



Your Tech Pack

 **BARCLAYS**

No longer available to new customers from March 2021

This Pack isn't available for new applications, so once you close it, you won't be able to purchase another one. When you cancel your Pack, you won't pay the monthly fee and the Pack's benefits will end so you'll no longer be covered. You can still claim for something that happened while you were insured. Similar products are available with different features, benefits and terms and conditions.

Welcome to your Barclays Tech Pack

Enjoy the peace of mind of knowing that with Tech Pack, the devices that are most important to you, including your mobile phones, are covered, all for £14.50 a month. You can find information regarding the type, value and number of devices that can be covered in the policy document.

Mobile Phone and Gadget Insurance – What we Cover Summary Table

Mobile Phones Claims in any 12-month period	Accidental Damage	Loss or Theft	Total Claims allowed	Definition
	Up to 4	Up to 2	Up to 4 claims in total, of which 2 can be for loss and theft*	A Device which is designed to make and receive calls with a screen size of 7 inches or less (measured diagonally). You can register up to 4 Mobile Phones, each purchased from a Reputable Retailer for a maximum non-discounted price of £1,500 (including VAT), which You can evidence with a receipt.
Gadget Claims in any 12-month period	Accidental Damage	Theft (Loss is not covered)	Total Claims allowed	Definition
	Up to 4	Up to 2	Up to 4 claims in total, of which 2 can be for theft*	A portable connected smart Device that contains its own power source (for example battery or solar power) that You take with You while on the go. Please note that laptops, including MacBooks, are not covered. Please refer to the "Definitions" and "What is Not Covered" sections of this document for what is and isn't covered.

*How does this work?

Example for Mobile Phones: if Your first approved claim for Loss or Theft is on 1st January and Your second approved claim for Loss or Theft is on 1st July, You will not be able to make any further Loss or Theft claims under this Policy until 1st January the following year. You would still be able to make 2 claims for Accidental Damage and Breakdown.

Example for Gadgets: if Your first approved claim for Theft is on 1st January and Your second approved claim for Theft is on 1st July, You will not be able to make any further Theft claims under this Policy until 1st January the following year. You would still be able to make 2 claims for Accidental Damage and Breakdown.

If You reach Your claims limits for Mobile Phones and Gadgets within the 12-month period, this Policy will be automatically cancelled. You'll need to apply for a new Pack if You want cover for Your Devices. If You apply for a new Pack, the year one Excesses will apply.

It is important to remember that Your claim limits for Mobile Phones and Gadgets are independent of each other. If You have reached the annual claim limit for Mobile Phones, You can still make claims for Gadgets and vice versa.

The Excesses that will apply in relation to each type of claim under the Policy will be higher during the first year that You hold the Policy. The Excess that applies will be the Excess in place on the date the incident occurred, not the date on which You make Your claim.

Excesses that apply until You have held this pack for one year

Mobile phones	All repairs	If it can't be repaired**	Loss or theft**
	£79	£149	£179
Gadgets	All repairs	If it can't be repaired**	Theft**
	£79	£149	£179

** This Excess will apply where Your Device is replaced or where You receive a Cash Settlement.

Excesses that apply after You have held this pack for one year

Mobile phones	Screen repair	Other repairs	If it can't be repaired**	Loss or theft**
	£29	£49	£99	£149
Gadgets	Screen repair	Other repairs	If it can't be repaired**	Theft**
	£29	£49	£99	£149

** This Excess will apply where Your Device is replaced or where You receive a Cash Settlement.

There are a few limitations on the coverage provided under the policy, which are explained in this policy document, so please read this carefully.

Register your devices

We recommend registering your devices 48 hours after you've purchased your Tech Pack, after which you can register at any time. This will make any future claim easier for you.

Register your four mobile phones and unlimited gadgets using any of the following options:

- Online at **techpackinsurance.co.uk**, where you can manage all your registered devices and upload any supporting documents such as receipts or other proof of ownership;
- Via the Tech Pack Insurance mobile app which is available from the Apple App Store and Google Play; or
- Call the customer helpline on **0345 528 0182**.

To register your devices, you will need the following information:

- For Mobile Phones: make, model, IMEI number, purchase price, purchase date and the telephone number associated with the mobile phone.
- For Gadgets: make, model and serial number. You may also need the purchase date and purchase price of your gadget.

Tech Pack Mobile App and Premium Technical Support

The Tech Pack Insurance app gives you access to fantastic benefits to help you stay connected and get the most from your device:

- You get access to Premium Technical Support to help you figure out why your device isn't working properly.
- Real-time information to keep your devices performing as they should, including 24 hours a day 7 days a week access to device diagnostics, device troubleshooting, tips, how-to guides, and much more.
- Our team is on hand to support you with any device queries every step of the way.

Want live call support? You can call the Likewise technical support team on **0345 528 0182** who will be able to assist You with Device issues Monday to Friday, 9am – 5pm.

The App is available to download from the Apple App Store and Google Play – search for “Tech Pack Insurance”.

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 – and what's not).

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Barclays Pack terms and conditions

In these terms and conditions:

- **'we', 'us' and 'our'** refers to Barclays Bank UK PLC and Barclays Insurance Services Company Limited, unless stated.
- **'Pack holder'** is the person who made the application to purchase the Pack.
- **'Partner'** is the person nominated by the Pack holder, who lives at the same address.
- **'UK resident'** means a person who spends at least 183 days a year within England, Wales, Scotland or Northern Ireland.

If you have a Barclays current account

You can apply for a Pack through Online Banking, the Barclays app or visiting a branch.

These terms cover your Pack. If there's inconsistency between these and the Retail Customer Agreement, these terms take priority in relation to the Packs.

A Pack is a set of services (such as insurance) available to any eligible person aged 18+ for a monthly fee. You can only purchase a Pack and claim the benefits included in it if you are a UK resident.

Each of the benefits and services in the Packs is provided to you under a separate agreement with the provider of the relevant benefits or services and the provider is responsible for providing the relevant benefits and services to you. The provider may be a company within the Barclays group of companies or by a company outside that group.

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 and ask you questions to help you do this.

What you pay

You pay a monthly fee in advance for each Pack purchased, as set out in the 'Statement of Price' within the 'About Our Insurance Services' section. The Pack fee includes Insurance Premium Tax at the current rate. The monthly fee is the cost of the Pack as a whole. No part of any 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 must have a Pack for a minimum term of six months from the date you purchase the Pack (unless we say otherwise in these terms), after which you can close the Pack at any time.

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.

By agreeing to these terms and conditions you provide Barclays authority to:

- (i) debit a part payment of the monthly Pack fee to cover the period from the date on which you purchase the Pack, up to the last day of that month; and thereafter
- (ii) debit the monthly Pack fee
- (iii) apply a change in the monthly Pack fee subject to the appropriate notice period.

All payments will be taken in advance from your Barclays current account on the first working day of the month on an ongoing basis until your Pack is cancelled. You must ensure you have sufficient credit funds in your Barclays current account to cover the monthly Pack fee, otherwise you may incur borrowing charges in line with any arrangement you have with us.

Keeping each other informed

We need you to tell us about changes to your situation or personal details, and we'll keep you informed about certain things that affect you. Information will only be sent to you, the Pack holder.

How we contact you

We'll contact you, the Pack holder, using the details you have given to us. This may include using your landline phone, mobile, email or home address. If you have a Barclays current account, we may also contact you through Online Banking or the Barclays app if you use these.

You can tell us how you want us to contact you, for example by post or your available digital channel. Where we can, we'll contact you using your preferred method. We may not always be able to do this – for example, sometimes the law may require us to send you something by post. If we send information to you at the most recent postal address you have given us and it's returned to us as undelivered, we'll stop using that address unless we are required by law or regulation to send you information.

If you have not told us how you'd prefer us to communicate, then we'll normally contact you by email. If we send you information through Barclays Online Banking, we'll text you or send you an email or other electronic message reminding you to view any new message we've posted. Where we do this, we won't normally send documents to your home address as well (unless we have to or you have asked us to).

Once we've sent a message to you, we'll assume you have received it. So it's important to look out for notifications like emails or texts from us.

We are always working to make our services more convenient and flexible so we may introduce new ways of communicating with you in the future.

