For many of us, our mobile phone is much more than a device for making calls. It means you can stay in contact wherever you are, it stores valuable memories and so much more.	This policy is suitable if you or a dependant child (a dependant child is one who is under the age of 18 and for whom you or your partner are the legal guardian) have a mobile phone that is not already covered under an insurance policy and you want to cover the cost of repairing or replacing your mobile phone against loss, theft, damage and breakdown including faults (subject to an excess payment by you for every accepted claim detailed in the section ëWhat you are NOT covered for', you should consider this excess if you have a basic mobile phone to judge whether this policy is suitable for you).
It is important to note that mobile phone insurance is offered on the understanding that you will take care of your mobile phone.	Having insurance does not mean that you can take risks with your mobile phone which you would not take if your mobile phone was not insured as doing so may result in your claim being declined. Further details can be found in the section **'What you are NOT covered for'.**

We do understand that circumstances of the claim can be quite different when a claim event happens and we will make every effort to take this into consideration when we review a claim.

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The cover you receive

Risk you are covered for	Benefits you receive
Your mobile phone and SIM card is covered worldwide against: • **Loss** • **Theft** • **Damage** • **Breakdown (including faults)**	If your mobile phone is damaged or breaks down we will either: • repair the mobile phone (where possible) or • replace it with a mobile phone of the same make and model. If we cannot do this you will be given a choice of models with an equivalent specification. If your mobile phone is lost or stolen we will replace it with a mobile phone of the same make and model. If we cannot do this you will be given a choice of models with an equivalent specification. **Replacements** • Where we replace the mobile phone the replacement may be a remanufactured (not brand new) device. • We will attempt to replace your phone with one of the same colour but we can't guarantee to do this or replace any limited or special edition mobile phones. • Where we send you a replacement or repaired item, this will only be sent to a UK address. If you are charged by your network for your replacement SIM card we will reimburse you.

Risk you are covered for	Benefits you receive
If you make a successful claim for loss or theft and discover you have been charged for calls, texts or data as a result of someone else using your phone, you are covered for these up to a value of £2,000 (including VAT) if you have an airtime contract and £100 (including VAT) if you pay as you go.	In the event that you are billed by your network provider as a result of your mobile phone being used after it has been lost or stolen, we will pay those charges incurred during the period between: • The moment the loss or theft occurred and • 24 hours after you discovered it missing For example, if your phone was stolen at 8am on Tuesday and you discovered it missing at 11am on Wednesday, you would be covered for charges made between 8am Tuesday and 11am Thursday, up to the following cover limits: • £2,000 (including VAT) for contract handsets • £100 (including VAT) for PAYG We may require copies of network bills for contract mobile phones or proof of 'Top-up' to your credit on Pay-As-You-Go mobile phones to support your claim for unauthorised use.
If any **accessories** for your mobile phone are lost, stolen or damaged at the same time as your mobile phone you are covered for these up to a value of £250 (including VAT). That's a case, headphones, Bluetooth headsets and similar.	If your accessories are lost, stolen or damaged at the same time as your mobile phone we will replace them with accessories of a similar specification.

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What are you are NOT covered for

Summary	Description
Excess	You need to pay an amount every time you make a successful claim. This is the excess and is: • Apple handsets ñ £50 for damage and breakdown claims or £100 for loss and theft claims • Non-Apple handsets ñ £25 for damage and breakdown claims or £50 for loss and theft claims **Your excess is payable for every accepted claim and must be paid before your claim will be settled.**
Loss, theft or damage as a result of not taking care of your mobile phone	**We know how important your mobile phone is to you and we expect that you will take care of your mobile phone. If you don't take care of your mobile phone then we may not pay your claim.** Taking care of your mobile phone means ñ • Not knowingly leaving your mobile phone somewhere it is likely to be lost, stolen or damaged. Just think, would you leave your wallet or purse there? • If you need to leave your mobile phone somewhere then we expect you to **lock it away out of sight** if at all possible. If you cannot lock it away then you must leave it with **someone you trust** or **concealed out of sight in a safe place.** • Making reasonable enquiries to find your phone if you think you have lost it. If you knowingly leave your mobile phone where others can see it but you cannot, and your mobile phone is then lost or stolen, we may not pay your claim.

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Summary	Description
	We will always take into account where you are and what you are doing when we assess whether you have taken care of your mobile phone. If we believe you have not taken care of your mobile phone, and have knowingly taken a risk with it, we may decline your claim. For example, if you knowingly do any of the below we may decline your claim for not taking care of your mobile phone: • leaving your mobile phone somewhere you can't see it but others can • leaving your mobile phone on display in your car • leaving your mobile phone in the care of someone you don't know well • if you are at the gym and you leave your mobile phone on a bench in the changing rooms rather than taking it with you or locking it in a locker • in a cafe or pub you leave your mobile phone on the table when you go to pick up your drink instead of taking it with you • intentionally damaging your phone All of these examples increase the risk of it being stolen and may result in your claim being declined. The examples are to help you understand what's covered, and are not the only reasons a claim could be rejected.
Cosmetic damage	**We only cover damage if it stops the normal functioning of your mobile phone. If it is just a scratch or dent, and your mobile phone still works as expected, then we will not repair or replace it.** We know scratches and scrapes to your mobile phone aren't nice but we are here to fix your mobile phone when it isn't working, so if it still functions as you would expect then we can't help. For example, a scratched screen would not be covered but a cracked screen would be covered.
Contents of your mobile phone	**We only cover the mobile phone, we don't cover the contents. This means that any pictures, software, downloads, apps, music or any other content is not covered by this policy so make sure you back it up regularly.** There are lots of ways to back up the contents of your mobile phone and we suggest you do this regularly so if you have a claim and you lose your mobile phone's contents as a result, you can easily download it on to your new mobile phone.

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Summary	Description
More than 2 accepted claims in any 12 months	**We insure your mobile phone for up to two accepted claims per account holder in any 12 month period. If you make two accepted claims in any 12 month period your insurance will continue but you will not be able to make claims for any further incidents that happen before the anniversary of the first claim.** For example if you make a claim on 1st January and another on 1st May you will not be able to make any further claims against this policy for incidents that happen prior to 1st January the following year.
Other loss	**Any cost or loss that can't be resolved by the repair or replacement of your mobile phone.** We don't cover any loss or profit, opportunity, goodwill or similar losses. We just cover the mobile phone, unauthorised network charges and accessories.
Any device that is not a mobile phone	**This policy is only for mobile phones. This means we only cover devices that are designed to make mobile phone calls.** This policy isn't for tablet computers.
Modifications	**If your mobile phone has been modified in any way we will only replace or repair the mobile phone, we do not cover the modifications that have been made.** Modifications are anything that changes the way your mobile phone looks or operates from the original specifications. This includes things like adding gems, precious metals or making software changes such as unlocking your mobile phone from a network.

