

Home Insurance



Your guide to Home Insurance,
policy summary and other important information.

About Barclays Insurance Services

In the following section 'we/us/our' refers to Barclays Bank PLC and Barclays Insurance Services Company Limited.

Barclays Bank PLC arranges home insurance through Barclays Insurance Services Company Limited, which is a wholly owned subsidiary company of Barclays Bank PLC.

The registered address of both Barclays Bank PLC and Barclays Insurance Services Company Limited is 1 Churchill Place, London E14 5HP.

Our Regulatory Status

- Barclays Bank PLC is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.
- Barclays Insurance Services Company Limited is authorised and regulated by the Financial Conduct Authority.

Financial Services Register

You may check this information and obtain further information about how the Financial Conduct Authority protects you by visiting www.fca.org.uk or by contacting them on 0800 111 6768.

Advice or information

We only offer Barclays Home Insurance from Gresham Insurance Company Limited. The insurance is provided on a non-advised basis and so we will not make a recommendation about the suitability of this plan for your demands and needs, as such it is your responsibility for deciding whether the policy meets your demands and needs.

Complaints

We hope that you are happy with the service we provide. However, if you are unhappy with it, we would like to hear from you. You can contact us, by writing to Barclays Customer Service Centre, PO Box 7463, Perth PH2 0YX or telephone us on **0800 015 0246**.

If we cannot resolve your complaint, you may be entitled to refer your complaint to the Financial Ombudsman Service. Further information about the Financial Ombudsman Service can be obtained from their website financial-ombudsman.org.uk or write to The Financial Ombudsman Service, Exchange Tower, London E14 9SR.

Following the complaints procedure does not affect your right to take legal action. Details of our complaints procedures can be obtained by calling **0800 015 0246**.

Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the FSCS if we cannot meet our obligations, depending on the type of business and the circumstances of the claim.

Insurance advising and arranging is covered for 90% of the claim, without any upper limit. For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim, without any limit. Please refer to your Policy Summary to find out whether the insurer is also covered by the FSCS. Further information about compensation scheme arrangements is available from the FSCS website [fscs.org.uk](https://www.fscs.org.uk) or write to Financial Services Compensation Scheme, 10th Floor, Beaufort House, 15 St Botolph Street, London EC3A 7QU.

Change of underwriter

From time to time for commercial reasons Barclays Insurance Services Company Limited may decide to change its chosen insurer. In such circumstances we will write to you not less than 21 days before your current insurance expires with details of the new proposed insurer (currently Gresham Insurance Company Limited) and any other current changes to the insurance.

Accordingly, in order to ensure continuity of your insurance you hereby authorise us to transfer your data to any new proposed insurer, and for the new insurer

to use your personal information in all of the ways set out in this document, and consent to receiving its offer insurance for consideration. Your cancellation rights are not affected.

Data protection

Barclays will collect, use, share and store your information for research and analysis, and to develop and improve our services to you and other customers, and to protect our interests. We will also use your information to manage your policy(ies), provide our services, to prevent and detect fraud, money laundering and other crime, and to meet our obligations to any regulatory authorities.

HOME INSURANCE

By “your information” we mean personal (including information you provide us which may include sensitive personal data such as health and conviction details) and financial information we obtain from you or from third parties, such as, joint account holders, credit reference agencies (who may use the Electoral Register or other public or private databases to check your information), fraud prevention agencies or other organisations when you apply for an account or any other product or service or which you or they give to us at any other time.

If you provide personal and financial information relating to others (e.g. dependants or joint account holders) for the purpose of opening or administering your account(s), you confirm that you have their consent or are entitled to provide this information to us and for us to use it as set out in Guide to Insurance.

Barclays will use your information to inform you by letter, telephone, text (or similar messages), digital television, e-mail and other electronic methods, about products and services (including those of others) which may be of interest to you. You may tell us if you do not wish to receive marketing communications from us and other members of the Barclays Group by writing to us or by visiting your local branch and providing your full name, address and account details and the types of communication that you no longer wish to receive (e.g. mail, telephone or email).

