



# Your Guide to Home Insurance

and Insurance Product  
Information documents





## About Barclays Insurance Services

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

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

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

## Regulatory status

Barclays Bank UK PLC is authorised by the Prudential Regulation Authority and regulated by the Prudential Regulation Authority and the Financial Conduct Authority.

Barclays Insurance Services Company Limited is authorised and regulated by the Financial Conduct Authority.

## The Financial Services Register

You can check that we are regulated by the Financial Conduct Authority by visiting their website [www.fca.org.uk/register](http://www.fca.org.uk/register) or by contacting the Financial Conduct Authority on 0800 111 6768.

Barclays Financial Conduct Authority registration numbers are 759676 and 312078.

## Advice or information/Remuneration

We only offer home insurance from Gresham Insurance Company Limited (which is a member of the Aviva Group) and Hiscox Insurance Company Limited, and we act for and on behalf of these insurers.

Barclays Home Insurance is underwritten by Gresham Insurance Company Limited, the insurer, who when a policy is sold pays us a percentage commission of the total premium. If the type of policy sold also reaches a profit surplus the insurer then pays us a further commission.

This insurance is provided on a non-advised information only basis, so we will not make a personal recommendation about the suitability of this insurance.

Barclays Premium Home Insurance is underwritten by Hiscox Insurance Company Limited. We act as an introducer to Hiscox Underwriting Limited, who arrange Home Insurance for Barclays Premier customers, on behalf of Hiscox Insurance Company Limited, the insurer (see <https://www.barclays.co.uk/premier-banking/current-accounts> for qualification criteria).

## Statement of demands and needs

Barclays home insurance policy meets the demands and needs of customers who wish to protect their home, possessions or both in a flexible way, that meets their individual needs.

This policy is based on covers you have chosen. You have not received advice or a recommendation about the suitability of this policy for your demands and needs from either the insurer or Barclays.

## Complaints

We hope that you are happy with the service we provide. However, if you are unhappy with it, we would like to hear from you. You can contact us, by writing to Barclays Customer Service Centre, PO Box 7463, Perth PH2 0YX or telephone us on 0800 051 3533\*.

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

For products you bought online from us, you can also raise a complaint with the Financial Ombudsman Service via the Online Dispute Resolution (ODR) platform provided by the European Commission. You can access the ODR platform here at <http://ec.europa.eu/odr>. You'll need to quote our postal address (Barclays, Leicester, LE87 2BB), website address ([barclays.co.uk](http://barclays.co.uk)) and email address [ODR@barclays.com](mailto:ODR@barclays.com) to use this service. Although it may be quicker to contact the Financial Ombudsman Service directly.

Following the complaints procedure does not affect your right to take legal action. Details of our complaints procedures can be obtained by calling 0800 051 3533\*.

## Financial Services Compensation Scheme

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

Insurance advising and arranging is covered for 90% of the claim, without any upper limit. For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim, without any limit. Please refer to your policy to find out whether the insurer is also covered by the FSCS. Further information about compensation scheme arrangements is available from the FSCS website [fscs.org.uk](http://fscs.org.uk).

## Change of underwriter

From time to time for commercial reasons Barclays Insurance Services Company Limited may decide to change its chosen insurer. In such circumstances we will write to you at least 21 days before your current insurance expires with details of the new proposed insurer (currently Gresham Insurance Company Limited) and any other current changes to the insurance.



## Sending you information

We must give you some information by law or to allow our relationship to work properly. This includes information about changes in the way your policy works, or about other changes in our products and services that affect you. We may also need to ask you to do something or to give us some information.

We will contact you using the details you give us. Where we send information to you, we will send it to the most recent address or mobile number we have for you. If you don't tell us promptly about a change in your details, you may not receive information that could be important – or it could fall into the wrong hands.

Where we can, we will let you choose how you want us to contact you, for example by email or online or by post.