Actions you will need to take on loss, theft, breakdown or damage to your mobile phone

Summary	Description
Tell your airtime provider if your mobile phone is lost or stolen as soon as you can	If you don't tell your airtime provider within the 24 hour period, you will be responsible for any further charges. As detailed in 'The Cover You Receive' section, we only pay for unauthorised network charges from the point your mobile phone is lost or stolen for up to 24 hours after you discover the loss or theft.
If your mobile phone is lost or stolen report it to the Police	**Tell the police about any lost or stolen mobile phone as soon as you can, we will ask you to provide the Police reference number before we will pay any claim for loss and theft.**

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Summary	Description
Report your claim to us as soon as you can but within 28 days	**Tell us about a claim as soon as you can. We expect you to tell us about any claim as soon as possible and within 28 days of discovery of the loss, theft, breakdown or damage.** If you don't do this it makes it difficult for us to investigate your claim, recover your mobile phone if it is lost or stolen, or stop any further damage to your mobile phone. You can log your claim online or by telephone, it is really simple.
Report any loss or theft to the place you believe it has been lost in or stolen from	**We expect you to report your mobile phone as lost or stolen to the place it was lost or you think it has been stolen from.** Often mobile phones are found and handed in to the place they were found at. We expect you to report the loss or theft of your mobile phone to the place you think it was lost in or is most likely to be handed back to. We may ask you to provide the details of where your handset was lost or stolen from and the actions you have taken to try to recover it.
Proof of ownership	**We need to know that the mobile phone, SIM card and accessories you are claiming for are yours. Therefore you may need to provide some form of proof of ownership.** You may need to be able to tell us the make and model of your mobile phone. We may ask to see something that tells us that the items you are claiming for belong to you and confirms the make, model, memory size, colour and IMEI number of your mobile phone. The IMEI number is the unique serial number for your mobile phone. You can find it by inputting *#06# into your mobile phone. It should also be noted on the documentation that came with your mobile phone when you purchased it. Your airtime provider may also be able to provide it to you. Proof of ownership could include a till receipt or documentation from your airtime provider. If you don't have any proof of ownership we may decline your claim.

How to make a claim

Summary	Description
Step One:	Please make sure you have read the "Actions you will need to take on loss, theft, breakdown or damage to your mobile phone" section as this tells you what we may need from you in order to settle your claim.
Step Two:	You should tell us about your claim as soon as you can, and within 28 days of discovering the incident. Claims outside this timeframe will still be considered, however, it makes it difficult for us to investigate your claim. You can do this by contacting us at **barclays.lifestylegroup.co.uk** or by calling **0800 158 3199*.**

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Step Three:	We will walk you through the simple claims process and tell you what information you will need to provide for us to assess your claim.
Step Four:	You will need to pay your excess for every accepted claim. Your excess can be paid by Visa, MasterCard and debit cards. (We do not accept American Express or Diners Club cards.)
Step Five:	We will either repair your mobile or send you a replacement.

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What you need to know about the claims process

- Repairs may be made using readily available parts, or we may provide refurbished products which may contain parts, which are of similar or equivalent specification, and which may include unbranded parts. This policy is provided in addition to any manufacturer's warranty that applies to your mobile phone (ì applicable manufacturer's warrantyî). Nothing in this policy is intended to affect your rights under the applicable manufacturer's warranty or your statutory rights. If any repairs authorised by us under this policy invalidate the applicable manufacturer's warranty, we will repair or replace your mobile phone, as necessary, in accordance with the terms of the applicable manufacturer's warranty for the unexpired period of the applicable manufacturer's warranty.
- If we are unable to replace your phone with the same make and model, we will contact you to discuss an alternative claim settlement.
- If any lost, stolen or damaged items are recovered after the claim is approved, they shall become the property of the insurer and must be returned to us immediately. Damaged mobile phones and accessories, parts and materials replaced by us shall become the property of the insurer.
- Lifestyle Services Group handle all claims on behalf of the insurer

What if your claim is rejected?

If you're not happy with the claims decision, we want to hear from you as soon as possible. Please follow the complaints process.

Tell us when your details change

If you change your mobile phone, or you move address, please tell us so we can keep our records up to date.

Fraud

We do not tolerate any aspect of fraudulent activity. We work closely and share data with other insurers, law enforcement agencies and airtime providers to identify fraud and support prosecution where the appropriate evidence exists. Our Fraud Team works tirelessly to prevent and detect fraud. We, and other organisations, may access and use the information recorded by fraud prevention agencies, from both the UK and from other countries.

It is important that when applying for insurance, or submitting a claim you or anyone acting on your behalf must take reasonable care to answer all questions honestly and to the best of your knowledge. Failure to do so may affect the validity of your policy or the payment of your claim.

If false or inaccurate information is provided and fraud is identified then we will:

- Not honour the claim and we will cancel your policy.
- Report you to the relevant authorities and take legal action, if necessary, to recover any money already paid to you under this insurance policy.
- Put the details of the fraudulent claim onto a Register of Claims through which insurers share information to prevent fraudulent claims. A list of participants and the name and address of the operator are available on request.
- Pass the details to fraud prevention agencies. Law enforcement agencies may access and use this information. Other organisations may also access and use this information to prevent fraud and money laundering, for example, when:
  - Checking details on applications for credit and credit related or other facilities
  - Managing credit and credit related accounts or facilities
  - Recovering debt
  - Checking details on proposals and claims for all types of insurance
  - Checking details of job applicants and employees

Please contact us **0800 158 3199*** if you want to receive details of the relevant fraud prevention agencies.

Price of your insurance

This insurance is provided as a benefit of your Qualifying Account, which is the Barclays Bank Account, Barclays Basic Current Account, Student Additions, Higher Education Account or Premier Current Account to which your Tech Pack has been added, and the cost is included in the monthly fee you pay for Tech Pack.

Duration of this policy

Your policy will remain in place until it is either cancelled by you, or if your Tech Pack is closed, or your Qualifying Account is closed or switched to a non-qualifying account, you fail to pay the monthly Tech Pack fee or your permanent residential address is no longer in the United Kingdom.

Cancelling your insurance

You have a statutory 14 day period in which to cancel your insurance contract. This period begins on the date Tech Pack is added to your Qualifying

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Account or the date you receive your policy document, whichever is the later. This period begins from these dates irrespective of when you register your details for cover. If you cancel within this period and have paid your first monthly Tech Pack fee, it will be refunded. If you cancel at a later date, you will not be refunded the monthly Tech Pack fees that you have paid. Your insurance policy forms part of the benefit options available to you with Tech Pack, subject to you being a Qualifying Account holder. You may choose whether to benefit from this policy by registering a phone for cover and you may de-register your phone at any time if you no longer wish to benefit from this policy. Should you wish to cancel this insurance policy, you will need to notify us.