Help us to keep your information private

It's your responsibility to control who reads your information. When you choose how you would like us to contact you, you should choose a method that will be most secure for you. If you use a method that other people can access or read (such as a shared email address or shared mobile number), please be aware that these people will also be able to access the information we send you.

Keeping your details up to date

When we send information to you, we'll send it to the most recent contact details we have for you. If these details change and you don't tell us straight away, you may not receive information that could be important – or it could fall into the wrong hands. If you have given us contact details (even if you think we don't use some of them, such as your mobile phone number), you must let us know if they change. This will include your:

- home address
- email address
- landline phone number
- mobile phone number.

It's very important that you also keep us informed if there are any changes to your situation, personal details or any other important changes that are relevant to us – for example, if you:

- change your name
- move to another country and are no longer a UK resident.

If you don't keep all your details up to date, this might affect your eligibility for Pack(s), or how they work. This is also so we can continue to manage your Pack(s), and communicate with you

including notifying you of changes. We also respect your privacy and we don't want to send you unwanted information.

If you wish to remove or change the Partner named on the Pack(s), we'll close your Pack(s) to do this before opening a new Pack(s). The minimum term will re-start upon the purchase of a new Pack(s).

Contacting us

You can always contact us through your available digital channel, or other electronic methods we tell you about. You can also contact us by telephone using the details we give you, by visiting a branch or by post. We'll let you know if our details change.

You can contact us by any of the following methods:

- Log in to the Barclays app and select the 'call us' feature
- By telephone on **0800 158 3199**
- Visit your local branch
- In writing to **Barclays, Leicester LE87 2BB**.

Closing your Pack or leaving Barclays

When this Pack is removed, you'll no longer be entitled to the benefits or services it provided. This may include any interest-free arranged overdraft made available to you with this Pack.

Minimum term

You must have a Pack for a minimum term of six months from the date you open the Pack, after which you can close the Pack at any time.

There are some exceptions to this minimum term requirement. You may close your Pack:

- within the 14-day cooling-off period as set out above
- if you experience financial hardship due to a significant change in personal circumstances, for example, you're declared bankrupt
- if you're no longer resident in the UK
- 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 (provided that you do so before the change takes effect).

If you tell us you want to close your Pack, closure will take effect on the day that we receive notice from you (so the insurance and your right to receive any of the other services within the Pack will end on the date we receive your notice). You

will receive a part refund for the remaining number of days in that month, including the day we receive your notice. You won't be able to use any benefits or services linked to it any more although you can still make a claim for an event which occurred whilst you were insured.

We will not let you re-select the same Pack for 12 months if you cancel it within the minimum term, your Barclays current account is closed by Barclays Financial Assistance or if you do not comply with these terms and conditions.

You are unable to cancel individual insurance Pack products, only the whole Pack.

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

When we can close a Pack

We can close a Pack by giving you at least 30 calendar days' notice. This also applies during the minimum term. However, we may close your Pack immediately or on less notice if we reasonably believe you have seriously or persistently broken any terms of the agreement or we reasonably believe any of the following applies:

- you put us in a position where we might break a law, regulation, code or other duty that applies to us if we maintain your Pack
- you give us any false or inaccurate information at any time
- you commit (or attempt) fraud against us or someone else
- you behave in a threatening or abusive manner to our staff
- you become bankrupt
- your Barclays current account is closed by Barclays Financial Assistance.

The insurer may also cancel the insurance policies within Tech Pack as set out in the terms and conditions of the policy document.

Using the Current Account Switch Service

If you decide to switch your current account from us by using the Current Account Switch Service, your Pack will be closed on the same day that your Current Account is closed.

Changes we can make to this agreement

Sometimes we'll want or need to change things, such as charges or terms of our agreement. For most changes, we'll tell you in advance, but we don't always need to do this.

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 Pack 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 calendar days' notice before any changes apply.

If we make changes to a Pack, we will 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.

Changes we need to tell you about in advance

We may make changes to your agreement with us because:

- we're changing a service we already offer, or introducing a new service that needs a change to the terms of this agreement, such as introducing a new charge
- we're changing the agreement to be in line with the banking industry and our competitors
- we're withdrawing a service or type of Pack
- we're moving you from one type of Pack to another for a good reason – examples of this include where we're withdrawing a Pack
- we need to make changes to take account of developments (or changes we reasonably expect to help) in technology (including the systems we use to run our business), or in the banking system generally
- our agreement or the Pack is affected by a change in the law or regulation (including industry codes we follow) or decisions of the Financial Ombudsman, a regulator or court
- changes in our costs (including changes we reasonably expect to happen) mean we need to change or introduce charges.

Because you may have your Pack with us for many years, we need the flexibility to manage our business long term, including providing a sufficient financial return for us to operate our business in a

prudent and sustainable manner. We can't predict everything that may affect our business, so there may be other reasons we have not set out above when we need to make a change. But please be assured we'll only make changes we think are fair and will give you 30 calendar days' notice of the change unless we are prevented from doing so by law or regulation, or the change is in your favour.

If we give you notice as set out above and you don't tell us you want to close your Pack, then we'll treat you as having accepted the change. If you don't want to accept the change and want to end this agreement and close the Pack, you must tell us before the proposed change applies.

Changes we don't need to tell you about in advance

We don't have to tell you about changes to these terms and conditions (or changes in the insurer terms and conditions) in advance when any of the following happen:

- if the change is in your favour
- we make a change because a change in law or regulation says that we have to by a particular date, and there isn't time to give you notice.

Instructions for your Pack(s)

We will only accept instructions from the Pack holder about the Pack (including to change your contact preferences and to apply for new Packs, products and services).

Your partner will be able to register a product, if required, or make a claim for the Pack benefits or services. They cannot provide any other instructions in relation to the Pack.

If you think your security has been compromised

If you think someone (except someone you have asked to provide Pack information) has used or is able to use any of the means of access to your Pack, you must tell us as soon as you can by using the contact details shown in the 'Unauthorised access to your Pack?' section.

If you have a Barclays current account, we can arrange to temporarily suspend access to a service (such as Telephone Banking) to prevent anyone misusing your Pack(s).

You must give us any information we ask for about what has happened. We'll pass this to the police if we have to, or if we think that will be useful.

Unauthorised access to your Pack

If you think someone could have got unauthorised access to your Pack, call us right away:

- **0800 400 100*** – 24 hours
- **+44 2476 842 099*** – if calling from outside the UK

Complaints and the protection you have

If you have a complaint

We want to hear if you feel unhappy with the level of service you have received from us. If this relates to your claim, we recommend you contact the insurer to avoid any delay. Details of how to contact the insurer are set out in your policy documents.

Your feedback gives us the opportunity to put matters right and improve our service to all our customers. A leaflet detailing how we deal with complaints is available on request in our branches, from the Barclays Information Line on **0800 400 100*** or at **barclays.co.uk**.

You can contact us to complain by any of the following methods:

- log in with your Online Banking details and select 'contact us' from the top menu
- log in to the Barclays app and select the 'call us' feature
- by telephone on **0800 282 390**
- in writing to **Freepost Barclays Customer Relations**.

If we do not resolve your complaint internally to your satisfaction, you may be able to refer it to the Financial Ombudsman Service (FOS):

- in writing to **Exchange Tower, London E14 9SR**
- online on **financial-ombudsman.org.uk**
- by email to **complaint.info@financial-ombudsman.org.uk**
- by telephone on **0800 023 4567**.

The FOS is an organisation set up by law to give consumers a free and independent service for resolving disputes with financial firms. You can get details of those who are eligible complainants from the FOS.

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

Tech Pack Insurance

Policy Document

This is Your Tech Pack Insurance Policy (the "Policy"). Please carefully read this document to familiarise yourself with its terms, and to make sure this Policy is right for You. It tells You what is covered, what is not covered, what to do if You want to make a claim and who to call if you need help. You should also review Your cover periodically to ensure it continues to meet Your needs. This Policy meets the needs of and is designed for You and Your Family Members who want to protect a Mobile Phone and/or Gadget that are otherwise not covered by another insurance policy, which may include cover for Loss, Theft, Damage, and Breakdown (including faults) and the costs associated with repairing or replacing the covered Device.

If You have any questions after Your review of the Policy, please visit techpackinsurance.co.uk.

This Policy is underwritten by American International Group UK Limited (AIG UK). AIG UK is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority (FRN 781109). This can be checked by visiting the Financial Services Register <https://register.fca.org.uk>.