Where we communicate with you electronically we will send important messages on matters that relate to your account using texts, email and other digital methods. Where we hold your mobile number or email we will send you a text, email or other electronic message reminding you to view the message, when that is legally required or we reasonably think it is appropriate.

Once we've sent a message to you, we will assume you have received it, which is why it's important to look out for things like emails or texts from us. We are always working to make our services more convenient and flexible so we may launch new ways of communicating with you in the future.

## How we use the information we hold about you

Barclays is committed to protecting your personal data. We will use your information for a number of different purposes, for example, to manage your account(s), to provide our products and services to you and others and to meet our legal and regulatory obligations. We may also share your

information with our trusted 3rd parties for these purposes. For more detailed information on how and why we use your information, including the rights in relation to your personal data, and our legal grounds for using it, please go to [www.barclays.co.uk/important-information/control-your-data](http://www.barclays.co.uk/important-information/control-your-data) or you can request a copy from us.

### Credit Reference Agencies and Fraud Prevention Agencies

In order to process your application we will supply your personal information to credit reference agencies and fraud prevention agencies and they will give us information about you, such as about your financial history. We do this to assess creditworthiness and product suitability, check your identity, manage your account, trace and recover debts and prevent criminal activity. These agencies may in turn share your personal information with other organisations. If fraud is detected, you could be refused certain services, finance or employment. Once you open an account with us, we will share account data with the credit reference agencies on an ongoing basis.

If false or inaccurate information is provided to us and fraud is identified, details may be passed to credit reference and fraud prevention agencies to prevent fraud and money laundering and to verify your identity.

The Credit Reference Agency Information Notice (CRAIN) describes how the three main credit reference agencies in the UK each use and share personal data. The CRAIN is available on the credit reference agencies' websites:

- [www.callcredit.co.uk/crain](http://www.callcredit.co.uk/crain)
- [www.equifax.co.uk/crain](http://www.equifax.co.uk/crain)
- [www.experian.co.uk/crain](http://www.experian.co.uk/crain)

Or you can ask us for a copy of these.

For more details on how information held by credit reference agencies and fraud prevention agencies may be used, please go to [www.barclays.co.uk/important-information/control-your-data](http://www.barclays.co.uk/important-information/control-your-data) or you can request a copy from us.

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).

Registered in England, Registered No. 9740322. Registered Office 1 Churchill Place, London E14 5HP. "The Woolwich" and "Woolwich" are trading names of Barclays Bank UK PLC.

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

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

The insurer of Home Emergency Cover and Legal Services Cover is Aviva Insurance Limited. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Registered Office: Pitheavlis, Perth PH2 0NH. Registered in Scotland No. 2116.

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

# Insurance Product Information Documents

Please read the Insurance Product Information Documents for the covers that you have chosen.

They provide a summary of the main cover features, making it easy to compare with other insurance products.

Buildings & Contents Cover

Starter & Student Contents Cover

Landlord Cover

Gadget, Bike, Sports Equipment and Personal Items Cover

Home Emergency Cover

Legal Services Insurance

# Home Insurance

## Insurance Product Information Document

**Company: Gresham Insurance Company Limited**

**Product: Barclays Home Insurance – Buildings & Contents Cover**

Registered in England, Registered No. 110410. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Registered Office: 8 Surrey Street, Norwich, Norfolk, NR1 3NG. Firm Reference Number 202160.

This is a summary of our insurance policy. You will find all the terms and conditions, along with other important information, online or in the policy documents.

### What is this type of insurance?

With Barclays Home Insurance, you can choose individual elements of standard or optional cover. This document focuses on the core Buildings and Contents Cover options and will only be relevant for the covers that you choose or have chosen. There are other cover options available depending on your needs.