Your insurance will end if your Tech Pack is closed, or your Qualifying Account is closed or switched to a non-qualifying account, you fail to pay the monthly Tech Pack fee or your permanent residential address is no longer in the United Kingdom.

The insurance may also be terminated by the insurer giving you 30 days' advance notice in writing.

We may cancel this policy with immediate effect by registered letter to you at your last known address in the event of you submitting any fraudulent or inaccurate information.

Making an enquiry or complaint

We will always try to be fair and reasonable. If you believe we have not provided you with a satisfactory level of service, please tell us so that we can do our best to resolve the problem. The easiest way to contact us is to call us on **0800 158 3199*.** We will do everything possible to ensure that your query is dealt with promptly. Alternatively, you can email **LSG.customerrelationships@lifestylegroup.co.uk** or write to:

Customer Services,
Lifestyle Services Group Limited
PO Box 98
Blyth
NE24 9DL

Please quote your mobile phone number in any correspondence.

Lifestyle Services Group handle all queries and complaints on behalf of the insurer.

If you are not happy with our decision you can, within 6 months of our final decision, refer your complaint for an independent assessment to:

The Financial Ombudsman Service
Exchange Tower
London E14 9GE

Telephone: **0800 023 4567* / 0300 123 9123**
Email:
complaint.info@financial-ombudsman.org.uk
Web: **financial-ombudsman.org.uk**

Nothing in these terms, including referral to the Financial Ombudsman Service, affects your statutory rights.

Choice of law

English law applies to this policy. It's written in English and all communication with you will be in English.

If we need to change the terms of the policy

In the unlikely event that the insurer needs to change the terms, we will give you 30 days' notice in writing to your last known address. This will only be for valid reasons such as to respond proportionately to changes in the law or decisions of the Financial Ombudsman Service, to meet regulatory requirements, industry guidance or codes of practice, or to proportionately reflect other legitimate cost increases or reductions associated with providing the cover.

Compensation scheme

Lifestyle Services Group Limited and Assurant General Insurance Limited are covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme if they cannot meet their obligations. General insurance contracts are covered for 90% of the entire claim, without any upper limit. You can obtain more information about the compensation scheme arrangements by contacting the FSCS on **0207 741 4100** or **0800 678 1100*** or by visiting their website at **fscs.org.uk.**

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Status disclosure

This Policy has been arranged and is administered by Lifestyle Services Group Limited (FRN 315245) with the insurer: Assurant General Insurance Limited (AGIL) (FRN 202735).

Assurant General Insurance Limited are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Lifestyle Services Group Limited is authorised and regulated by the Financial Conduct Authority. All firms' register details can be checked on the Financial Services Register by visiting the FCA's website **fca.org.uk/register** or by phoning **0800 111 6768***.

How we handle your personal information

We are committed to preserving the privacy of our customers. Please read the following privacy policy to understand how we will use and protect the information that you provide to us. By registering with us, you consent to the collection and use of your information under the terms of this privacy policy for the purposes of effecting and administering this insurance policy. The information you provide will be used by us to supply you with the services for which you have registered and we may use the information to contact you to obtain your views on our services and to let you know about important changes to the services which we offer. The information you provide to us about you and the mobile phone will be shared with your bank and the Insurer. In order to prevent fraud we may share information with other insurers and fraud prevention agencies where this had been detected. We may contact you by post, mobile phone, text, fax, or e-mail. You will only be contacted by the methods you have asked to be contacted by. Your information will not be used or disclosed other than in accordance with this privacy policy, or without your permission, unless required by law. If you would prefer us not to contact you to obtain your views and/or you change your mind in the future and would like us to stop contacting you for this purpose, please write to:

Customer Services
Lifestyle Services Group Limited
PO Box 98
Blyth
NE24 9DL

The details of mobile phones reported lost or stolen will be submitted, where applicable, to the IMEI Database to prevent further use. We may co-operate with the Police and any other relevant authorities or organisations in connection with any misuse or suspected misuse of the services provided by us or other telecommunications services provided by any member of our group of companies. If necessary, we may divulge information about you for this purpose. You have a right to ask for a copy of the data held about you and you may ask us to make any necessary changes to ensure that it is accurate and kept up to date. If you wish to do this, please contact the Customer Helpline on **0800 158 3199*** selecting the Mobile Phone Insurance option. We are entitled by law to charge you a fee of £10.00 to meet our costs in providing you with details of the information we hold about you. We employ security measures to protect your information from access by unauthorised persons and against unlawful use, accidental loss, destruction and damage. We will retain your information for a reasonable period or as long as the law requires. Any changes to our privacy policy will be notified to you in the appropriate way. All comments, queries and requests relating to our use of your information are welcomed and should be addressed as specified above.

If we transfer your information to a person, office, branch, organisation, service provider or agent in another country, we will make sure that they agree to apply the same levels of protection as we are required to apply to information held in the UK and to use your information only for the purposes that we have permitted. You confirm that you consent to transfers of your data outside the EEA for the purposes described in this policy.

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Gadget Cover Insurance

Policy Summary

Welcome to Gadget Cover. This gadget cover policy is available as part of the Tech Pack, subject to you having a Qualifying Account. The Qualifying Account is the Barclays Bank Account, Barclays Basic Current Account, Student Additions, Higher Education Account or Premier Current Account to which your Tech Pack has been added. Under this insurance policy we will repair or replace your gadget(s) in the circumstances summarised below. These are explained in full detail in the Insurance Policy Document.

To take advantage of this gadget cover you will need to register the gadget(s) you wish to cover with Lifestyle Services Group who administer this policy.

We want you to get the most out of this policy, and that means you need to be clear on what is and isn't covered. The Insurance Summary and Policy Documents provide details of the insurance policy, which you must read to ensure that the policy meets your needs. Full terms of the policy can be found in the Policy Document. You may need to review this policy periodically to ensure it continues to meet your requirements.

How to register

You can do this easily and at any time by logging on to our website at any time via **barclays.lifestylegroup.co.uk**

Or

call the customer Helpline on **0800 158 3199*,** selecting the gadget cover option. Telephone lines are open 8am to 8pm Monday to Friday and 9am to 6pm Saturday and Sunday; or

through our mobile app, which can be found through iTunes or Google Play, called Barclays Mobile and Gadget Cover

You will need to provide the following information

- Your name and address
- Your email address
- The make, model and serial number of the gadget(s)
- Your qualifying sort code and account number
- The purchase date and price of the gadgets
- Proof of ownership such as till receipt or delivery note from the place it was purchased.