We may give information about you and how you use your products and services to the following:

- Fraud-prevention agencies and other organisations who may record, use and give out information to other insurers
- People who provide a service to us or are acting as our agents, on the understanding that they will keep the information confidential
- Anyone to whom we transfer or may transfer our rights and duties under this agreement
- We may also give out information about you if we have a duty to do so or if the law allows us to do so.

We will also share your information with insurers, and their agents, to obtain quotations on an ongoing basis and in the normal course of servicing and administering your insurance.

Otherwise we will keep information about you confidential.

If we transfer your information to a service provider or agent in another country, we will ensure that the same levels of protection are applied as we are required to apply to information held in the UK, and that they use your information only for the purpose of providing the service to us.

Policy Summary



This is a summary of the policy and does not contain the full terms and conditions of the cover, which can be found in the policy documentation. It is important that you read the policy documentation carefully when you receive it.

Who are the Insurers?

The Insurer for all sections of cover (except Home Emergency) is Gresham Insurance Company Limited a member of the Aviva group (herein referred to as 'Gresham').

The insurer for Home Emergency cover is Inter Partner Assistance SA.

What is Barclays Home insurance?

This home insurance policy protects you against loss or damage to your home and belongings. All of the cover sections summarised are optional. If you have selected any of these options, they will be clearly marked on your policy schedule.

All home insurance sections

What are the key benefits and features of the Barclays Home policy?

- The Barclays Home policy is a flexible policy offering a range of covers. This summary outlines the covers which are available and your schedule shows those which you have selected.

What are the significant or unusual exclusions or limitations of the Barclays Home policy?

- You will have to pay the first part of most claims – this is known as an excess. Your schedule details the excesses which apply to your policy
- Limits apply for certain covers; the limits are shown on your schedule and in your policy booklet
- Certain loss or damage (for example theft or malicious damage) caused by you or members of your household
- Damage caused by chewing, scratching, tearing or fouling by domestic animals
- Items used for business or professional purposes
- The cost of replacing any undamaged items when matching items are replaced as part of a claim under this policy and can't be matched. However wider cover is available to replace certain undamaged items in these circumstances, in the separate, matching items cover options for Buildings and for Contents (including Personal Belongings). (See policy for details)

- Clause(s) may apply which exclude certain losses or damage. These will appear on your schedule.

Buildings section (optional)

What are the key benefits and features?

- Loss or damage to the structure of your home including its outbuildings, walls, drives, fences and permanent fixtures by an extensive list of causes such as fire, flood, theft and malicious damage (full details in policy).

Benefits which are automatically included

- Loss of rent and cost of alternative accommodation following an insured loss
- Your legal liability as owner of your home
- Replacement locks if keys are lost or stolen.

Optional benefits which you can choose to add

- Accidental damage to services, fixed glass and sanitary fittings
- Extra accidental damage to buildings – this option extends the policy to cover all other accidental damage to the buildings which we regard as insurable (see policy for details)
- Matching items cover for buildings – we will pay the cost to replace any undamaged items forming part of:
 - a) a fixed sanitary suite;
 - b) fitted furniture or tiles in a toilet, shower room, bathroom, kitchen, utility room or bedroom when:

insured damage happens to matching items of buildings in the same room or open plan area; and

replacements cannot be matched.
(See policy for details)

- Protected buildings no claims discount – allows you to make two buildings claims in any five year period without losing your no claims discount
- Home emergency cover
- Legal services cover.

What are the significant or unusual exclusions or limitations?

- Certain losses or damage when your home is unoccupied for more than the agreed number of days
- Damage caused by wet or dry rot
- Damage to cables or underground pipes due to a fault or limit of design, manufacture, construction, or installation
- Liability as occupier of your home (but this can be insured under Contents cover)
- Loss or damage to your Buildings from any cause not listed in the policy booklet.

The following exclusions apply to the extra accidental damage option:

- Damage excluded under the buildings section
- Maintenance and normal redecoration costs.

Contents section (optional)

What are the key benefits and features?

- Loss or damage to contents in the home by an extensive list of causes such as fire, storm, theft, flood and malicious damage (full details in policy).