AIG UK is registered in England: company number 10737370. Our registered address is The AIG Building, 58 Fenchurch Street, London EC3M 4AB. We have appointed Likewize Insurance Services B.V. UK Branch ("Likewize") to act on Our behalf as Our agent to help Us administer Your Policy and claims. Likewize Insurance Services B.V. ("LIS") is a Dutch private limited company (Dutch companies house number 57476829). LIS is authorized and regulated by the Dutch Autoriteit Financiële Markten ("AFM"), registration number 12041994.

LIS has established a branch in the United Kingdom (Companies House number BR016683). The UK branch is registered with the Financial Conduct Authority ("FCA"), registration number FRN610709.

Brexit

This branch is deemed authorised and regulated by the FCA. Details of the Temporary Permissions Regime ("TPR") which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the FCA's website.

If you have any queries about Your Policy

Please call the Likewize customer helpline on **0345 528 0182** Monday to Friday between the hours of 8am and 8pm, Saturdays between the hours of 9am and 6pm, or Sundays between the hours of 10am and 5pm when lines are open. You may also write to Gawsworth House, Crewe Business Park, Crewe CW1 6XB.

This Policy document forms the contract between You, Likewize and Us. We and Likewize agree to provide the insurance cover described in this Policy provided the premium is paid when due in accordance with the Policy.

Please read this Policy document carefully to ensure that You are fully aware of what it covers.

Definitions. We use certain words and expressions in this Policy which have a specific meaning, and sometimes the meaning is unique to this Policy. These words and their meaning in this Policy are shown below and each time one of them is used in the Policy the word or expression is shown with the first letter Capitalised. Plural forms of the words defined have the same meaning as the singular form.

Breakdown	After the expiration of the OEM warranty, the failure of the Device to operate due to a faulty part of workmanship when the Device is operated according to the OEM's instructions. For the avoidance of doubt, during the OEM warranty period You are still covered under this Policy for Loss, Theft and Damage (Mobile Phones) and Theft and Damage (Gadgets).
Cash Settlement	A Cash Settlement will be made payable if we cannot repair or replace Your Device and will be transferred to the bank account from which You paid Your Excess. We reserve the right to fulfil this payment with an e-voucher.

Counterfeit Devices	Are replicas of OEM original Devices and have not been manufactured by the OEM.
Damage	An accidental, unforeseen, and/or unintended event that (i) interferes with Your Device's ability to operate, and/or (ii) would lead to injury or further Damage.
Device	A Mobile Phone or Gadget; and Devices means any one or more Mobile Phones and/or Gadgets.
Excess	An excess is the non-refundable amount payable by You for each successful claim. This applies to repairs, replacement devices or another alternative fulfilment method such as Cash Settlement.
Family Members	You, Your partner, and Your and/or Your partner's dependent children aged under 23 (including stepchildren and foster children) living at home outside of term time.
Gadget	<p>A portable connected smart Device that contains its own power source (for example battery or solar power) that You take with You while on the go, purchased from a Reputable Retailer for a maximum non-discounted price of £1,500 (including VAT), which You can evidence with a receipt. We don't cover Devices purchased from online marketplaces such as Ebay, Facebook Marketplace etc. This includes, but is not limited to, tablets, eReaders, wireless headphones/ear buds, and portable gaming systems.</p> <p>Gadgets do not include laptops, MacBooks, drones, digital cameras, SatNavs, stationary gaming systems, televisions, audio visual equipment, and smart appliances or any other item that is required to be plugged into the mains electricity supply or other item continuously in order to operate.</p>
IMEI Number	The 15-digit unique serial number for Your Mobile Phone. This can be found on the side of your box or by pressing *#06# on your Mobile Phone.
Insurer/We/Us/Our	American International Group UK Limited ("AIG UK")
Likewise	Likewise Insurance Services B.V. UK Branch who has been appointed by Us to act on Our behalf to help administer Your policy and handle Your claim(s).
Loss/Lost	The unintentional misplacement of Your Device that results in the Device being unrecoverable by You.
Mobile Phone	A Device which is designed to make and receive calls with a screen size of 7 inches or less (measured diagonally), purchased from a Reputable Retailer for a maximum non-discounted price of £1,500 (including VAT), which You can evidence with a receipt. We don't cover Devices purchased from online marketplaces such as Ebay, Facebook Marketplace etc.
Modifications	Anything that changes the way Your Device looks or operates from the original design specifications. This includes things like software changes, adding gems, precious metals, or other types of cosmetic embellishments.
Network Enabled	Your Device can connect to a cellular network or Wi-Fi, and if applicable, make and receive calls, send text messages, and/or data.
OEM	The original equipment manufacturer of Your Mobile Phone or Gadget.
Reputable Retailer	Purchased from a manufacturer, network provider, or retailer (online or high street).
Stolen/Theft	The unlawful taking of Your Device.
United Kingdom/UK	England, Scotland, Wales and Northern Ireland. Channel Islands and Isle of Man are excluded from this definition.

Warranty	<p>Where Likewise replaces Your Device, that replacement will have a 24-month warranty.</p> <p>Where Likewise or one of its partners repairs Your Device, these parts and repairs will have a 24-month warranty.</p> <p>Where Your Device is covered by the OEM warranty we will not be able to accept any claim for breakdown.</p> <p>If Likewise or one of its partners has repaired Your Device, the non-repaired parts will still be covered under Your OEM warranty (if the OEM warranty is still valid).</p>
You/Your	The Pack holder.

What's Covered by the Policy:

IMPORTANT: To receive the full protection of this Policy, You must comply with the conditions outlined in "How to File a Claim" of this Policy. Failure to comply with these conditions may determine whether Likewise denies any claim made under this Policy or the amount paid to You in the event of a claim.

Coverage for Devices. This Policy provides worldwide coverage against Damage, Loss, Theft and Breakdown for up to 4 Mobile Phones and against Damage, Theft and Breakdown for an unlimited number of Gadgets that are owned by You or Your Family Members.

Claim Limit*: In any 12-month period You can make up to:

- 4 approved claims for Mobile Phones, of which 2 can be for Loss or Theft; and
- 4 approved claims for Gadgets, of which 2 can be for Theft.

It is important to remember that Your claim limits for Mobile Phones and Gadgets are independent of each other. If You have reached the annual claim limit for Mobile Phones, You can still make claims for Gadgets and vice versa.

- Your Device is insured for the value that You purchased Your Device, subject to a maximum non-discounted price of £1,500 (including VAT), which You can evidence with a receipt.
- Gadgets must be less than 5 years old from the date of purchase up to the date a claim is made.
- There is no age limitation on Mobile Phones.
- For Your Device to be eligible for coverage under this Policy, Your Device must be in full working order, with any SIM-enabled Devices Network Enabled, and be the device You, or Your Family Member, use on a regular basis.
- If You are unsure if Your Device is eligible for coverage under this Policy, please call Likewise on **0345 528 0182**.

For Mobile Phones, if You file an approved claim:

- **Loss and Theft claims.** If Your Mobile Phone is Lost or Stolen, Likewise will replace it with a Mobile Phone of the same make and model of the claimed Mobile Phone wherever possible. If the same make and model of Your claimed Mobile Phone is not available, we will contact you to discuss alternative options, which may include a replacement Device with equivalent specifications.
- **Accidental Damage and Breakdown claims.** If Your Mobile Phone is Damaged or experiences Breakdown, Likewise will repair the Mobile Phone wherever possible or replace the Mobile Phone. If the same make and model of Your claimed Mobile Phone is not available, we will contact you to discuss alternative options, which may include a replacement Device with equivalent specifications.

For Gadgets, if You file an approved claim:

- **Theft claims.** If Your Gadget is Stolen, Likewise will replace it with a Gadget of the same make and model of the claimed Gadget wherever possible. If the same make and model of Your claimed Gadget is not available, we will contact you to discuss alternative options, which may include a replacement Device with equivalent specifications.

- **Accidental Damage and Breakdown claims.** If Your Gadget is Damaged or experiences Breakdown, Likewize will repair the Gadget wherever possible or replace the Gadget. If the same make and model of Your claimed Gadget is not available, we will contact you to discuss alternative options, which may include a replacement Device with equivalent specifications.