What are you covered for

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- **Gadgets** up to a combined maximum value of £1,500 including VAT. Each **gadget** must have a minimum retail value of £50 including VAT, and must be no more than two years old (from original purchase date of the device when new) at the point of registration and no more than five years old at any point during the **period of cover**. The **gadget(s)** must be owned by the account holder or a dependant child (a dependant child is one who is under the age of 18 and for whom you or your partner are the legal guardian).
- Replacing or repairing your gadget in the event of:
  – theft
  – damage
  – breakdown (including faults)
- Worldwide cover. Repair or replacement of the gadget(s) or a cash settlement will be arranged upon your return to the UK
- Accessories up to a maximum value of £50 (including VAT) per claim, including replacement of accessories incompatible with a gadget as a result of a valid claim
- Up to two claims in a 12 month period per account holder

What you are NOT covered for

- Loss of the gadget(s) and accessories under any circumstance
- Any gadget which is not registered with us
- You need to pay an amount every time you make a successful claim. This is the excess and is:
- **£50 for laptops and tablets or**
- **£25 for all other gadgets**

Your excess is payable for every accepted claim and must be paid before your claim will be settled

- More than two instances that give rise to an accepted claim in any 12 month period per account holder.
  A full description is in the "What you are NOT covered for" section of the Policy Document
- Theft, damage or breakdown where you have knowingly put your gadget at risk or you have not taken care of it. Examples are provided in the "What you are NOT covered for" section of the Policy Document, which you should read to help you understand the cover

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Duration of this policy

Your Policy will remain in place until it is either cancelled by you, or if your Tech Pack is closed, or your Qualifying Account is closed or switched to a non-qualifying account, you fail to pay the monthly Tech Pack fee or your permanent residential address is no longer in the United Kingdom.

Cancelling your insurance

You have a statutory 14 day period in which to cancel your insurance contract. This period begins on the date Tech Pack is added to your Qualifying Account or the date you receive your policy document, whichever is the later. This period begins from these dates irrespective of when you register your details for cover. If you cancel within this period and have paid your first monthly Tech Pack fee, it will be refunded. If you cancel at a later date, you will not be refunded the monthly Tech Pack fees that you have paid. Your insurance policy forms part of the benefit options available to you with Tech Pack, subject to you being a Qualifying Account holder. You may choose whether to benefit from this policy by registering a gadget for cover and you may de-register your gadget at any time if you no longer wish to benefit from this policy. Should you wish to cancel this policy, you will need to notify us.

Your insurance will end if your Tech Pack is closed, or your Qualifying Account is closed or switched to a non-qualifying account, you fail to pay the monthly Tech Pack fee or your permanent residential address is no longer in the United Kingdom.

If you need to claim

- You should tell us about your claim as soon as possible and within 28 days of becoming aware of the theft, damage, or breakdown, and inform the Police in the case of theft.
- You may need to send us proof that the gadget is yours which should include the details of the gadget and/or accessories including the serial number where applicable (such as a receipt or delivery note).
- We may ask for details and evidence on the steps you have taken to report the gadget missing and any attempts to recover it.
- You can make a claim at **barclays.lifestylegroup.co.uk** or by calling **0800 158 3199*.**

Got a question? Need to make a complaint?

We want to make sure you're happy. Should you need to talk to us, contact us at **LSG.customerrelations@lifestylegroup.co.uk** or call **0800 158 3199*.** If after making a complaint you are still unhappy, you may contact the Financial Ombudsman Service.

Need another copy?

This document is also available in large print, audio and Braille, so get in touch with us on **0800 158 3199*** if you'd like to request a copy in one of these formats. The same applies if you just need a replacement.

Status Disclosure

This Policy has been arranged as part of your Tech Pack and is administered by Lifestyle Services Group Limited (Financial Services Register No. 315245) with a single insurer, Assurant General Insurance Limited (AGIL) (Financial Services Register No. 202735).

Assurant General Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Lifestyle Services Group Limited is authorised and regulated by the Financial Conduct Authority. All firms' register details can be checked on the Financial Services Register by visiting the FCA's website **fca.org.uk/register** or by phoning **0800 111 6768*.**

Financial Services Compensation Scheme (FSCS)

Assurant General Insurance Limited and Lifestyle Services Group Limited are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme in the unlikely event they cannot meet their liabilities to you. General insurance contracts are covered for 90% of the entire claim with no upper limit. Further information is available from the FSCS by calling 0800 678 1100 and online at fscs.org.uk

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Gadget Cover Insurance Policy

This is your Gadget Cover insurance policy, in this document you will find everything you need to know. Please read this carefully to make sure this policy is right for you. If you have any questions then visit **barclays.lifestylegroup.co.uk** or call us on **0800 158 3199*.** This policy constitutes an agreement between you and the insurer, Assurant General Insurance Limited. The insurer has appointed Lifestyle Services Group to administer the policy. References to 'we/us/our' relates to Assurant General Insurance Limited and Lifestyle Services Group.

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Who is this cover suitable for?

Summary	Description
For many of us, gadgets are playing more of a role in our everyday lives and it is important to us that we ensure that we can continue to use these as frequently as we do.	This policy is suitable if you or a dependant child (a dependant child is one who is under the age of 18 and for whom you or your partner are the legal guardian) have any gadget(s) that is not already covered under an insurance policy and you want to cover the cost of repairing or replacing your gadget(s) against theft, damage and breakdown (subject to an excess payment for every accepted claim). The term gadget applies to the following: Digital cameras, laptops, tablets, netbooks, smartwatches, portable DVD players, mp3/mp4 players, camcorders and satellite navigation systems It does not apply to: Televisions, monitors, mobile phones/telephones, fax machines, modems and karaoke machines. Please contact us if you are unsure as to whether your gadget(s) can be covered.
It is important to note that gadget insurance is offered on the understanding that you will take care of your gadget(s).	Having insurance does not mean that you can take risks with your gadget(s) which you would not take if your gadget(s) was not insured, as doing so may result in your claim being declined. Further details can be found in the section **'What you are NOT covered for'**

We do understand that every claim can be quite different and we will make every effort to take this into consideration when we review a claim.

The cover you receive

Risks you are covered for	Benefits you receive
The gadget(s) that you have registered with us.	In order to benefit from the insurance cover detailed below you **must register** the gadget(s) with us first. You can do this easily and at any time by logging in to our website: **barclays.lifestylegroup.co.uk** or call the customer helpline on **0800 158 3199*** selecting the gadget cover option. **Monday to Friday 8am to 8pm** **Saturday and Sunday 9am to 6pm;** or through our mobile app, which can be found through iTunes or Google Play, called Barclays Mobile and Gadget Cover You will need to provide the following information • Your name and address • Your email address • The make, model and serial number of the gadget(s) • Your qualifying sort code and account number and • The purchase date and price of the gadget(s) • Proof of ownership such as till receipt or delivery note from the place it was purchased.

