

# Important information

In this document, 'we/us/our' refers to Barclays Bank UK PLC and Barclays Insurance Services Company Limited.

## Important notice – information and changes the insurer needs to know about

You must always take reasonable care to give full and correct answers to the questions the insurer (Gresham) asks. You must also tell them immediately if anything on your policy schedule or 'Statement of Fact' is incorrect or changes during your policy period.

You also need to tell the insurer if

- Any member of your household or anyone insured on the policy has any unspent criminal convictions (except motoring offences) or any prosecutions pending
- The people to be insured change

For buildings, buildings landlord, contents, and starter contents cover(s), you must also tell the insurer if you plan to

- Lend or let your home (not applicable for buildings landlord cover)
- Use your home for business (other than computer work, emails, telephone calls or administration)
- Alter or renovate the buildings (but not internal renovations)
- Leave your home unoccupied for more than the agreed number of days

When you tell the insurer about a change, they will tell you if this affects your policy (for example if they can no longer offer cover or if they need to change your premium).

If you don't give the insurer full and correct information, or tell them about the above changes, they may

- Change your premium, excess or cover
- Refuse to pay all or part of a claim or cancel your cover

If you are unsure whether you need to tell the insurer of a change please call **0800 158 4075**.

Your renewal invitation is offered using the information the insurer holds at the time of issue. They may revise or withdraw it if, before the date your renewal takes effect, anything happens that gives rise to a claim, even if they are notified after your renewal date.

We recommend you keep a record (including copies of letters) of all information provided to the insurer for your future reference.

## Adequacy of sum insured

You must ensure that your sum(s) insured (except for Starter Contents cover) is/are not less than the full cost of rebuilding the property and] replacing the goods. Failure to do so may invalidate your policy or reduce claims settlements.

# Aviva – privacy notice

## Personal information

The data controller responsible for this personal information is Gresham Insurance Company Limited (A member of the Aviva Group) as the insurer of the product.

Additional controllers include

- Barclays Group companies who are responsible for the sale and distribution of the product and
- Any applicable insurers, reinsurers or brokers the insurer uses

The insurer collects and uses personal information about you so that they can provide you with a policy that suits your insurance needs. This notice explains the most important aspects of how they use your information but you can get more information about the terms they use and view their full privacy policy at [www.aviva.co.uk/privacypolicy](http://www.aviva.co.uk/privacypolicy) or request a copy by writing to them at Aviva, Freepost, Mailing Exclusion Team, Unit 5, Wanlip Road Ind Est, Syston, Leicester, LE7 1PD.

## Personal information the insurer collects and how they use it

The insurer will use your personal information collected from you and obtained from other sources

- To provide you with insurance: they need this to decide if they can offer insurance to you and if so on what terms, and also to administer your policy, handle any claims and manage any renewal
  - Manage arrangements they have with insurers, reinsurers and brokers they use, and for the detection and prevention of fraud
  - Help them better understand their customers and improve their customer engagement. This includes profiling and customer analytics, which allows them to make certain predictions and assumptions about your interests, make correlations about their customers to improve their products and to suggest other products which may be relevant or of interest to customers
- To meet any applicable legal or regulatory obligations: they need this to meet compliance requirements with their regulators (e.g., Financial Conduct Authority), to comply with law enforcement and to manage legal claims and
- To carry out other activities that are in the public interest: for example, they may need to use personal information to carry out anti-money laundering checks

The insurer may also use personal information about other people, for example family members you wish to insure on a policy. **If you are providing information about another person the insurer expects you to ensure that they know you are doing so. You might find it helpful to show them this privacy notice.**

The personal information the insurer collects and uses will include name, address, date of birth, financial information and details of your home. If a claim is made, they will also collect personal information about the claim from you and any relevant third parties. They may also need to ask for details relating to the health or any unspent offences or criminal convictions of you or somebody else covered under your policy. They recognise that information about health and offences or criminal convictions is particularly sensitive information. They will ensure that they only use that information where they need to for their insurance purposes (including assessing the terms of your insurance contract, dealing with changes to your policy and/or dealing with claims).

There may be times when the insurer needs consent to use personal information for a specific reason. If this happens, they will make this clear to you at the time. If you give them consent to use personal information, you are free to withdraw this at any time by contacting them (see ‘Contacting the insurer’ section below). Please note that if consent to use this information is withdrawn, they may

not be able to continue to process the information you gave them for this/these purpose(s). This would not affect their use of the information where consent is not required.