Benefits which are automatically included

- Contents in garages and outbuildings, in the garden and while temporarily removed from the home
- Replacement locks if keys are lost or stolen
- Spoilage of food in freezers
- Loss of domestic heating fuel and metered water
- Loss of rent and cost of alternative accommodation following an insured loss
- Your liability as occupier, employer, tenant and in a personal capacity.

Optional benefits which you can choose to add

- Accidental damage to home entertainment equipment, mirrors and glass tops on furniture, fixed glass in furniture and ceramic glass in cooker hobs in the home
- Extra accidental damage to contents – extends the policy to cover all other accidental damage occurring in the

home that we regard as insurable (see policy for details)

- Matching items cover for contents – we will pay the cost of replacing undamaged items of contents (including personal belongings) forming part of a pair, set or suite or item of a uniform nature or design when insured damage happens to matching items of

• **Personal belongings**

- **Contents** within the same room or open plan area and;
- Replacements cannot be matched. (See policy for details)
- Extra garden cover – gives an increased limit for contents in the garden and provides cover for the cost of re-landscaping if garden plants are lost or damaged by certain causes such as vandalism, collision or theft
- Protected contents no claims discount – allows you to make two contents claims in any five year period without losing your no claims discount
- Personal belongings cover
- Home emergency cover
- Legal services cover.

What are the significant or unusual exclusions or limitations?

- Certain losses or damage when your home is unoccupied for more than the agreed number of days
- Motorised vehicles, aircraft, caravans, watercraft of any kind
- Loss or damage to pedal cycles in the garden (but wider cover is available under Pedal Cycles)

- Accidental damage to video cameras, mobile phones, hearing aids, pagers and portable computer equipment (but wider cover is available under personal belongings and extra accidental damage sections)
- Loss or damage to your contents by any cause not listed in the policy booklet.

The following exclusions apply to the extra accidental damage option:

- Accidental damage occurring outside the home (but wider cover is available under personal belongings)
- Damage caused by paying guests or when your home is lent, let or sub-let.

Personal Belongings section (optional – only available if contents cover is selected)

What are the key benefits and features?

This gives much wider cover than is otherwise available under the Contents section for your personal belongings, money, credit and debit cards. Cover is provided for accidental loss or damage including losses away from your home anywhere in the world.

What are the significant or unusual exclusions or limitations?

- Skis, snowboards, water skis, sub-aqua equipment, riding tack, hearing aids, contact lenses, boats, boards and watercraft of any kind (separate cover may be available on request)
- Pedal cycles (unless you select the pedal cycles option outlined below)

- Loss or damage to sports racquets, sticks, clubs and bats while in use
- Certain restrictions apply for theft from an unattended vehicle, including a maximum payment per claim.

Personal Belongings (Pedal cycles) (optional – only available if contents cover is selected)

What are the key benefits and features?

This covers loss or damage to your pedal cycles anywhere in the world up to the policy limit.

What are the significant or unusual exclusions or limitations?

- While being used for racing, pace making trials or business purposes
- Theft unless the cycle is in your immediate custody and control; securely locked to an object that cannot be moved; or in a locked building
- No cover is provided for pedal cycles with a motor
- Loss or damage to tyres and accessories unless the cycle is stolen or damaged at the same time.

Legal Services section (optional)

What are the key benefits and features?

This cover provides up to £50,000 of funding and a lawyer, if required, to pursue or defend legal disputes in court. The types of dispute that you can use this for are:

- Employment disputes such as unfair dismissal or discrimination at work.

- Property issues such as noisy neighbours or boundary disputes.
- Personal injury including food poisoning and accidental injury which is someone else's fault.
- Consumer disputes relating to goods or services that you have bought, sold or rented for your personal use. This could include car purchases or breach of contract by a holiday company.
- Medical negligence by anyone responsible for your care such as doctors, dentists and cosmetic treatment practitioners.

Every member of the family who lives in the main family home is included in this insurance.

There is no limit to the number of claims you can make and doing so will not affect your no claim discount on your home insurance.