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Your gadget(s) is covered against: • **Theft** • **Damage** • **Breakdown (including faults)**	Gadgets up to a combined maximum value of £1,500 including VAT. Each gadget must have a minimum retail value of £50 including VAT and must be no more than two years old at the point of registration and no more than five years old at point of claim • If your gadget is damaged or breaks down we will either: (1) repair the gadget (where possible) or (2) replace it with a gadget of the same make and model. If we cannot do this you will be given a choice of models with an equivalent specification. • If your gadget is stolen we will replace it with a gadget of the same make and model, if we cannot do this you will be given a choice of models with an equivalent specification. • Where we replace the gadget the replacement may be a remanufactured (not brand new) device. • Where we send you a replacement or repaired item, this will only be sent to a UK address • In the event we are unable to provide a replacement we will provide a cash settlement based upon the current market value.
If any **accessories** for your gadget(s) are stolen or damaged at the same time as your gadget you are covered for these up to a value of £50 (including VAT).	If your accessories are stolen or damaged at the same time as your gadgets, or we have replaced the gadget as a result of a claim where the accessories are no longer compatible, we will replace them with accessories of a similar specification or provide a cash settlement based on current market value.

What are you are NOT covered for

Summary	Description
Loss	This policy does not cover the loss of your gadget(s) or accessories under any circumstances
Excess	You need to pay an amount every time you make a successful claim, this is the excess and is: **£50 for laptops and tablets** **£25 for all other gadgets** **Your excess is payable for every accepted claim and must be paid before your claim will be settled.**

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Theft, damage or breakdown as a result of not taking care of your gadget(s)

We know how important your gadget(s) is to you and we expect that you will take care of your gadget(s). If you don't take care of your gadget(s) then we may not pay your claim.

Taking care of your gadget(s) means:

- Not knowingly leaving your gadget(s) somewhere it is likely to be stolen or damaged.
- If you need to leave your gadget(s) somewhere then we expect you to **lock it away out of sight** if at all possible. If you cannot lock it away then you must leave it with **someone you trust** or **concealed out of sight in a safe place.**

If you knowingly leave your gadget(s) where others can see it but you cannot and your gadget(s) is then stolen we may not pay your claim.
We will always take into account where you are and what you are doing when we assess whether you have taken care of your gadget(s). If we believe you have not taken care of your gadget(s), and have knowingly taken a risk with it, we may decline your claim.
For example if you knowingly do any of the below we may decline your claim for not taking care of your gadget(s):

- leaving your gadget(s) somewhere you can't see it but others can
- leaving your gadget(s) on display in your car
- leaving your gadget(s) in the care of someone you don't know well
- if you are at the gym and you leave your gadget(s) on a bench in the changing rooms rather than taking it with you or locking it in a locker
- in a cafe or pub you leave your gadget(s) on the table when you go to pick up your drink instead of taking it with you
- intentionally damaging your gadget(s)

All of these examples increase the risk of it being stolen or damaged and may result in your claim being declined. The examples are to help you understand what's covered, and are not the only reasons a claim could be rejected.

Cosmetic damage

We only cover damage if it stops the normal functioning of your gadget(s). If it is just a scratch or dent, and your gadget still works as expected, then we will not repair or replace it.

We know scratches and scrapes to your gadget(s) aren't nice but we are here to fix your gadget(s) when it isn't working, so if it still functions as you would expect then we can't help. For example, a scratched screen on a tablet would not be covered but a cracked screen would be covered.

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Contents of your gadget	**We only cover the gadget(s), we don't cover the contents. This means that any pictures, software, downloads, apps, music or any other content is not covered by this policy so make sure you back it up regularly.** Keeping a back-up of all of the data that you store on your gadget(s) is highly recommended in order that these are not irretrievably lost in the event of damage, breakdown or theft.
More than 2 accepted claims in any 12 months per account holder	**We insure your gadget(s) for up to 2 accepted claims in any 12 month period per account holder. If you make 2 accepted claims in any 12 month period your insurance will continue but you will not be able to make claims for any further incidents that happen before the anniversary of the first claim.** For example if you make a claim on 1st January and another on 1st May you will not be able to make any further claims against this policy for incidents that happen prior to 1st January of the following year.
Other losses	**Any cost or losses that can't be resolved by the repair or replacement of your gadget(s)** We don't cover any loss or profit, opportunity, goodwill or similar losses. We just cover the gadget(s) and accessories.
Any device that is not a gadget	**This policy is only for gadget(s). This means we only cover portable electronic devices that contain their own power source whose main function is designed to support multimedia applications or obtaining multimedia content.** e.g. we don't cover things such as televisions, monitors, mobile phones, fax machines, modems. If you aren't sure whether your gadget(s) would or would not be covered then contact us so we can let you know

Actions you will need to take on theft, breakdown or damage to your mobile phone

Summary	Description
If your gadget(s) is stolen report it to the Police	**Tell the Police about any stolen gadget(s) as soon as you can. We will ask you to provide the Police reference number before we will pay any claim for theft.**
Report your claim to us as soon as you can but within 28 days	**Tell us about a claim as soon as you can. We expect you to tell us about any claim as soon as possible and within 28 days of discovery of the theft, breakdown or damage.** If you don't do this we will still consider your claim; however, it makes it difficult for us to investigate your claim, recover your gadget if it is stolen or stop any further damage to your gadget. You can log your claim online or by telephone, it is really simple.

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Proof of ownership	**We need to know that the gadget(s) you are claiming for is yours. Therefore you may need to provide some form of proof of ownership.** You may need to be able to tell us the make and model of your gadget(s). We may ask to see something that tells us that the item(s) you are claiming for belongs to you and confirms the make, model, and serial number of your gadget(s). Proof of ownership could include a till receipt or delivery note from the place it was purchased. If you don't have any proof of ownership we may decline your claim.