Of course, you don't have to provide the insurer with any personal information, but if you don't provide the information they need they may not be able to proceed with your application or any claim you make.

Some of the information they use as part of this application may be provided to them by a third party. This may include information already held about you and your home within the Aviva group, including details from previous quotes and claims, information they obtain from the Barclays Group of companies, publicly available records, trusted third parties and from industry databases, including fraud prevention agencies and databases.

### **Credit Reference Agency searches**

To ensure the insurer has the necessary facts to assess your insurance risk, verify your identity, help prevent fraud and provide you with their best premium and payment options, they may need to obtain information relating to you at quotation, renewal and in certain circumstances where policy amendments are requested. The insurer or its agents may undertake checks against publicly available information (such as electoral roll, county court judgements, bankruptcy orders or repossession). Similar checks may be made when assessing claims.

The identity of the insurer's Credit Reference Agency and the ways in which they use and share personal information, are explained in more detail at [www.transunion.co.uk/crain](http://www.transunion.co.uk/crain).

### **Automated decision making**

The insurer carries out automated decision making to decide whether they can provide insurance to you and on what terms. In particular, they use an automated underwriting engine to process the personal information you provide as part of this application process. This will include information such as your age, as well as details of your property including address and postcode. The automated engine may validate the information you provide against other records they hold about you in their systems and third-party databases, including public databases. They may also supplement the information you provide with information from third parties who can provide more information about you (for example credit reference agency searches) or your property (for example through land registers and commercially available property databases). This also includes information from the Barclays Group of companies, this does not include any personal transactional information. They do this to calculate the insurance risk and how much the cover will cost you. Without this information they are unable to provide a price that is relevant to your individual circumstances and needs. The insurer regularly checks the way their underwriting engine works to ensure they are being fair to customers. After the automatic decision has been made, you have the right to speak to someone from Aviva who may review the decision and provide a more detailed explanation. If you wish to invoke this right please contact us at [dataprt@aviva.com](mailto:dataprt@aviva.com).

### **How the insurer shares your personal information with others**

The insurer may share your personal information

- With the Aviva group, their agents and third parties who provide services to them, Barclays Group and other insurers (either directly or via those acting for the insurer such as loss adjusters or investigators) to help them administer their products and services
- With regulatory bodies and law enforcement bodies, including the police, e.g. if they are required to do so to comply with a relevant legal or regulatory obligation
- With other organisations including insurers, public bodies and the police (either directly or using shared databases) for fraud prevention and detection purposes
- With reinsurers who provide reinsurance services to Aviva and for each other in respect of risks underwritten by Aviva, with insurers who cover Aviva under its group insurance policy and with their brokers who arrange and manage such cover, assess and deal with reinsurance and insurance claims under such cover and to meet legal obligations. They will keep your data for the

period necessary for these purposes and may need to disclose it to other companies within their group, their agents and third party service providers, law enforcement and regulatory bodies

Some of the organisations the insurer shares information with may be located outside of the European Economic Area (“EEA”). They'll always take steps to ensure that any transfer of information outside of Europe is carefully managed to protect your privacy rights. For more information on this please see the insurer's Privacy Policy or contact them.

### **How long the insurer will keep your personal information for**

The insurer maintains a retention policy to ensure they only keep personal information for as long as they reasonably need it for the purposes explained in this notice. They need to keep information for the period necessary to administer your insurance and deal with claims and queries on your policy. They may also need to keep information after their relationship with you has ended, for example to ensure they have an accurate record in the event of any complaints or challenges, carry out relevant fraud checks, or where they are required to do so for legal, regulatory or tax purposes.

### **Your rights**

You have various rights in relation to your personal information, including the right to request access to your personal information, correct any mistakes on the insurer's records, erase or restrict records where they are no longer required, object to use of personal information based on legitimate business interests, ask not to be subject to automated decision making if the decision produces legal or other significant effects on you, and data portability. For more details in relation to your rights, including how to exercise them, please see the insurer's full privacy policy or contact them using the 'Contacting the insurer' details below.

### **Contacting the insurer**

If you have any questions about how the insurer uses personal information, or if you want to exercise your rights stated above, please contact their Data Protection team by either emailing them at [dataprt@aviva.com](mailto:dataprt@aviva.com) or writing to the Data Protection Officer, Level 5, Pitheavlis, Perth, PH2 0NH. If you have a complaint or concern about how the insurer use your personal information, please contact us in the first instance and we will attempt to resolve the issue as soon as possible. You also have the right to lodge a complaint with the Information Commissioners Office at any time.