When you purchase this insurance it covers property disputes on any property that you or the family living with you own or rent. For this reason you only need to buy this cover once.

What are the significant or unusual exclusions or limitations?

- We will only pay for a lawyer if the lawyer believes that you are more likely than not to win your case.
- The amount we will pay towards your claim will be limited to what, in the lawyer's opinion, would be considered reasonable by the court and acceptable to a reasonable person paying those costs themselves.

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- We will not accept a claim which we believe you knew was likely to happen before you purchased this insurance e.g. if you are already in a disciplinary process at work when you buy this cover which leads to you claiming in the future for unfair dismissal.
- The lawyer will discuss the legal options available, which will not always include the lawyer attending court with you.
- An employment dispute which started before or within 30 days of this cover starting is excluded unless you had similar cover which expired at the same time.
- Any disciplinary or grievance procedures at work.
- Claims relating to quarrying, gas extraction or to major works such as roads, railways or airports will only be covered if the dispute is specific to you or your home and not to a wider group of people.
- There is no cover for disputes with anyone related to you or who is also insured by this policy.
- We will not cover claims which relate in any way to the letting out of a property.
- This insurance cannot be used for a dispute relating to the performance of the Legal Services cover itself.
- You are free to nominate your own lawyer to represent you at any time, although conditions apply including that they must accept our terms of appointment and, prior to court proceedings being issued, we will only pay up to the same amount that we would pay one of our chosen lawyers.

Summary of Legal Services cover limits

The table below outlines the key features of Barclays Home Insurance so you can see at a glance the standard cover, limits and optional trade up cover available under the Legal Services cover. Full details of each element of cover can be found in the policy booklet and the limits that apply to your cover can be found in your schedule.

Cover	Limits
Covered for legal fees up to	£50,000

Home Emergency section (optional)

What are the key benefits and features?

Home Emergency cover provides you with assistance in the event of an emergency at your property. We describe an emergency as an unforeseen and sudden incident which (i) causes a loss of essential services or damage to your property; or (ii) exposes a risk to your health; or (iii) makes your property uninhabitable, and which is set out in any of the “What is covered” sections of your policy document.

Please be aware: Home Emergency cover is not a service and maintenance product. It does not cover incidents related to the repair of parts which are failing due to natural wear and tear (e.g., dripping taps). It does not cover the breakdown of domestic appliances (e.g., washing machines) or electric showers, or emergencies that you were aware of at the time of taking out the cover.

The sorts of emergencies covered are:

- Loss of essential services to your home (mains drainage to the home boundaries, water, electricity and gas within the home and the main source of heating).
- Sudden and unexpected damage to the house roof caused by bad weather or a fallen tree.
- Plumbing problems related to water tanks, leaking radiators, leaking pipes, blocked drains, blockages in toilet waste pipes, a damaged toilet bowl or cistern or breakage of the cistern internal mechanism which prevents flushing.
- Electrical emergency and breakdown e.g. breakdown of fuse box.
- Security risks such as lost keys, failure of, or damage to, external locks, doors and windows.
- Removal of pest infestations – brown or black rats or house or field mice in the main house, flat or apartment on your property, and wasps’ or hornets’ nests anywhere on your property.

What are the significant or unusual exclusions or limitations?

Claims arising from or related to:

- Certain cover restrictions apply if you live in a flat or apartment - see the policy document for full details.
- Loss or damage arising from circumstances that you were aware of at the time of taking out Home Emergency cover or any emergency that happens before or within 7 days of the start date of Home Emergency cover. This does not apply when you renew your cover.

- Dual purpose boilers (Aga or Rayburn), warm air and solar heating systems, LPG (Liquid Petroleum Gas), underfloor heating.
- Normal day-to-day maintenance and the cost of replacing parts due to natural wear and tear, such as dripping or seized taps.
- Overflow pipes.
- Showers and domestic appliances e.g. washing machines.
- Any damage or failure caused by malicious or wilful action, negligence, misuse, interference or faulty workmanship, including any attempted repair that does not meet industry standards.
- Where the property is unoccupied for 60 or more consecutive days.