#### What is insured?

##### Buildings & Contents Cover

**For most customers, the amount we'll pay to rebuild your home and/or replace your contents is unlimited. If you are ineligible for unlimited cover, a selected sum insured will apply. This amount will show on your schedule.**

##### Under our Buildings Cover:

- ✓ Damage to the structure of your home (including garages and outbuildings) – up to buildings sum insured
- ✓ Replacement of external door locks if keys are lost or stolen – up to buildings sum insured
- ✓ Sourcing a domestic water leak which is damaging the home (including making good after the leak's been fixed) – up to £5,000
- ✓ Cost of alternative accommodation if your home is uninhabitable following insured damage – up to £100,000
- ✓ Public liability – if you're held legally liable (as the homeowner) for injury to a third-party or their property – up to £2,000,000

##### Under our Contents Cover:

- ✓ Theft or damage to contents (in your home, garages, outbuildings or gardens) – up to contents sum insured
- ✓ Replacement of external door locks if keys are lost or stolen – up to £1,000
- ✓ Household removals – up to contents sum insured
- ✓ Sets, pairs or suites of items – up to contents sum insured
- ✓ Damage to freezer food caused by change in temperature – up to £500
- ✓ Occupiers and personal liability – if you are found to be legally responsible for injury to a third party or their property – up to £2,000,000
- ✓ Tenant's liability – if you're held legally liable for damage to your landlord's property – up to £10,000

##### Optional covers

- Accidental Damage – Buildings
- Accidental Damage – Contents



#### What is insured? Continued...

##### Optional covers (continued)

- Working From Home – Designed to extend cover for business equipment when you need more than the standard amount
- Protected No Claims Discount (NCD) – claim up to twice in five years without losing your NCD or impacting premiums as a direct result of a claim
- Student Contents Extension Cover – Designed to extend the contents cover to include items temporarily removed to student accommodation



#### What is not insured?

Below are some of the key exclusions and restrictions. A full list of what is not covered along with the general exclusions can be found in the policy document.

- ✗ Damage from wear and tear, electrical and mechanical breakdown, or gradual deterioration
- ✗ Wet or dry rot
- ✗ Storm damage to fences, gates and hedges
- ✗ Certain damage (e.g. from burst pipes) to buildings or contents when your home is unoccupied for more than the number of days shown on your schedule
- ✗ Motorised vehicles, aircraft, boats, boards, caravans or trailers

##### Optional Covers

##### Buildings Accidental Damage

- Damage caused by faulty or unsuitable material, or poor workmanship

##### Contents Accidental Damage

- Accidental Damage caused by chewing, scratching or fouling by domestic animals

##### Student Contents Extension

- Theft unless someone has broken into our out of a building by using force and violence or by deception to get in



## Are there any restrictions on cover?

- ! Certain limitations may apply to your policy. For example:
  - the excess (the amount you have to pay on any claim);
  - monetary limits for certain covers; and/or
  - clauses that exclude certain types of loss or damage.
- ! Other limitations apply if your property is used for a business or profession – ask about our Working From Home Cover.
- ! To be eligible for Student Contents Extension cover the student must be a full time student attending a university or college in the United Kingdom (or part time if receiving a Disabled Student Allowance).



## Where am I covered?

- ✓ At the home you're insuring – as long as it's within the United Kingdom, Channel Islands or Isle of Man.
- ✓ Optional accidental damage cover only applies inside your home and garden (including outbuildings).



## What are my obligations?

- You must take reasonable care to give us complete and accurate answers to any questions we ask – whether you're taking out, renewing or making changes to your policy.
- Please tell us immediately if the information set out in the application form, 'Your Statement Of Fact' document or your schedule changes.
- You must observe and fulfil the terms, provisions, conditions and clauses of this policy – failure to do so could affect your cover.
- You must tell us about any loss, damage or liability as soon as possible – so we can tell you what to do next and help resolve any claim.
- If you need to make a claim, we will tell you what information you need to provide us to achieve a settlement. For full details please see the "General Conditions" section in the policy booklet.



## When and how do I pay?

You can pay your premium all at once by credit / debit card or annual direct debit – or monthly by direct debit.



## When does the cover start and end?

From the start date (shown on your schedule) for 12 months.



## How do I cancel the contract?

You can cancel your policy within 14 days of purchase or renewal (or from the day you receive the policy or renewal documents, if this is later).