### **Fraud prevention and detection**

In order to prevent and detect fraud the insurer may at any time

- Share information about you with other organisations and public bodies including the police
- Undertake additional fraud searches
- Check and/or file your details with fraud prevention agencies and databases, and if you give the insurer false or inaccurate information and they suspect fraud they will record this

The insurer can supply, on request, further details of the databases they access or contribute to. If you require further details, please contact them.

The insurer and other organisations may also search these agencies and databases to

- Help make decisions about the provision and administration of insurance 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 give them other satisfactory proof of identity

## **Claims history**

- Under the conditions of your policy you must tell the insurer 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 the insurer about an incident, they will pass information relating to it to a database
- The insurer may search these databases when you apply for insurance, in the event of an incident or claim, or at the time of renewal to validate your claims history or that of any other person or property likely to be involved in the claim

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

## **Renewing your insurance**

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

- (a) Give you an opportunity to renew your insurance for a further year or
- (b) Let you know that the insurer is unable to renew your insurance

If the insurer doesn't offer renewal, they will tell you why, for example

- The product is no longer available
- They reasonably suspect fraud
- Your claims history is poor
- They have changed their eligibility criteria
- You no longer meet their eligibility criteria or
- You have not taken reasonable care to provide complete and accurate answers to the questions they ask

If the insurer offers renewal, we will tell you

- About any changes they are making to your policy terms and conditions
- To check this insurance continues to meet your needs
- To check that the information the insurer has is still correct and
- Next year's price

If you wish to make any changes at renewal, please call **0800 158 4075**.

You can cancel your policy at any time. Please see the 'General Conditions' in your policy booklet.

## **Automatic renewal of your policy**

We will contact you at least 21 days before your renewal date.

Where we offer you renewal terms and you have chosen to automatically renew your policy will be automatically renewed and the renewal premium will be collected by your chosen payment method.

You can opt in\* or opt out of automatic renewal free of charge at any time by:

- visiting <https://insuranceportal.av.qs.online-insure.com/portal/logon>
- calling 0800 051 3533
- writing to Barclays Insurance, PO Box 7463, Perth, PH2 0YX.
- visiting your local branch

\*Opting in to automatic renewal may not be available in certain circumstances.

We will not automatically renew your policy if:

- you have chosen a payment method that doesn't offer automatic renewal.
- you have opted out of your automatic renewal.
- you have a poor payment or credit history.

If any of the above happens you will receive a renewal letter providing you with options on how to renew your policy and avoid being left without cover.

## **Ensuring you have continuous cover**

If you are considering not renewing with Gresham, make sure you can get the alternative cover you need before your policy ends.

## **Regulatory status**

Barclays Bank UK PLC, Gresham Insurance Company Limited and Aviva Insurance Limited are all authorised by the Prudential Regulation Authority and regulated by the Prudential Regulation Authority and the Financial Conduct Authority (FCA).

Barclays Insurance Services Company Limited is authorised and regulated by the Financial Conduct Authority. You can check this information by visiting the FCA web site [www.fca.org.uk/register](http://www.fca.org.uk/register).

The FCA registration numbers are

- 759676 and 312078 for Barclays
- 202160 for Gresham and
- 202153 for Aviva

## **Financial Services Compensation Scheme**

Depending on the circumstances of your claim you may be entitled to compensation from the Financial Services Compensation Scheme (FSCS) if we or the insurer cannot meet our obligations. See [www.fscs.org](http://www.fscs.org) for more details.

## **Choice of law**

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

- At the date of the contract you live in Scotland, Northern Ireland, the Channel Islands or the Isle of Man, in which case the law of that country will apply or
- You and the insurer agree otherwise

## **Use of language**

Unless otherwise agreed, the contractual terms and conditions and other information relating to this contract will be in English.

## **Copy of document availability**

If you would like to receive copies of your policy documents in paper, please call us on **0800 158 4075** or write to Barclays Insurance, PO Box 7463, Perth, PH2 0YX. Copies will be provided free of charge.

## **Customers with disabilities**

This document and other related ones are also available in large print, audio and Braille. If you need them in any of these formats please contact Customer Services on **0800 158 4075**.

## **Telephone call recording**

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

Barclays Insurance Services Company Limited. 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. Financial Services Register No. 202160. Registered in England. Registered No. 110410. Registered Office: 8 Surrey Street, Norwich, NR1 3NG.