How to make a claim

Summary	Description
Step One:	Please make sure you have read the "Actions you will need to take on theft, breakdown or damage to your gadget" section as this tells you what we may need from you in order to settle your claim
Step Two:	You should tell us about your claim as soon as you can, and within 28 days of discovering the incident. You can do this by contacting us at **barclays.lifestylegroup.co.uk** or by calling **0800 158 3199***
Step Three:	We will walk you through the simple claims process and tell you what information you will need to provide for us to assess your claim
Step Four:	You will need to pay your excess for every accepted claim. Your excess can be paid by Visa, MasterCard and debit cards (We do not accept American Express or Diners Club cards)
Step Five:	We will either repair your gadget or send you a replacement, your replacement gadget will automatically be covered unless you ask for it not to be covered

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What you need to know about the claims process

- Repairs may be made using readily available parts, or we may provide refurbished products which may contain parts, which are of similar or equivalent specification, and which may include unbranded parts. This policy is provided in addition to any manufacturer's warranty that applies to your gadget ("applicable manufacturer's warranty"). Nothing in this policy is intended to affect your rights under the applicable manufacturer's warranty or your statutory rights. If any repairs authorised by us under this policy invalidate the applicable manufacturer's warranty, we will repair or replace your gadget, as necessary, in accordance with the terms of the applicable manufacturer's warranty for the unexpired period of the applicable manufacturer's warranty
- If we are unable to replace your gadget with the same make and model, we will contact you to discuss an alternative claim settlement.
- If any lost, stolen or damaged items are recovered after the claim is approved, they shall become the property of the insurer and must be returned to us immediately. Damaged gadget(s) and accessories, parts and materials replaced by us shall become the property of the insurer.
- Lifestyle Services Group handle all claims on behalf of the insurer

What if your claim is rejected?

If you're not happy with the claims decision, we want to hear from you as soon as possible. Please follow the complaints process.

Tell us when your details change

If you change your mobile phone number or you move address, please tell us so we can keep our records up to date.

Fraud

We do not tolerate any aspect of fraudulent activity. We work closely and share data with other insurers, law enforcement agencies and airtime providers to identify fraud and support prosecution where the appropriate evidence exists. Our Fraud Team works tirelessly to prevent and detect fraud. We, and other organisations, may access and use the information recorded by fraud prevention agencies, from both the UK and from other countries.

It is important that when applying for insurance, or submitting a claim you or anyone acting on your behalf must take reasonable care to answer all questions honestly and to the best of your knowledge. Failure to do so may affect the validity of your policy or the payment of your claim.

If false or inaccurate information is provided and fraud is identified then we will

- Not honour the claim and we will cancel your policy. If an excess has been paid this will not be returned. This is not a penalty, this is to cover administration costs
- Report you to the relevant authorities and take legal action, if necessary, to recover any money already paid to you under this insurance policy
- Pass the details onto your bank or our distribution partner providing this service as part of a wider offering
- Put the details of the fraudulent claim onto a Register of Claims through which insurers share information to prevent fraudulent claims. A list of participants and the name and address of the operator are available on request
- Pass the details to fraud prevention agencies. Law enforcement agencies may access and use this information. Other organisations may also access and use this information to prevent fraud and money laundering. For example, when:
  - Checking details on applications for credit and credit related accounts or facilities
  - Managing credit and credit related accounts or facilities
  - Recovering debt
  - Checking details on proposals and claims for all types of insurance
  - Checking details of job applicants and employees

Please contact us at **0800 158 3199*** if you want to receive details of the relevant fraud prevention agencies.

Price of your insurance

This insurance is provided as a benefit of your Qualifying Account, which is the Barclays Bank Account, Barclays Basic Current Account, Student Additions, Higher Education Account or Premier Current Account to which your Tech Pack has been added, and the cost is included in the monthly fee you pay for Tech Pack.

Duration of this policy

Your policy will remain in place until it is either cancelled by you, or if your Tech Pack is closed, or your Qualifying Account is closed or switched to a non-qualifying account, you fail to pay the monthly Tech Pack fee or your permanent residential address is no longer in the United Kingdom.

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Cancelling your insurance

You have a statutory 14 day period in which to cancel your insurance contract. This period begins on the date Tech Pack is added to your Qualifying Account or the date you receive your policy document, whichever is the later. This period begins from these dates irrespective of when you register your details for cover. If you cancel within this period and have paid your first monthly Tech pack fee, it will be refunded. If you cancel at a later date, you will not be refunded the monthly Tech Pack fees that you have paid. Your insurance policy forms part of the benefit options available to you with Tech Pack, subject to you being a Qualifying Account holder. You may choose whether to benefit from this policy by registering a gadget for cover and you may de-register your gadget at any time if you no longer wish to benefit from this policy. Should you wish to cancel this policy, you will need to notify us.

Your insurance will end if your Tech Pack is closed, or your Qualifying Account is closed or switched to a non-qualifying account, you fail to pay the monthly Tech Pack fee or your permanent residential address is no longer in the United Kingdom.

The insurance may also be terminated by the insurer giving you 30 days advance notice in writing.

We may cancel this policy with immediate effect by registered letter to you at your last known address in the event of you submitting any fraudulent or inaccurate information.

Making an enquiry or complaint

We will always try to be fair and reasonable. If you believe we have not provided you with a satisfactory level of service, please tell us so that we can do our best to resolve the problem. The easiest way to contact us is to call us on **0800 158 3199***. We will do everything possible to ensure that your query is dealt with promptly. Alternatively, you can email **LSG.customerrelations@lifestylegroup.co.uk** or write to:

Customer Services,
Lifestyle Services Group Limited
PO Box 98
Blyth
NE24 9DL

Please quote your mobile phone number in any correspondence.

Lifestyle Services Group handle all queries and complaints on behalf of the insurer.

If you are not happy with our decision you can, within six months of our final decision, refer your complaint for an independent assessment to:

The Financial Ombudsman Service
Exchange Tower
London E14 9GE
Telephone: **0800 023 4567* / 0300 123 9123**
Email:
complaint.info@financial-ombudsman.org.uk
Web: **financial-ombudsman.org.uk**

Nothing in these terms, including referral to the Financial Ombudsman Service, affects your statutory rights.

Choice of law

English law applies to this policy. It's written in English and all communication with you will be in English.

If we need to change the terms of the policy

In the event that the insurer needs to change the terms, we will give you 30 days' notice in writing to your last known address. This will only be for valid reasons such as to respond proportionately to changes in the law or decisions of the Financial Ombudsman Service, to meet regulatory requirements, industry guidance or codes of practice, or to proportionately reflect other legitimate cost increases or reductions associated with providing the cover.

Compensation scheme

Lifestyle Services Group Limited and Assurant General Insurance Limited are covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme if they cannot meet their obligations. General insurance contracts are covered for 90% of the entire claim, without any upper limit. You can obtain more information about the compensation scheme arrangements by contacting the FSCS on **0207 741 4100** or **0800 678 1100*** or by visiting their website at **fscs.org.uk.**

Status disclosure

This Policy has been arranged and is administered by Lifestyle Services Group Limited (Financial Services Register No. 315245) with the insurer: Assurant General Insurance Limited (AGIL) (Financial Services Register No. 202735).