Summary of Home Emergency cover limits

The table below outlines the key features of Barclays Home Insurance so you can see at a glance the standard cover, limits and optional trade up cover available under the Home Emergency cover. Full details of each element of cover can be found in the policy booklet and the limits that apply to your cover can be found in your schedule.

Cover	Limits
Call out, parts and labour per incident	£1,000
Hotel accommodation (room and transport to the hotel only)	£1,000
Excess per claim	£nil
Number of claims	Unlimited

How long does my Barclays home insurance run for?

This policy will remain in force for 12 months from the date of commencement (or as otherwise shown on your Policy Schedule) and for any period for which you renew the policy, as long as you continue to pay your premium.

What happens if I take out cover and then change my mind?

You have the right to cancel your policy within 14 days either from the day of purchase or renewal of the policy or the day on which you receive your policy or renewal documentation, whichever is the later. If you wish to cancel and the insurance cover has not yet started, you will be entitled to a full refund of the premium paid.

Or if your insurance has already started you will be entitled to a refund of the premium paid, less a proportionate deduction for the time we have provided cover.

Following the expiry of your statutory 14 day cooling off period, you continue to have the right to cancel your policy at any time during its term. If you do so, you will be entitled to a refund of the premium paid less a proportionate deduction for the time we have provided cover. We will also charge £25.00 (plus Insurance Premium Tax, where applicable) to cover the administrative cost of providing the policy.

To cancel, please contact customer services on 0800 015 0246 or write to Barclays Customer Service Centre, PO Box 7463, Perth, PH2 0YX.

How do I make a claim?

For claims under all sections except Legal service and Home emergency telephone us on **0800 027 9844**.

For claims under Legal Services call **0800 051 1712** and Home Emergency **0800 015 7054**.

All our claims lines are open 24 hours a day 365 days a year.

How do I make changes to my policy?

To make changes to your policy details and/or cover please contact your insurance adviser at the address shown on your schedule.

How do I make a complaint?

We hope that you will be very happy with the service that we provide. However, if for any reason you are unhappy with it, we would like to hear from you. In the first instance, please write to us at Barclays Customer Service Centre, PO Box 7463, Perth PH2 OYX.

Gresham are covered by the Financial Ombudsman Service. If you have complained to us and we have been unable to resolve your complaint, you may refer it to this independent body. Following the complaints procedure does not affect your right to take legal action.

Would I receive compensation if the insurers were unable to meet their liabilities?

The Insurers are members of the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from this scheme if they cannot meet their obligations, depending on the type of insurance and the circumstances of your claim.

Other Important Information About Your Policy

Important Notice - Information we need to know about

You must take reasonable care to provide complete and accurate answers to the questions the insurer asks. Please read any assumptions carefully and confirm if they apply to your circumstances.

If any of the information provided by you changes after you purchase your policy and during the period of your policy please provide your insurer with details.

If the information provided by you is not complete and accurate:

- the insurer may cancel your policy and refuse to pay any claim, or
- the insurer may not pay any claim in full, or
- the insurer may revise the premium and/or change any excess, or
- the extent of the cover may be affected

depending on the information that you have given us.

Barclays Insurance Services Company Limited and the insurer recommend you keep a record (including copies of letters) of all information provided to the insurer for your future reference.

Data Protection Act & Using Your Information

You can ask for a copy of the information held about you by writing to us, a fee will be charged for this service.

For more details on accessing information held about you by Barclays Bank PLC, write to:

[The Barclays Data Protection Team](#)
Radbroke Hall
Cheshire
WA16 9EU

Or for information held by Gresham Insurance Company Limited, write to;

[The Data Protection Team](#)
Aviva
Pitheavlis
Perth
PH2 0NH

For the purposes of the Data Protection Act 1998, the Data Controllers in relation to any personal data you supply are Barclays Bank PLC, Barclays Insurance Services Company Limited and Gresham Insurance Company Limited.