Repair of Your Device:

- Likewize will always offer You the option to have Your Device repaired instead of replaced wherever possible.
- Likewize may present You with several repair options, subject to parts availability, including mailing Your Device to us for repair, bringing Your Device to a specific location for repair, or having a repair technician come to Your location to repair the Device.
- Repairs will be made in accordance with the following: (i) using readily available parts, (ii) with refurbished products which may contain parts which are of similar or equivalent specification, and which may include non-original, third party, or unbranded parts, and/or (iii) may be performed by non-authorized OEM repair providers. Likewize will provide a twenty-four (24) month warranty on the completed repair performed on the Device.
- Likewize will only send a repaired Device to a UK address.

Replacement Devices:

- This is not a new for old policy.
- Where Likewize replaces the Device, the replacement will be a remanufactured Device – not brand new. Remanufactured Devices may contain non-original, third party, or unbranded parts.
- If Likewize replaces the device, Likewize will replace it with a Device of the same make and model wherever possible. If the same make and model of Your Device is not available We will contact You to discuss alternative options.
- Likewize will do its best to replace Your Device with the same colour as Your claimed Device, however, this will be subject to availability.
- Likewize will provide a twenty-four (24) month warranty on the replacement Device provided to You.
- Likewize will only send a replacement Device to a UK address.

Where Likewize provides You with a Device of equivalent specifications, it will also provide You with a charger and/or charging cable if Your existing charger and/or charging cable is not compatible with the replacement Device.

What is NOT Covered:

IMPORTANT: You cannot make a claim on a Device which was Lost, Stolen, Damaged or experienced Breakdown prior to purchasing Tech Pack.

1. **The Excess.** You will need to pay an Excess for each approved claim, including where a Cash Settlement is offered, and the Excess must be paid to Likewize before Your claim will be settled. To understand which Excess amounts apply and when, please refer to the "How to File a Claim" section of this document.
2. **Gadgets over 5 Years Old.** If Your Gadget is more than five years old, as determined by the date You purchased Your Gadget, at the time You submit Your claim, it will not be covered. If You are unable to provide Likewize with Your Gadget's proof of age, Your claim will be denied.
3. **Loss of Gadgets.** You will not be covered for loss for any gadget.
4. **Gadget Types.** You will not be covered for laptops, MacBooks, drones, digital cameras, SatNavs, stationary gaming systems, televisions, audio visual equipment, and smart appliances or any other item that is required to be plugged into the mains electricity supply or other item continuously in order to operate.

5. **Failure to Take Reasonable Care of Your Device.** If You don't take care of Your Device and thereby knowingly put the Device at risk, Your claim may be denied.
- For example, if You intentionally do any of the below and Your Device is subsequently Lost, Stolen, or Damaged, Your claim may be denied for failing to take reasonable care of the Device:
 - leaving Your Device somewhere others can easily see and access it without securing the Device (if available), such as on a bench in a gym's changing rooms instead of locking it in a locker or leaving it on a café table and leaving to pick up Your order;
 - leaving Your Device in Your car where it is clearly visible to others, such as uncovered on the front seat;
 - leaving Your Device in the care of someone You don't know well.

All the examples illustrated above increase the risk that Your Device may be Lost, Stolen or Damaged and may result in a denial of Your claim. These are only examples and are not the only reasons a claim could be denied. The circumstances of Your claim – where You were and what You were doing – will always be considered when Likewise assesses whether You took appropriate care of Your Device.

6. **Cosmetic Damage.** This Policy does not cover Damage that does not interfere with the normal functioning or operation of Your Device, and/or would not lead to injury or further Damage to You or the Device. If it is just a scratch or dent and Your Device still works as expected, Likewise will not repair or replace it. For example, while a scratched screen on a Mobile Phone that does not interfere with the normal operation of the Mobile Phone would not be covered, a cracked screen that could lead to further Damage of the Mobile Phone would be.
7. **Contents or Data of Your Device.** Only the Device is covered, not the contents or data. This means that any pictures, software, downloads, apps, music or any other content is not covered by this Policy, so please make sure to back up Your content and data regularly.
8. **Claims Limit.** You will not receive cover for:
- more than 4 approved claims for Mobile Phones (of which 2 can be for Loss or Theft); and
 - more than 4 approved claims for Gadgets (of which 2 can be for Theft)
- in any one rolling 12-month period. The 12-month period will start from the date of the first approved claim. If You reach Your claims limits for Mobile Phones and Gadgets within the 12-month period, this Policy will be automatically cancelled with immediate effect. You will need to apply for a new Pack if You want cover for Your Devices. If You apply for a new Pack, the year one Excesses will apply.
9. **Devices purchased for more than £1,500.00.** If You purchased Your Device for more than the maximum non-discounted price of £1,500 (including VAT), it is not covered by this Policy.
10. **Devices purchased from online marketplaces.** This Policy does not cover any Devices purchased from online marketplaces such as Ebay, Facebook Marketplace etc.
11. **Unauthorised Call or Use and Other Losses.** This Policy does not cover any cost or loss that can't be resolved by the repair or replacement of Your Device. Any loss of profit, opportunity, goodwill or similar losses, or losses that may arise from unauthorised use of Your Device, including unauthorised calls or mobile applications on Your Device – such as mobile payment applications – are not covered. This Policy will not provide any coverage for unauthorised calls or use if Your Device is Lost or Stolen.
12. **Third Party Liabilities.** This Policy does not provide coverage for any personal injury or property damage caused by the Device or usage of the Device, regardless of whether any negligence was found to be a contributory factor in the resulting loss or damage, provided that nothing in this Policy in any way limits or excludes Likewise or Our liability for personal injury or death resulting from Likewise or Our negligence.
13. **Any device that is not a Mobile Phone or Gadget. Please carefully review the definitions, which also give a non-exhaustive list of examples of what is, and is not, covered.** If You are not sure if Your item is eligible for coverage as a Mobile Phone or Gadget, please contact the Likewise customer helpline on **0345 528 0182** or visit **techpackinsurance.co.uk** for more information.

14. **Modifications.** Any modifications that have been made to Your Device are not covered. Likewise will only arrange for Your Device to be repaired or replaced as it was originally designed.
15. **Counterfeit Devices.** This Policy only covers original OEM Devices and replacements that Likewise provides to You and does not cover Counterfeit Devices. Where Likewise receives a claim for any non-OEM original Device, Likewise will return the Device to You unrepaired and the claim will be declined. If Likewise discovers the Device to be a Counterfeit Device after it has supplied a replacement as settlement for a successful claim, it will take steps to disable and recover the Device and return the Counterfeit Device to You.
16. **Devices passed into the care of a business or individual for the purpose of receiving a service from that business or individual.** If anything happens to Your Device while in the care or custody of that business or individual, that incident will not be covered by this Policy. For example:
 - Delivery service other than a postal or courier service designated by Likewise or Us.
 - Device repair service (other than the repair provider designated by Likewise).
 - Device customisation service.
17. **Sanctions.** We shall not be deemed to provide cover and We shall not be liable to pay any claim or provide benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose Us, Our parent company or Our ultimate controlling entity to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the United Kingdom, European Union or the United States of America.
18. **Any loss incurred as a result of the sale or attempted sale of Your Device.** This Policy does not cover any loss related to the sale or trade of or attempted sale or trade of Your Device. When You attempt to sell or trade Your Device, You have intentionally passed Your Device to an individual or business and, therefore, no Loss or Theft has occurred.
19. **Device Accessories.** Any Loss, Theft, Damage, or Breakdown of any Device accessories will not be covered. This Policy only covers the cost of repair or replacement of the Device itself. Please note that watch straps are considered to be an accessory and should be removed and not returned to Likewise.
20. **Gifts.** If You gift a Device to a person who is not a Family Member and does not live with You, this Policy does not provide coverage for the gifted Device.

Policy Conditions – What You Need to Do:

1. **Register Your Device.** If You have not already done so, You must register Your Device at the time You make a claim. Please see the “Register Your Devices” section above for information on how to register Your Devices.
2. **Take reasonable care of Your Device**
 - Don't intentionally leave Your Device where it is likely to be Lost, Stolen or Damaged. If You wouldn't leave Your wallet or other valuables there, You shouldn't leave Your Device there.
 - If You leave Your Device somewhere, lock it away out of sight if possible. If the Device can't be secured, leave it with someone You trust or concealed out of sight.
 - If You think You've Lost Your Device, try to find it. Look for Your Device to make sure You haven't simply misplaced it, call the places where the Device may have been Lost, and if safe, revisit the places You may have Lost it.