Assurant General Insurance Limited are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and

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the Prudential Regulation Authority. Lifestyle Services Group Limited is authorised and regulated by the Financial Conduct Authority. All firms' register details can be checked on the Financial Services Register by visiting the FCA's website **fca.org.uk/register** or by phoning **0800 111 6768*.**

How we handle your personal information

We are committed to preserving the privacy of our customers. Please read the following privacy policy to understand how we will use and protect the information that you provide to us. By registering with us, you consent to the collection and use of your information under the terms of this privacy policy for the purposes of effecting and administering this insurance policy. The information you provide will be used by us to supply you with the services for which you have registered and we may use the information to contact you to obtain your views on our services and to let you know about important changes to the services which we offer. The information you provide to us about you and the mobile phone will be shared with your bank and the Insurer. In order to prevent fraud we may share information with other insurers and fraud prevention agencies where this had been detected. We may contact you by post, mobile phone, text, fax, or e-mail. You will only be contacted by the methods you have asked to be contacted by. Your information will not be used or disclosed other than in accordance with this privacy policy, or without your permission, unless required by law.

If you would prefer us not to contact you to obtain your views and/or you change your mind in the future and would like us to stop contacting you for this purpose, please write to:

Customer Services
Lifestyle Services Group Limited
PO Box 98
Blyth
NE24 9DL

We may co-operate with the police and any other relevant authorities or organisations in connection with any misuse or suspected misuse of the services provided by us or other telecommunications services provided by any member of our group of companies. If necessary, we may divulge information about you for this purpose. You have a right to ask for a copy of the data held about you and you may ask us to make any necessary changes to ensure that it is accurate and kept up-to-date. If you wish to do this, please contact the Customer Helpline on **0800 158 3199*** selecting the Gadget Cover option. We are entitled by law to charge you a fee of £10.00 to meet our costs in providing you with details of the information we hold about you. We employ security measures to protect your information from access by unauthorised persons and against unlawful use, accidental loss, destruction and damage. We will retain your information for a reasonable period or as long as the law requires. Any changes to our privacy policy will be notified to you in the appropriate way. All comments, queries and requests relating to our use of your information are welcomed and should be addressed as specified above.

If we transfer your information to a person, office, branch, organisation, service provider or agent in another country, we will make sure that they agree to apply the same levels of protection as we are required to apply to information held in the UK and to use your information only for the purposes that we have permitted. You confirm that you consent to transfers of your data outside the EEA for the purposes described in this policy.

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Overdraft Daily Fees

The fees shown here are variable, which means we can change them ñ although we will let you know before we do this. Overdrafts, including fee-free amounts, are subject to status and application, so the amount offered may be different to that shown in the examples below. Overdraft facilities are repayable on demand and you must be 18 or over to apply for one.

Daily fees are calculated on the daily statement balance and charged to your account monthly.

Account type	Fees Payable	Representative example
Barclays Bank Account with Overdraft Tier (where you have a Pack)	No daily fees are charged on arranged overdrafts up to £200. When you go over your £200 limit, daily fees are charged on the whole balance of your arranged overdraft. The daily fees are as follows: Up to £200 No fee Over £200 and up to £1,000 75p per day Over £1,000 and up to £2,000 £1.50 per day Over £2,000 £3 per day The maximum arranged overdraft is £5,000	**Fee-free overdraft up to £200 (subject to application and status) while you stay within that limit. £9.50 per month pack fee assuming you have a Tech Pack.** **If you use an overdraft of £1,200 you will be charged £1.50 per day when you use it.**
Premier Current Account, Student Additions, Higher Education Account	When you add a pack to one of these accounts, no additional fee-free overdraft amount is available because these accounts already offer preferential overdraft terms. You can find out more by visiting **www.barclays.co.uk/youroverdraft**	
Barclays Basic Current Account	There are no overdraft facilities available on Barclays Basic Current Account.	

Emergency Borrowing

You can also apply for Emergency Borrowing, subject to status. It is repayable on demand and you must be 18 or over to apply. Emergency Borrowing is a separate borrowing facility we can provide in addition to or instead of an overdraft to help you cover unexpected or emergency payments. It is not part of any overdraft fee-free amount available on the type of account you hold.

You can use our overdraft calculator at Barclays.co.uk/youroverdraft to see how much an overdraft and Emergency Borrowing could cost you over a period of 31 days.

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About Our Insurance Services

In the following section ëweí refers to Barclays Bank PLC.

Name and address of the insurance intermediary

The registered address of Barclays Bank PLC is 1 Churchill Place, London E14 5HP.

Statutory Status

Barclays Bank PLC is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Financial Services Register No. 122702).

Financial Services Register

You can check details of our Regulators and Registration by visiting the éFinancial Services Registerí at **fca.org.uk/register**. You can also contact the FCA Consumer Helpline on **0800 111 6768*.**

Advice or information

We can only offer Mobile Phone Insurance and Gadget Cover from single insurers.

The policies/terms and conditions of these features are provided as part of the Tech Pack and may not be the same as any stand-alone policy for a similar product issued by Barclays.

If you obtained your Tech Pack by visiting a Barclays branch or via the internet, the Tech Pack is provided on a non-advised basis. As such, we have only provided information on the Tech Pack and have not made a recommendation about the suitability of this Tech Pack.

If you obtained your Tech Pack by telephone, the Tech Pack is provided on an advised basis.

Your Feedback

We want to hear from you if you feel unhappy with the service you have received from us. Letting us know your concerns gives us the opportunity to put matters right for you and improve our service to all our customers.

You can complain in person at your branch, in writing, by email or by telephone. A leaflet detailing how we deal with complaints is available on request in any of our branches, from the Barclays Information Line on **0800 400 100*** or at **barclays.co.uk.** Alternatively you can write to Barclays, Leicester LE87 2BB.

If we do not resolve your complaint internally to your satisfaction, you may be able to refer it to the Financial Ombudsman Service at Exchange Tower, London E14 9GE (Tel: 0800 023 4 567#, website: **financial-ombudsman.org.uk**). The Financial Ombudsman Service is an organisation set up by law to give consumers a free and independent service for resolving disputes with financial firms. Details of those who are eligible complainants can be obtained from the Financial Ombudsman Service.

Compensation Scheme

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. General insurance contracts are covered for 90% of the entire claim, without any upper limit. You can obtain more information about the compensation scheme arrangements by contacting the FSCS on **0207 741 4100** or **0800 678 1100*** or by visiting their website at **fscs.org.uk.**

Change of insurer

From time to time for commercial reasons we may decide to change the chosen insurer(s). If we do, we will write to you at least 30 days before we make any change, giving you details of the new insurer and any variations to the terms and conditions of cover.

In order to ensure continuity of your insurance you hereby authorise us to transfer your data to any new proposed insurer and consent to receiving its offer of insurance. Your cancellation rights are not affected.

Statement of Price

The premium payable for all associated insurance products is £0.00.

The cost of your Tech Pack is £9.50 per month.