Insurance Administration

Your information may be used for the purposes of insurance administration by Gresham, its associated companies and agents and by re-insurers. It may be disclosed to regulatory bodies for the purposes of monitoring and/or enforcing Gresham's compliance with any regulatory rules/codes. Your information may also be used for offering renewal, research and statistical purposes and crime prevention. It may be transferred to any country including countries outside the European Economic Area for any of these purposes and for systems administration. Where this happens, Gresham will ensure that anyone to whom they pass your information agrees to treat your information with the same level of protection as if they were dealing with it.

If you give Barclays Bank PLC or Barclays Insurance Services Company Limited information about another person, in doing so you confirm that they have given you permission to do so, provide it to Gresham and for Gresham to be able to process their personal data (including any sensitive personal data) and also that you have told them who Gresham are and what they will use their data for, as set out in this notice.

In the case of personal data, with limited exceptions, and on payment of the appropriate fee, you have the right to access and if necessary rectify information held about you.

In assessing your application now or at renewal, Gresham or its agents

may undertake checks against publicly available information (such as electoral roll, county court judgements, bankruptcy orders or repossessions). Similar checks may be made in assessing any claims made. Information may also be shared with other insurers either directly or via those acting for Gresham (such as loss adjusters or investigators).

Credit Searches and use of Third Party Information

In assessing your application now or at renewal to prevent fraud, check your identity, offer credit terms and to maintain policy records, Gresham, credit reference and fraud prevention agencies will share your information. As part of this Gresham may:

- Search credit reference agency files who may keep a record of that search, and use and give out information Gresham give them to other lenders, insurers and other organisations. A credit search will be undertaken at the outset of the policy, and at each policy anniversary in order to provide you with a renewal quote.
- Gresham may also pass to credit reference agencies information held about you and your payment record. The information will be used by credit lenders for making credit decisions about you and the people with whom you are financially associated, for fraud prevention, money laundering prevention and for tracing debtors.
- Gresham may ask credit reference agencies to provide a credit scoring

computation. Credit scoring uses a number of factors to work out risks involved in any application. A score is given to each factor and a total score obtained. Where automatic credit scoring computations are used by Gresham, acceptance or rejection of your application will not depend only on the results of the credit scoring process.

- Use information relating to you and your home supplied to Gresham by other third parties.

Automatic renewal of your policy

Where we have offered you renewal terms and you select or have selected a continuous premium payment method, you will be notified in writing at least 21 days before your renewal date that the policy will automatically be renewed and the renewal premium will again be collected from your specified bank account or credit/debit card.

We will not automatically renew your policy if:

- you have contacted us to cancel your continuous payment authority since you purchased the policy or your last renewal;
- or
- we no longer offer you the continuous payment method, if, for example, you have a poor payment history or an adverse credit history.

If either of the above happens we will advise you of this in your renewal letter and you will need to contact us to make payment before we can renew your policy.

Sensitive Data

In order to assess the terms of the insurance contract or administer claims that arise, Gresham may need to collect data that the Data Protection Act defines as sensitive (such as medical history or criminal convictions). By proceeding with this application/renewal you will signify your consent to such information being processed by Gresham or its agents.

Fraud Prevention and Detection

In order to prevent and detect fraud Gresham may at any time:

- share information about you with other organisations and public bodies including the Police;
- undertake credit searches and additional fraud searches;
- check and/or file your details with fraud prevention agencies and databases, and if you give Gresham false or inaccurate information and Gresham suspect fraud, Gresham will record this.

Gresham can supply on request further details of the databases Gresham access or contribute to.

Gresham and other organisations may also search these agencies and databases to:

- help make decisions about the provision and administration of insurance, credit and related services for you and members of your household;
- trace debtors or beneficiaries, recover debt, prevent fraud and to manage your accounts or insurance policies;

- check your identity to prevent money laundering, unless you furnish us with other satisfactory proof of identity.

Claims History

- Under the conditions of your policy you must tell Gresham about any insurance related incidents (such as fire, water damage, theft or an accident) whether or not they give rise to a claim.

When you tell Gresham about an incident they will pass information relating to it to a database.

- Gresham may search these databases when you apply for insurance, in the event of any incident or claim, or at any time of renewal to validate your claims history or that of any other person or property likely to be involved in the policy or claim.