The circumstances of Your claim – where You were and what You were doing – will always be considered when Likewise assesses whether You took reasonable care of Your Device.

3. **If Your claim is for a Lost or Stolen Network-Enabled Device, report the Loss or Theft to Your network provider as soon as You can as You will be responsible for any further network charges.** Please make sure You ask Your network provider to block the SIM card and the Device in order to prevent both from being used by anyone across all UK networks. If Your Device has an IMEI Number, Likewise will blacklist it to prevent it from being used.

4. **If Your device is Lost or Stolen, report it to the police as soon as You can.** Likewise will ask You to provide the police reference number before they will approve any claim for Loss or Theft. If You have any difficulty reporting Your incident to the police, please contact the Likewise customer helpline on **0345 528 0182** for assistance.
5. **Report Your claim to Likewise as soon as You can as it makes it easier for Likewise to investigate Your claim.** It also makes it easier to recover Your Device. You can easily and conveniently file Your claim in the Tech Pack Insurance app or by calling the Likewise customer helpline on **0345 528 0182**.
6. **Report any loss or theft to the place or location You believe it was Lost or Stolen.** As part of taking care of Your Device, We and Likewise expect You to make attempts to report Your Device as Lost or Stolen to the place or location You believe it was last seen. Likewise may ask You to provide the details of where Your Device was Lost or Stolen from and the actions You have taken to try to recover it. For example, if You think You have left Your Device on a train, contact the train line operator to see if the Device was handed in.
7. **If Your Device has the functionality, activate any location finder app or software to help You in retrieving it.** If Your Device is Lost or Stolen, and the functionality is available, You must enable any locking or location-finding feature on Your Device. This may also enable You to lock and wipe the data stored on Your Device.

Do not attempt to retrieve Your Device if You believe it has been Stolen or if You are unfamiliar with the location. If You suspect Your Device has been Stolen, report the Theft to the police.

8. **Proof of Ownership.** The Device You are claiming for under this Policy must be Yours or Your Family Members'. Therefore, You will need to provide some form of proof of ownership, such as a Device purchase receipt, or statement from Your network service provider to Likewise. If You received Your Device as a gift, be sure to ask for the proof of purchase. If You don't have any proof of ownership Your claim may be denied.

For Mobile Phones, the proof of ownership must confirm: make, model, memory size, colour and IMEI Number of Your Mobile Phone.

And for Gadgets, the proof of ownership must confirm: make, model, serial number and date You purchased Your Gadget.

For Devices which make and receive calls, Your network provider may also be able to provide it to You.

9. **Other Documentation.** Likewise may ask for additional information and documentation in order to assess Your claim. This could include documentation to show when the Device was last used, when any Loss or Theft was reported to Your network provider, or to verify Your identity. Likewise will confirm what information, if anything, is required during the claims process.

If You have any problems in getting any supporting documentation Likewise requires, please contact them so they can guide You on how to obtain these. It is important that You provide Likewise with the relevant information they have requested as soon as possible. Failure on Your part to provide Likewise with the requested documentation may result in a denial of Your claim.

How to File a Claim:

Step 1: Please make sure You have read the "Policy Conditions – What You Need to Do" section as this tells You what Likewise may need from You in order to approve Your claim.

Step 2: Tell Likewise about Your claim as soon as You can after discovering the incident.

You can do this by:

- visiting techpackinsurance.co.uk;
- going via the **Tech Pack Insurance app** which is available from the Apple App Store and Google Play; or
- calling the Likewise customer helpline on **0345 528 0182**.

The Likewise customer helpline is available Monday to Friday 8am – 8pm, Saturday 9am – 6pm and Sunday 10am – 5pm. Bank holidays are open during the hours 10am – 5pm excluding Christmas Day and New Year's Day.

Failure to notify Likewize may result in denial of Your claim if it is made so long after the incident that We and Likewize are unable to fully investigate it, or may result in You not receiving the full amount claimed if the amount claimed is increased as a result of the delay.

Step 3: For Damage or Breakdown claims, if Your Device has any software-locking mechanism (e.g. Find My iPhone/iPad or similar feature), You must disable or remove the software and confirm that You have done so to Likewize before Likewize can proceed with Your claim.

Step 4: Pay the Excess.

- You must pay the applicable Excess to Likewize for every approved claim, which includes repair, a replacement or a Cash Settlement or an e-voucher.
- Your Excess can be paid by Visa, MasterCard and debit cards. Likewize does not accept American Express or Diners Club cards. Likewize will inform You of other payment options that may be available during Your claims process.
- If there are multiple registered Devices involved in the same incident, each registered Device will be treated as a separate claim and an Excess will be payable for each Device.

The Excesses that will apply in relation to each type of claim under the Policy will be higher during the first year that you hold the Policy.

Excesses that apply until You have held this Tech Pack for one year are as follows:

For Mobile Phones:

- If Your Mobile Phone is Damaged and You choose to repair Your Device (if the repair option is offered to You), Your non-refundable Excess is £79.
- If Your Mobile Phone can't be repaired and Likewize replaces Your Mobile Phone or if You receive a Cash Settlement, the non-refundable Excess is £149.
- If your Mobile Phone is Lost or Stolen, the non-refundable Excess is £179.

For Gadgets:

- If Your Gadget has been Damaged and You choose to repair the Gadget (if the repair option is offered to You), the non-refundable Excess is £79.
- If Your Gadget can't be repaired and Likewize replaces Your Gadget or if You receive a Cash Settlement, the non-refundable Excess is £149.
- If Your Gadget is Stolen, the non-refundable Excess is £179.

Excesses that apply after You have held this Tech Pack for one year are as follows:

For Mobile Phones:

- If the screen of Your Mobile Phone has been Damaged and there is no other Damage to Your Device, and You choose to repair the screen (if the repair option is offered to You), Your non-refundable Excess for an approved claim is £29.
- If Your Mobile Phone is Damaged (other than Damage to the screen) and You choose to repair Your Device (if the repair option is offered to You), Your non-refundable Excess is £49.
- If Your Mobile Phone can't be repaired and Likewize replaces Your Mobile Phone or if You receive a Cash Settlement, the non-refundable Excess is £99.
- If Your Mobile Phone is Lost or Stolen, the non-refundable Excess is £149.

For Gadgets:

- If the screen of Your Gadget has been Damaged and there is no other Damage to Your Device, and You choose to repair the screen (if the repair option is offered to You), Your non-refundable Excess for an approved claim is £29.
- If Your Gadget has been Damaged (other than Damage to the screen) and You choose to repair the Gadget (if the repair option is offered to You), the non-refundable Excess is £49.

- If Likewize replaces Your Gadget, the non-refundable Excess is £99.
- If your Gadget is Stolen, the non-refundable Excess is £149.

IMPORTANT: For all claims, if You select the repair option and Likewize is unable to repair Your Device, they will contact You to discuss alternative options. If Likewize contacts You to provide a replacement Device, You will be required to pay the difference between the repair Excess and the replacement Excess.

Step 5: Likewize, or its authorised repair provider, will either repair Your Device or send You a replacement wherever possible. If the make and model of Your claimed Device is not available, we will contact you to discuss the alternative options.

Repair. If Likewize, or its authorised repair provider, attempts to repair Your Device and the locking mechanism is enabled, it will delay Your claim and they may return Your Device to You unrepaired for You to remove any locking mechanism.

Replacement. For Damage and Breakdown claims, if Likewize discovers that, after providing You with a replacement Device, the software-locking mechanism, such as Find My iPhone or equivalent feature, has been enabled on Your Device, Likewize may charge You an amount up to the current new recommended retail price of the replacement Device provided to You.

For Loss or Theft claims ONLY:

If Your Device has the functionality, activate any location finder app or software that may help You locate and retrieve the Device. If You think Your Device was Stolen, or are unfamiliar with the location of the Device, do not attempt to retrieve Your Device. If You think Your Device has been Stolen, report this to the police as described in the “Policy Conditions – What You Need to Do” section.