If you cancel before the cover starts we'll refund the premium you've paid.

If you cancel after your cover has started, we'll reduce your refund to pay for the time you were covered.

To cancel your policy, call 0800 051 3533.

# Home Insurance

## Insurance Product Information Document

**Company: Gresham Insurance  
Company Limited**

**Product: Barclays Home Insurance –  
Starter & Student Contents Cover**

Registered in England, Registered No. 110410. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Registered Office: 8 Surrey Street, Norwich, Norfolk, NR1 3NG. Firm Reference Number 202160.

This is a summary of our insurance policy. You will find all the terms and conditions, along with other important information, online or in the policy documents.

### What is this type of insurance?

With Barclays Home Insurance, you can choose individual elements of standard or optional cover. This document focuses on the Starter and Student Contents cover options and will only be relevant for the covers that you choose or have chosen. There are other cover options available depending on your needs.



#### What is insured?

##### Starter & Student Contents Cover

(Sum insured £2,000 to £15,000)

**Designed to meet the needs of students or those who do not require the full contents cover.**

- ✓ Theft or damage to contents (in your home, garages, outbuildings or gardens) – up to contents sum insured
- ✓ Replacement of external door locks if keys are lost or stolen – up to £1,000
- ✓ DIY removals/Contents in transit to or from college or university – up to contents sum insured
- ✓ Occupiers and personal liability – if you are found to be legally responsible for injury to a third party or their property – up to £2,000,000
- ✓ Tenant's liability – if you're held legally liable for damage to your landlord's property – up to £10,000 for Starter, £1,000 for Student)

##### Optional Covers:

- Accidental Damage – Contents
- Protected No Claims Discount (NCD) – claim up to twice in five years without losing your NCD or impacting premium as a direct result of a claim



#### What is not insured? Continued...

- ✗ Certain damage (e.g. from burst pipes) to contents when your home is unoccupied for more than the number of days shown on your schedule
- ✗ Motorised vehicles, aircraft, boats, boards, caravans or trailers

##### Optional Covers

##### Accidental Damage – Contents

- Accidental Damage caused by chewing, scratching or fouling by domestic animals



#### Are there any restrictions on cover?

- ! Certain limitations may apply to your policy. For example:
  - the excess (the amount you have to pay on any claim);
  - monetary limits for certain covers; and/or
  - clauses that exclude certain types of loss or damage.
- ! Other limitations apply if your property is used for a business or profession.
- ! To be eligible for Student Contents cover you must be a full time student attending a university or college in the United Kingdom (or part time if receiving a Disabled Student Allowance).



#### What is not insured?

Below are some of the key exclusions and restrictions. A full list of what is not covered along with the general exclusions can be found in the policy document

- ✗ Damage from wear and tear, electrical and mechanical breakdown, or gradual deterioration
- ✗ Wet or dry rot



#### Where am I covered?

- ✓ At the home you're insuring – as long as it's within the United Kingdom, Channel Islands or Isle of Man.
- ✓ Optional accidental damage cover only applies inside your home and garden (including outbuildings).



## What are my obligations?

- You must take reasonable care to give us complete and accurate answers to any questions we ask – whether you're taking out, renewing or making changes to your policy.
- Please tell us immediately if the information set out in the application form, 'Your Statement Of Fact' document or your schedule changes.
- You must observe and fulfil the terms, provisions, conditions and clauses of this policy – failure to do so could affect your cover.
- You must tell us about any loss, damage or liability as soon as possible – so we can tell you what to do next and help resolve any claim.
- If you need to make a claim, we will tell you what information you need to provide us to achieve a settlement. For full details please see the "General Conditions" section in the policy booklet.



## When and how do I pay?

You can pay your premium all at once by credit / debit card or annual direct debit – or monthly by direct debit.



## When does the cover start and end?

From the start date (shown on your schedule) for 12 months.



## How do I cancel the contract?

You can cancel your policy within 14 days of purchase or renewal (or from the day you receive the policy or renewal documents, if this is later).