You should show these notices to anyone who has an interest in the insurance under the policy.

Renewing your insurance

We will contact you in writing at least 21 days before your renewal date and will either:

1. give you an opportunity to renew your insurance for a further year and tell you:
 - about any changes we are making to the terms and conditions of your policy;
 - to review your circumstances and consider whether this insurance continues to meet your needs;

- to check that the information you have provided us with is still correct, and tell us if anything has changed; and
- the price for the next year.

If you wish to make any changes at renewal, please contact customer services 0800 015 0246.

Or

2. let you know that we are unable to renew your insurance. Reasons why this may happen include but are not limited to the following:
 - when the product is no longer available; or
 - when we are no longer prepared to offer you insurance for reasons such as:
 - we reasonably suspect fraud;
 - your claims history;
 - we have changed our acceptance criteria;
 - you are no longer eligible for cover; and/or
 - where you have not taken reasonable care to provide complete and accurate answers to the questions we ask. See the “Important Notice - Information we need to know about” section within this document.

A cooling off period (14 days from renewal of the contract or the day on which you receive your renewal documentation, whichever is the later) applies at the renewal of your insurance.

Please read “Your cancellation rights” in your policy booklet which explains how this works.

Choice of Law

The law of England and Wales will apply to this contract unless:

- (1) you and Gresham agree otherwise; or
- (2) at the date of the contract you are resident of (or, in the case of a business the registered office or principal place of business is situated in) Scotland, Northern Ireland, the Channel Islands or the Isle of Man, in which case (in the absence of agreement to the contrary) the law of that country will apply.

Telephone call recording

For our joint protection telephone calls may be recorded/or monitored.

Gresham's Regulatory Status

Gresham Insurance Company Limited.
Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Registered Office:
8 Surrey Street, Norwich, Norfolk,
NR1 3NG Registered in England,
Registered No. 110410.

Let's talk it through
in branch | 0800 15 16 17 | [barclays.co.uk](https://www.barclays.co.uk)

You can get this in Braille, large print or audio by calling
0800 400 100* (via Text Relay if appropriate) or by ordering
online from [barclays.co.uk/accessibleservices](https://www.barclays.co.uk/accessibleservices)

***Call monitoring and charges information**

Calls may be recorded for security and training purposes. Calls to 0800 numbers are free if made from a UK landline.

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).
Registered in England, Registered No. 1026167. Registered Office 1 Churchill Place, London E14 5HP.

"The Woolwich" and "Woolwich" are trading names of Barclays Bank PLC.

Barclays Insurance Services Company Limited is authorised and regulated by the Financial Conduct Authority (Financial Services Register No. 312078).
Registered in England, Registered No. 973765. Registered Office: 1 Churchill Place, London E14 5HP.

The insurer of Barclays Home Insurance is Gresham Insurance Company Limited, Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Registered Office: 8 Surrey Street, Norwich, Norfolk, NR1 3NG.
Registered in England, Registered No. 110410.

The insurer of Home Emergency is Inter Partner Assistance SA (IPA) which is fully owned by the AXA Assistance Group. Inter Partner Assistance is a Belgian firm authorised by the National Bank of Belgium and subject to limited regulation by the Financial Conduct Authority. Details about the extent of its regulation by the Financial Conduct Authority are available from us on request. Inter Partner Assistance SA's firm reference number is 202664. You can check this on the Financial Services Register by visiting the website www.fca.org.uk/register or by contacting the Financial Conduct Authority on 0800 111 6768.

Registered UK Office: The Quadrangle, 106-118 Station Road, Redhill, Surrey RH1 1PR. Registered No. FC008998.

Home Emergency is arranged by Aviva Insurance Services UK Limited. Authorised and regulated by the Financial Conduct Authority. Registered Office: St Helen's, 1 Undershaft, London EC3P 3DQ. Registered in England, Registered No. 2180191.

The claims administrator for Home Emergency is Homeserve Claims Management Limited.
Registered Office: Cable Drive, Walsall WS2 7BN. Registered in England, Registered No. 3913960.