There are no taxes or further costs unless otherwise stated. If you cancel the Tech Pack, fail to pay the monthly Tech Pack fee or your Qualifying Account is closed, all associated insurance products are cancelled. You are unable to cancel individual insurance products..

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General Information

Governing Law

If you buy insurance in the United Kingdom, you can choose which law to apply to your policy. Unless you and the insurer make a written agreement saying otherwise before the policy is issued, the law of England and Wales will apply to this insurance. Unless otherwise agreed the contractual terms of this policy, all prior information and all communications will be in English.

Termination Rights and Process

Cover will continue as long as you have Tech Pack added to your Barclays Bank Account and the benefit is provided as part of the Tech Pack.

Your personal details

All personal information about you will be treated as private and confidential. We will use and disclose information we have about you only in the normal course of arranging and administering your insurance, and will not disclose any information to any other parties without your consent.

Data Protection Act

Under the Data Protection Act you have a right of access to certain personal records. If you wish to exercise this right, please write to the Data Protection Team, Barclays Bank PLC, Knutsford, Cheshire WA16 9EU. A fee will be charged for this service.

Disclosure (in relation to insurance cover provided as part of the Barclays Current Account range)

You are responsible for providing complete and accurate information to insurers when you take out your insurance policy, throughout the life of your policy. It is important that you ensure that all statements you make on the proposal forms, claim forms and other documents are full and accurate. If you fail to disclose any information to your insurers, this could invalidate your insurance cover and could mean that part or all of the claim may not be paid.

Registered Office Details of the Insurer

Mobile Phone Insurance and Gadget Cover

Assurant General Insurance Limited.
Registered Office: Assurant House, 6-12 Victoria Street, Windsor, Berkshire. SL4 1EN.
Registered in England No: 2341082.

Assurant General Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. (Financial Services Register number 202735.)

Lifestyle Services Group Limited.
Registered Office: Assurant House, 6-12 Victoria Street, Windsor, Berkshire. SL4 1EN.
Registered in England No: 5114385.
Lifestyle Services Group Limited is authorised and regulated by the Financial Conduct Authority. (Financial Services Register number 315245.)

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Adding a Pack to your Current Account

A Pack is a set of services (such as insurance) that can be added to a qualifying current account. You can do this through Online Banking or Barclays Mobile Banking, by calling us or visiting a branch. These terms cover your Pack and supplement and amend the Retail Customer Agreement, which can be found in our 'Barclays and You' leaflet. If there's inconsistency between these and the Customer Agreement, these terms take priority in relation to the Packs.

The benefits and services in the Packs may be provided to you by another provider within the Barclays Group of companies or by a provider outside that group.

What's a qualifying account?

You can only add a Pack to a Barclays Bank Account, Barclays Basic Current Account, Student Additions, Higher Education Account or Premier Current Account or if you have another account with us that we tell you is a qualifying account.

Eligibility for Pack benefits

Before choosing a Pack, you should check that you are eligible for the benefits under each policy or feature (we will provide information to help you do this). For instance, you may not be eligible to claim for certain benefits because of your age, you have a pre-existing medical condition or some activities or equipment may not be covered. You will only be covered by any of the insurance benefits of Packs if you are a UK resident. To count as UK resident, you must spend at least 183 days a year within the UK.

What you pay

You pay a monthly fee for each Pack that you add to a qualifying current account. You'll find the current fees in the 'Barclays Tariff for Personal Customers', which is available in branch, by calling us or at barclays.co.uk/rca. No part of a Pack fee is attributable to any particular benefit or service in your Pack. You will not be entitled to a refund or reduction in the Pack Fee if you choose not to use a benefit or service, you're not eligible for a benefit or service, or it's not otherwise available to you.

You may be able to add additional features to the services included in a Pack and we'll tell you what these cost before you choose to add them.

Removing a Pack

When you can remove a Pack:
For most Packs, you can cancel or change the Pack at any time. However, if you took out a Travel Pack or Travel Plus Pack on or after 1 September 2016, you must keep it for six months from that date, and pay the Pack fee for those six months. See below for more information about the Travel or Travel Plus Pack.

We may not let you re-select the same Pack for a certain period after you cancel or change it. We'll tell you if any restrictions apply when you cancel or change the Pack.

You can cancel your Pack by calling us, visiting a branch or by writing to **Barclays, Leicester LE87 2BB.**

When we can change or remove a Pack:
We may remove a Pack from your account if you don't pay the monthly Pack fee twice in a row, if your account becomes inactive for six months, it is no longer a qualifying account or for the reasons set out in the Retail Customer Agreement.

We can also close your account or remove a Pack by giving you at least two months' notice in writing for any reason.

What happens when a Pack is removed?
If you cancel or we remove a Pack, you'll no longer be entitled to the benefits or services included in it. When the last Pack is removed from your qualifying account, you'll no longer be entitled to any fee-free overdraft that may have been made available to you with the Packs.

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Travel Pack and Travel Plus Packs added after 1 September 2016

You must have a Travel Pack or Travel Plus Pack for a minimum term of six months from it being added to your qualifying account, after which you can cancel the Pack at any time. There are some exceptions to this requirement:

- You cancel the Pack during the 14 day cooling-off period. This starts the day you receive your Welcome Pack
- You close your qualifying account
- You experience financial hardship due to a significant change in personal circumstances, for example, you're declared bankrupt
- You're no longer resident in the UK, or you reach 80 years of age
- Serious ill health, injury or mental incapacity that prevents you from travelling or death of an account holder
- You want to remove it after we have notified you of an unfavourable change to the terms of the Pack you hold, such as an increase in price or a change in what the Pack provides
- We remove the Pack or close your qualifying account for the reasons set out above.

When we can make changes to Packs

We review the Packs from time to time and may make changes to them, including the benefits and services included in a Pack or the providers of these or the Monthly fee. We may also make changes to the terms on which each benefit is provided (such as changes to the terms of an individual policy). We'll give you 30 days' personal notice before any changes like these.

If we make changes to a Pack, we may provide information about you to any new provider to make sure there is no interruption in the benefit or service you receive. The new provider will use your information to provide you with the benefits and services.

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Find out more

Online

barclays.co.uk/customisemyaccount

You can get this in Braille, large print or audio by calling **0800 400 100*** (via Text Relay or Next Generation Text Relay if appropriate). Barclays also welcomes calls via SignVideo for BSL users. Visit **barclays.co.uk/signvideo**

Call monitoring and charges information

Calls to 0800 numbers are free from UK landlines and personal mobiles, otherwise call charges may apply. Please check with your service provider.

* Calls may be monitored or recorded for quality and training purposes. Calls to 03 numbers are charged at the same rate as calls to 01 and 02 landlines, and will count towards any inclusive minutes you have covering calls to landline numbers. Charges may apply when calling from abroad.

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