If you cancel before the cover starts we'll refund the premium you've paid.

If you cancel after your cover has started, we'll reduce your refund to pay for the time you were covered.

To cancel your policy, call 0800 051 3533.



# Home Insurance

## Insurance Product Information Document

**Company: Gresham Insurance  
Company Limited**

**Product: Barclays Home Insurance –  
Landlord Cover**

Registered in England, Registered No. 110410. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Registered Office: 8 Surrey Street, Norwich, Norfolk, NR1 3NG. Firm Reference Number 202160.

This is a summary of our insurance policy. You will find all the terms and conditions, along with other important information, online or in the policy documents.

### What is this type of insurance?

With Barclays Home Insurance, you can choose individual elements of standard or optional cover. This document focuses on the Landlord cover option and will only be relevant for the covers that you choose or have chosen. There are other cover options available depending on your needs.



#### What is insured?

##### Landlords Cover

**Protection for landlords privately letting up to 3 properties. For most customers, the amount we'll pay to rebuild your home and/or replace your contents is unlimited. If you are ineligible for unlimited cover, a selected sum insured will apply. This amount will show on your schedule.**

##### Under our Landlords Buildings Cover:

- ✓ Damage to the structure of your home (including garages and outbuildings) – up to buildings sum insured
- ✓ Sourcing a domestic water leak which is damaging the home (including making good after the leak's been fixed) – up to £5,000
- ✓ Malicious damage caused by tenants – up to £5,000
- ✓ Rehousing tenants in the event of a claim – up to £10,000
- ✓ Public liability – if you're held legally liable (as the homeowner) for injury to a third-party or their property – up to £2,000,000

##### Under our Landlord Contents Cover:

- ✓ Theft or damage to contents (in your home, garages, outbuildings or gardens) – up to contents sum insured
- ✓ Replacement of external door locks if keys are lost or stolen – up to £1,000
- ✓ Malicious damage caused by tenants – up to £5,000
- ✓ Sets, pairs or suites of items – up to contents sum insured
- ✓ Damage to freezer food caused by change in temperature – up to £500
- ✓ Occupiers and personal liability – if you are found to be legally responsible for injury to a third party or their property – up to £2,000,000



#### What is insured? Continued...

##### Optional Covers

- Accidental Damage – Buildings
- Accidental Damage – Contents
- Protected No Claims Discount (NCD) – claim up to twice in five years without losing your NCD or impacting premium as a direct result of a claim



#### What is not insured?

Below are some of the key exclusions and restrictions. For a full list, please refer to the Policy Document.

- ✗ Damage from wear and tear, electrical and mechanical breakdown, or gradual deterioration
- ✗ Wet or dry rot
- ✗ Storm damage to fences, gates and hedges
- ✗ Certain damage (e.g. from burst pipes) to buildings or contents when your home is unoccupied for more than the number of days shown on your schedule
- ✗ Motorised vehicles, aircraft, boats, boards, caravans or trailers

##### Optional Covers

##### Accidental Damage – Buildings

- Damage caused by faulty or unsuitable material, or poor workmanship

##### Accidental Damage – Contents

- Accidental Damage caused by chewing, scratching or fouling by domestic animals



## Are there any restrictions on cover?

- ! Certain limitations may apply to your policy. For example:
  - the excess (the amount you have to pay on any claim);
  - monetary limits for certain covers; and/or
  - clauses that exclude certain types of loss or damage.
- ! Other limitations apply if your property is used for a business or profession.



## Where am I covered?

- ✓ At the home you're insuring – as long as it's within the United Kingdom, Channel Islands or Isle of Man.
- ✓ Optional accidental damage cover only applies inside your home and garden (including outbuildings).