For Damage and Breakdown Claims:

When sending in Your Device, DO NOT send in Your SIM or memory card, any other accessories or any other items that do not relate to the claim such as the manual or box as these will be destroyed. These items will not be returned to You. When Your Device is received, all remaining data and content will be erased as part of the claims process. Please ensure You take the necessary steps to back up Your data prior to sending Your Device to Likewize as they are not responsible for any data or content on Your Device that may be lost during the claims process.

Damaged or broken-down Devices and parts and materials replaced by Likewize shall become Our property. If Likewize has provided You with a replacement Device as part of the claims process and You do not return the exact Device that You filed a claim for, Likewize will take steps to recover the replacement Device provided to You, or it will collect an equivalent cash value up to the manufacturer’s current new recommended retail price. Likewize will also take action to bar the replacement Device provided to You in order to prevent it from being used.

Please note, that once a device has been returned to Likewize, they will be unable to return this to You.

Device Warranty

This Policy is provided in addition to any applicable OEM warranty that applies to Your Device. Nothing in this Policy is intended to affect Your rights under the warranty or Your statutory rights.

If any repairs authorised by Likewize under this Policy invalidate this warranty, Likewize will repair or replace Your Device, as necessary, in accordance with the terms of the warranty for the unexpired period.

All repairs and/or replacements provided by Likewize, or its authorised repair providers, come with a twenty-four (24) month warranty provided by Likewize.

In the unlikely event that the replacement phone You receive has damage when you receive it, You must notify Likewize within 72 hours of accepting the delivery. If You notify Likewize later than this, they may deem the damage to have occurred after the phone was received by You. Cosmetic damage to the replacement phone Likewize have provided You with is not covered under the warranty.

Complaints Procedure

We believe You deserve a courteous, fair and prompt service. If there is any occasion when Likewise or Our service did not meet Your expectations, please contact either Likewise or Us using the appropriate contact details below, providing Your name and Your mobile phone number to help Us deal with Your comments quickly.

Complaints relating to Your Claims or the services You have received from Likewise:

Write to: Tech Pack Customer Relations Team
Likewise Customer Relations Department
Gawsworth House, Crewe Business Park
Crewe, CW1 6XB

Email: techpackcustomerrelations.uk@likewise.com

Online: techpackinsurance.co.uk

Call: **0345 528 0182**

Lines are open Monday to Friday 9am – 5.30pm, closed at the weekend and bank holidays.

Complaints relating to the coverage provided by this Policy, the terms and conditions of this Policy, or the underwriting of Your Policy:

Write to: The Customer Relations Team
American International Group UK Limited
The AIG Building
2-8 Altyre Road
Croydon, Surrey, CR9 2LG

Email: uk.customer.relations@aig.com

Online: aig.co.uk/your-feedback

Call: **0800 012 1301**

Lines are open Monday to Friday 9.15am – 5pm, excluding bank holidays.

The Customer Relations Team free call number may not be available from outside the UK – so please call from abroad on **+44 (0)20 8649 6666**. Calls may be recorded for quality, training and monitoring purposes.

We and Likewise operate a comprehensive complaints process and will both do Our best to resolve any issue You may have as quickly as possible. Most of Our customers' concerns can be resolved quickly but occasionally more detailed enquiries are needed. If this is likely, We will contact You with an update within 5 working days of receipt.

If We or Likewise are unable to resolve Your concerns within 8 weeks, You may be entitled to refer the complaint to the Financial Ombudsman Service. We or Likewise will provide full details of how to do this when Your final response letter addressing the issues raised is provided.

Please note: The Financial Ombudsman Service will not consider a complaint if You have not provided Us with the opportunity to resolve it previously.

The Financial Ombudsman Service can be contacted at:

Write to: The Financial Ombudsman Service
Exchange Tower
London E14 9SR

Call: **0800 023 4567** or **+44 (0)300 123 9123**

Email: complaint.info@financial-ombudsman.org.uk

Online: financial-ombudsman.org.uk

Following this complaint procedure does not affect Your right to take legal action.

Financial Services Compensation Scheme (FSCS)

We and Likewise are covered by the FSCS. If We or Likewise are unable to meet Our financial obligations, You may be entitled to compensation from the scheme, depending on the type of insurance and the circumstances of the claim. Further information about compensation scheme arrangements is available at [fscs.org.uk](https://www.fscs.org.uk) or call (free phone) on **0800 678 1100** or **020 7741 4100**.

Update Your Device Information

Make sure to let Likewise know if You change Your Device by visiting techpackinsurance.co.uk or use the Tech Pack Insurance App to update Your details.

Keep Your personal details up to date

If any of Your personal details change (such as a change in Your address, Your name or Your contact information), please contact Barclays as soon as possible. Failure to update Your personal details may delay Your claim.

The Information You Provide to Us

You must take reasonable care to make sure that all facts and information that You provide Us with when You take out, renew, or request changes to the cover provided by the Policy are accurate and complete. If You fail to exercise reasonable care in providing facts and information to Us, We will treat the Policy as if it had not existed from the effective date, renewal date or date when any changes were made to the Policy (as the case may be) if You: (i) deliberately or recklessly gave Us inaccurate or incomplete information; or (ii) did not take reasonable care to give Us accurate and complete information in circumstances where We would not have covered You at all had We known about such information. We will return the premium provided You did not deliberately or recklessly provide Us with inaccurate or incomplete information.

In all other cases, We may refuse to approve Your claims, depending on what We would have done if You had provided Us with accurate and complete information.

If this Policy covers any of Your Family Members and that Family Member fails to comply with this Policy condition, We may rely on Our rights under this condition and enforce them against that particular Family Member, as if a separate policy had been issued to them, leaving the remainder of the Policy and the rights of You and other Family Members who did not violate this condition unaffected.

Fraud

We and Likewise do not tolerate any type of fraudulent activity, and work closely and share data and information with other insurers, law enforcement agencies, fraud prevention agencies, public bodies and network providers to identify fraud and, where appropriate, support prosecution. We and Likewise may also access and use the information recorded by fraud prevention agencies. Such agencies may be located in the UK and other countries. Please contact Likewise on **0345 528 0182** for details of the relevant fraud prevention agencies. 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 negatively impact the validity of Your policy or the fulfilment of Your claim.

If You provide Us or Likewise with any fraudulent, exaggerated, false or inaccurate information as part of Your claim, We and Likewise may take any of the following actions:

- Deny Your claim and You will have to reimburse any benefits You may have already received as part of the claim, and Likewise may cancel Your policy from the date of the fraud or exaggeration. If an Excess has been paid this will be returned, but no premium will be refunded.
- Report You to relevant authorities and take legal action, if necessary, to recover any money, the value of any replacement Device, or value of repairs already provided to You under this Policy.
- Provide the details of the fraudulent activity to Barclays, industry-wide fraud prevention databases and fraud prevention agencies. A list of participants and the name and address of the operators and agencies are available from Likewise upon request.
- Provide the information or give access to the information to law enforcement agencies.
- We, Likewise and other organisations that We work with to prevent fraud and money laundering may access this information to prevent fraudulent activity and money laundering, including but not limited to the following:

- Confirming details on applications for credit and credit-related accounts or facilities.
- Managing credit and credit-related accounts or facilities.
- Checking details on proposals and claims for all types of insurance.
- Checking details of job applicants and employees.

Other Important Information:

1. **Duration of Your Policy.** Once You purchase Tech Pack, Your Policy will automatically renew on a monthly basis after the 6-month minimum term period and will remain in place until any of the following occur:

- It is cancelled by You or Us;
- You reach Your claims limits within any one rolling 12-month period;
- Your Tech Pack is closed;
- You fail to pay the monthly Tech Pack fee; or
- Your permanent residential address is no longer in the UK.

You can cancel Your Tech Pack in Your Barclays app, Barclays online banking or You can call Barclays on **0345 734 5345**, visit Your nearest Barclays Branch or write to Barclays, Leicester, LE87 2BB.

2. **Cancelling Your insurance.** For Your cancellation rights, please refer to 'Closing your Pack or leaving Barclays' in the 'Barclays Pack terms and conditions' within this Welcome Pack.
3. **Claims Limit cancellation.** If You reach Your claims limits for Mobile Phones and Gadgets within any 12-month rolling period, this Policy will be automatically cancelled with immediate effect by registered letter to You at Your last known address, or via the electronic mail address You have provided to Us. You will need to apply for a new Pack if You want cover for Your Devices. If You apply for a new Pack, the year one Excesses will apply. If You have already paid Your monthly Tech Pack fee for the month in which Your Pack is cancelled, You will receive a pro-rated refund. Cancellation under this section will not invalidate Your Warranty.
4. **Our right to cancel Your insurance.** We may terminate Your Policy by giving You 30 days' advance notice in writing. Your Policy may be cancelled with immediate effect by registered letter to You at Your last known address, or via the electronic mail address You have provided to Us, if You submit any fraudulent or inaccurate information regarding a claim or Your eligibility for this Policy.
5. **Law and Jurisdiction.** This Policy will be governed by English law and You and We agree to submit to the exclusive jurisdiction of the courts of England and Wales to determine any dispute arising under or in connection with it unless You reside in Scotland, Northern Ireland or the Isle of Man, in which case the law applicable to that jurisdiction will apply and its courts will have exclusive jurisdiction, unless agreed to the contrary by You and Us before the policy effective date.
6. **Language and Communications.** The terms and conditions of this Policy will only be available in English and communication relating to this Policy will be in English. We will communicate with You on paper by post unless You have given Us Your specific consent to communication by electronic mail, or via SMS using the mobile telephone number You have provided Us.
7. **Changes to the Terms of this Policy.** If We need to change the terms of this Policy, Likewise – on Our behalf – 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.
8. **Rights of Third Parties.** Only You or another Family Member (or their executor or legal representative in the event of death of a Family Member) and We or Our agents may enforce the terms of this policy. The provisions of the Contracts (Rights of Third Parties) Act 1999 do not apply.
9. **Assignment.** This Policy may not be assigned or transferred unless agreed by Us or Likewise in writing.

Data Protection – How AIG UK, Likewise and Barclays handle Your Personal

Information

“Personal Information” is information that identifies and relates to You or other individuals (e.g. Your Family Members). Personal Information may include, but is not limited to: contact information, device information, financial information and account details, credit reference and scoring information, as well as other Personal Information provided by You or that is obtained in connection with the Policy.

Barclays, AIG UK and Likewise are committed to protecting Your Personal Information and each have responsibility for the information they collect and use about You in this process. The wording below explains what information each organisation collects and uses about individuals and sets out how You can find out more about those uses and exercise Your data protection rights.

Barclays

Barclays shares information with AIG UK and Likewise so that they can set up and manage the Policy for You. This includes:

- Name, date of birth and contact details
- Agreement ID number
- Account details (if You are paying for this product through Your Barclays account)
- Details of the cover You have purchased
- Nominated person name and date of birth if provided

For more detailed information on how and why Barclays uses Your information more generally, including Your rights in relation to Your personal information, and Barclays' legal grounds for using it, please go to [barclays.co.uk/control-your-data](https://www.barclays.co.uk/control-your-data) or You can request a copy from Barclays.

The Policy is sold and distributed by Barclays Bank UK PLC. Barclays will act as a data controller when processing Personal Information for these purposes.

AIG UK and Likewise

AIG UK are the Insurer of the Policy and, to the extent AIG UK receives and handles Personal Information, AIG UK will act as a data controller for that information.

Likewise is responsible for the administration of the Policy and the handling of claims under the Policy. Likewise will also act as a data controller when processing Personal Information for these purposes.

Further information is set out below on how AIG UK and Likewise each use Personal Information. This includes information on Your rights with respect to Your Personal Information. If You wish to exercise Your rights against AIG UK, please contact AIG UK using the details below. If You wish to exercise Your rights against Likewise, please contact Likewise using the details for Likewise below.

If You provide Personal Information about another individual, You must inform the individual about the content of this section and obtain their authorisation to share their Personal Information.

How AIG UK use Personal Information:

The types of Personal Information AIG UK may collect and why – as Likewise is responsible for the day-to-day administration of this Policy and the handling of claims under this Policy, most Personal Information processing under this Policy is undertaken by Likewise (see below for more information on how Likewise uses Personal Information). However, there may be circumstances where AIG UK receives Personal Information, for example, if a complaint is escalated to AIG UK or AIG UK takes over the administration of the Policy or handling of claims from Likewise. In these cases, Personal information may be used by AIG UK for the following purposes (and as further set out in this section):

- Insurance administration, e.g. communications, claims processing and payment;
- Making assessments and decisions about the provision and terms of insurance and settlement of claims;
- Managing and auditing AIG UK's business operations;
- Preventing, detecting and investigating crime, e.g. fraud and money laundering;

- Establishing and defending legal rights;
- Complying with legal and regulatory requirements, including compliance with laws outside of Your country of residence; and
- Monitoring and recording telephone calls for quality, training and security purposes.

Sharing of Personal Information – for the above purposes, Personal Information may be shared with AIG UK's group companies and third parties (such as brokers and other insurance distribution parties, insurers and reinsurers, credit reference agencies and other service providers). Personal Information will be shared with other third parties (including government authorities) if required by laws or regulations. Personal Information may be shared with purchasers and prospective purchasers and transferred upon a sale of AIG UK's company or transfer of business assets.

International transfer – due to the global nature of AIG UK's business, Personal Information may be transferred to parties located in other countries (including the United States, China, Mexico, Malaysia, Philippines, Bermuda and other countries which may have a data protection regime which is different to that in Your country of residence). When making these transfers, AIG UK will take steps to ensure that Personal Information is adequately protected and transferred in accordance with the requirements of data protection law. Further information about international transfers is set out in AIG UK's Privacy Policy (see below).

Security and retention of Personal Information – appropriate technical and physical security measures are used to keep Your Personal Information safe and secure. When AIG UK provides Personal Information to a third party (including its service providers) or engages a third party to collect Personal Information on AIG UK's behalf, the third party will be selected carefully and required to use appropriate security measures.

Your rights – You have a number of rights under data protection law in connection with AIG UK's use of Personal Information. These rights may only apply in certain circumstances and are subject to certain exemptions. These rights may include a right to access Personal Information, a right to correct inaccurate Personal Information and a right to erase Personal Information or suspend AIG UK's use of Personal Information. These rights may also include a right to transfer Your data to another organisation, a right to object to AIG UK's use of Your Personal Information, a right to request that certain automated decisions AIG UK makes have human involvement, a right to withdraw consent and a right to complain to the data protection regulator. Further information about Your rights and how You may exercise them is set out in full in AIG UK's Privacy Policy (see below).

Privacy Policy – more details about Your rights and how AIG UK collects, uses and discloses Your Personal Information can be found in AIG UK's full Privacy Policy at: aig.co.uk/privacy-policy or You may request a copy by writing to: Data Protection Officer, American International Group UK Limited, The AIG Building, 58 Fenchurch Street, London EC3M 4AB or by email at: dataprotectionofficer.uk@aig.com.

How Likewise uses Personal Information:

Likewise may collect the following Personal Information: contact information including name, mailing address, email address, Device information, any information required to adjudicate or fulfil Your claim, credit card information, other payment information, and account details, credit reference and scoring information, as well as other Personal Information provided by You or that Likewise obtains in connection with the administration of this policy by Likewise. Personal Information may be used for the following purposes:

- Insurance and Policy administration, such as communications, claims processing and claim fulfilment activities;
- Making assessments and decisions about the provision and terms of insurance and settlement of claims;
- Management and audit of business operations provided by Likewise;
- Fraud and crime prevention, detection and investigation;
- Analysing, establishing, and defending legal rights and defences;
- Legal and regulatory compliance, including compliance with laws outside of the Insured Person's

country of residence; and

- Monitoring and recording of telephone calls for quality, training and security purposes.

You can choose whether You provide the Personal Information Likewize requests from You, but if You elect not to provide the requested information, Likewize will not be able to administer the Policy and provide the services under this Policy to You.

Likewize may share Your Personal Information for the purposes identified above with Likewize group companies and third parties (such as ALG UK, Barclays, brokers and other insurance distribution parties, insurers and reinsurers, credit reference agencies, and other service providers such as payment processors, communications providers, data centres, Device repair providers, and those other service providers who operate in the supply chain of Likewize). Likewize may also share Your Personal Information with other third parties (including government authorities) if required by law or regulation. Personal Information may also be shared with purchasers and prospective purchasers of Likewize and transferred upon a sale of Likewize or transfer of the business assets of Likewize.

Likewize will only keep Your Personal Information for as long as required and permitted by law, insofar as Your Personal Information is needed for these purposes. Please note that if You contact Likewize, Likewize may keep a record of such communications and the details of any correspondence or conversation, and telephone calls may be recorded.

Likewize operates a global business, and as such Your Personal Information may be transferred to parties located in other countries (including the United States, the Netherlands, Costa Rica, India, Ireland, Bermuda, Mexico and other countries which may have a data protection regime which is different to that of Your country of residence). To the extent Likewize makes a transfer of Your Personal Information, Likewize will take steps to ensure that Your Personal Information is adequately protected and transferred in accordance with applicable data protection law. Further information about international transfers is set out in the Privacy Policy of Likewize (see link below).

Likewize takes appropriate technical and physical security measures to keep Your Personal Information safe and secure. Likewize also makes sure that when Your Personal Information is provided to third parties, including authorised repair partners and service providers of Likewize, such third parties are required to also use appropriate security measures.

You have a number of rights under data protection law in connection with the use of Personal Information by Likewize. These rights may only apply in certain circumstances and are subject to certain exemptions, but include: (1) the right to request access to Your Personal Information, which allows You to receive a copy of Your Personal information held by Likewize; (2) the right to correct inaccurate or incomplete Personal Information; (3) a right to erasure of Your Personal Information held by Likewize if Likewize no longer has a need to continue to process it or You have exercised Your right to object to the processing of that information by Likewize; and/or (4) object to Likewize processing Your Personal Information or request the suspension of the use of Your Personal Information by Likewize while You exercise a right under the data protection law. Your rights may also include a right to transfer Your data to another organisation, a right to object to the use of Your Personal Information by Likewize, a right to withdraw consent to the processing of Your Personal Information and a right to complain to the data protection regulator. Further information about Your rights and how You may exercise them is set out in full in the Privacy Policy of Likewize (see below).

More details about Your rights and how Likewize collects, uses, processes, and discloses Your personal information is available at likewize.com/eu-privacy-policy/. You can also contact Likewize for more information by emailing GDPRSupport@Likewize.com or by writing to Gawsorth House, Crewe Business Park, Crewe, CW1 6XB.

Arranged Overdraft Interest Charges

Customers can no longer take this Pack. This Pack hasn't been available to new customers since March 2021. If you already hold this Pack on your Barclays Bank Account, and you apply for an arranged overdraft, the first £100 will be interest free.

An overdraft limit is a borrowing facility which allows you to borrow money through your current account. Arranged overdrafts, including interest-free amounts, are subject to application, financial circumstances and borrowing history, 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 and a UK resident to apply for one.

If you cancel your Tech Pack

If you only hold this Pack and you cancel it, you won't be entitled to the interest-free amount on any overdraft you have on your Barclays Bank Account. If you still hold another Pack or add a different Pack, you may no longer be entitled to the interest-free overdraft amount as it depends on the type of pack you hold. Please refer to the relevant welcome pack(s) which can be found on [barclays.co.uk/current-accounts/welcome-pack/](https://www.barclays.co.uk/current-accounts/welcome-pack/) or contact us. The removal of your interest-free amount won't affect your overdraft limit, but it will mean you'll pay interest charges whenever you go overdrawn.

How does my overdraft compare?

A good way to compare the cost of our overdraft with other overdrafts or other ways of borrowing is to look at the Annual Percentage Rate (APR). The APR shows the cost of borrowing over a year.

Account type	Interest Charges	Representative example
Barclays Bank Account with Overdraft Tier (where your Pack benefits include the interest-free overdraft)	Overdraft interest is calculated for each day that you are overdrawn and is charged to your account monthly. The maximum arranged overdraft is £5,000.	0% interest (variable) payable on arranged overdrafts up to £100. If you use an arranged overdraft above this amount the annual rate of interest is 35.0% (variable) and 51.6% APR Representative (variable), based on a £1,200 overdraft balance and monthly Tech Pack fees of £14.50.
Premier Current Account, Student Additions, Higher Education Account	If you already hold your Tech Pack on one of these accounts, no additional interest-free arranged overdraft amount is available as a result of you holding the pack. You can find out more by visiting barclays.co.uk/overdrafts .	
Barclays Basic Current Account	There are no arranged overdraft facilities available on Barclays Basic Current Account.	

About our insurance services

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

Barclays Bank UK PLC arranges insurance through Barclays Insurance Services Company Limited, which is a wholly owned subsidiary company of Barclays Bank UK PLC. Both companies are insurance intermediaries.

Name and address of the insurance intermediaries

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

Financial Services Register

Barclays Bank UK PLC is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Financial Services Register No. 759676).

Barclays Insurance Services Company Limited is authorised and regulated by the Financial Conduct Authority (Financial Services Register No. 312078).

You can check details of our Regulators and Registration by visiting the 'Financial Services Register' 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 American International Group UK Limited (the Insurer), and we act on behalf of the insurer.

The features and terms and conditions of the benefits within the Tech Pack may not be the same as those for similar products available with Barclays.

The Tech Pack is provided on a non-advised basis. As such, we will only provide information on the Tech Pack and we will not make a personal recommendation about the suitability of this Tech Pack.

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 in relation to arranging the insurance cover in the Pack, depending on the type of business and the circumstances of the claim.

Insurance arranging is covered for 90% of the compensation claim, without any upper limit. You can obtain more information about the compensation scheme arrangements by contacting the FSCS on **0207 741 1400** 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 insurance provider(s) that provide the insurance policy included in your Pack. If we do, we will write to you at least 30 days before we make any change, giving you details of the new insurance provider(s) (including the insurer of the policy) and any variations to the terms and conditions of cover. Your existing policy underwritten by American International Group UK limited and administered by Likewise Insurance Services B.V. (UK) will end once your policy with the new insurer comes into effect.

Your cancellation rights are not affected.

Statement of price

The monthly cost of your Tech Pack is £14.50 per month, payable in advance on the first working day of each month. This means that the fee payable for the minimum term of Tech Pack is £87.00. This fee will include Insurance Premium Tax at the current rate, and there are no further taxes or costs unless otherwise stated.

The first monthly Tech Pack fee is part payment for the rest of the month in which the Tech Pack is purchased.

We hold the insurance premium you pay to us, and any premium refunds payable to you, in respect of the insurance products included in the Tech Pack as agent of American International Group UK Limited, which means your insurance product is treated as being paid for when the Tech Pack fee is collected by us.

General Information

Governing Law

This Pack is governed by English Law. Unless otherwise agreed the contractual terms of this policy, all prior information and all communications will be in English.

Disclosure (in relation to insurance cover provided as part of the Barclays Pack(s) range)

You are responsible for providing complete and accurate information to insurers when you take out your insurance policy, and throughout the life of your policy. It is important that you ensure that all statements you make when you purchase this Pack, on claim forms and other documents, are full and accurate. If you provide false or inaccurate information, or fail to disclose any information, to us or 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

Cover is underwritten by American International Group UK Limited and administered by Likewise Insurance Services B.V. (UK).

American International Group UK Limited

Registered Office: The AIG Building, 58 Fenchurch Street, London EC3M 4AB.
Registered in England No: 10737370.

American International Group UK Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. (FRN 781109.)

Likewise Insurance Services B.V. ("LIS") is a Dutch private limited company (Dutch companies house number 57476829). LIS is authorized and regulated by the Dutch Autoriteit Financiële Markten ("AFM"), registration number 12041994.

LIS has established a branch in the United Kingdom (Companies House number BR016683). The UK branch is registered with the Financial Conduct Authority ("FCA"), registration number FRN610709.

Brexit

This branch is deemed authorised and regulated by the FCA. Details of the Temporary Permissions Regime ("TPR") which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the FCA's website.

Find out more

Online

[barclays.co.uk/packs](https://www.barclays.co.uk/packs)

By phone

0800 158 3199*



You can get this in Braille, large print or audio. For information about all of our accessibility services or ways to contact us, visit [barclays.co.uk/accessibility](https://www.barclays.co.uk/accessibility)

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.

Barclays Bank UK PLC. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Financial Services Register No. 759676). Barclays Insurance Services Company Limited is authorised and regulated by the Financial Conduct Authority (Financial Services Register No. 312078).

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

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