## What are my obligations?

- You must take reasonable care to give us complete and accurate answers to any questions we ask – whether you're taking out, renewing or making changes to your policy.
- Please tell us immediately if the information set out in the application form, 'Your Statement Of Fact' document or your schedule changes.
- You must observe and fulfil the terms, provisions, conditions and clauses of this policy – failure to do so could affect your cover.
- You must tell us about any loss, damage or liability as soon as possible – so we can tell you what to do next and help resolve any claim.
- If you need to make a claim, we will tell you what information you need to provide us to achieve a settlement. For full details please see the "General Conditions" section in the policy booklet.



## When and how do I pay?

You can pay your premium all at once by credit / debit card or annual direct debit – or monthly by direct debit.



## When does the cover start and end?

From the start date (shown on your schedule) for 12 months.



## How do I cancel the contract?

You can cancel your policy within 14 days of purchase or renewal (or from the day you receive the policy or renewal documents, if this is later).

If you cancel before the cover starts we'll refund the premium you've paid.

If you cancel after your cover has started, we'll reduce your refund to pay for the time you were covered.

To cancel your policy, call 0800 051 3533.

# Home Insurance

## Insurance Product Information Document

**Company: Gresham Insurance Company Limited**

**Product: Barclays Home Insurance – Gadget, Bike, Sports Equipment and Personal Items Cover**

Registered in England, Registered No. 110410. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Registered Office: 8 Surrey Street, Norwich, Norfolk, NR1 3NG. Firm Reference Number 202160.

This is a summary of our insurance policy. You will find all the terms and conditions, along with other important information, online or in the policy documents.

### What is this type of insurance?

With Barclays Home Insurance, you can choose individual elements of standard or optional cover. This document focuses on the Gadget, Bike, Sports Equipment and Personal Items cover options, which provide cover for these items in and away from the home. It will also only be relevant to the covers you choose or have chosen. There are other cover options available depending on your needs.



#### What is insured?

##### Your items at home or away

**Our covers are independent and can be bought separately, except gadget cover, which is only available with one of our contents covers.**

##### **Under our Gadget cover (Choose a sum insured between £1,000 and £10,000);**

- ✓ Accidental damage and loss (including theft) of your gadgets, such as mobile phones, laptops, tablets and other portable electronic devices
- ✓ Theft from an unattended road vehicle – up to £1,500
- ✓ Cover for electrical or mechanical breakdown of mobile phones once the manufacturers warranty has expired
- ✓ Unauthorised use of data – up to £10,000

##### **Under our Bike cover (Choose a sum insured between £250 and £3,500);**

- ✓ Accidental damage and loss (including theft) of your pedal cycle anywhere in the world
- ✓ Insure the most expensive pedal cycle and all the pedal cycles at the address shown on your schedule, will be covered
- ✓ Hire of a replacement pedal cycle until the day your claim is settled
- ✓ Public liability – if you're held legally liable for injury to a third-party or their property – up to £2,000,000

##### **Under our Sports Equipment cover (Choose a sum insured between £250 and £5,000);**

- ✓ Accidental damage and loss (including theft) of equipment or clothing used solely in connection with sporting activities, anywhere in the world
- ✓ Theft from an unattended road vehicle – up to £1500



#### What is insured? Continued...

##### Optional Cover

- Sports Plus – This extends to cover sports racquets, sticks, bats and clubs while in use

##### **Under our Personal Items cover (Choose a sum insured between £250 and £20,000);**

- ✓ Accidental damage and loss (including theft) of your personal items, such as jewellery, watches, clothes, bags and musical instruments, anywhere in the world
- ✓ Theft from an unattended vehicle – up to £1500
- ✓ Personal money – up to £250



#### What is not insured?

Below are some of the key exclusions and restrictions. A full list of what is not covered along with the general exclusions can be found in the policy document

##### Gadget Cover

- ✗ Cosmetic damage such as dents, scratches or any other type of damage that does not affect how the gadget works
- ✗ Loss of stored information, including downloads, music and applications

##### Bike Cover

- ✗ Any pedal cycle with a motor
- ✗ Theft unless the cycle is:
  - Securely locked to an object that cannot be moved
  - In a locked building; or,
  - In your immediate custody & control

##### Sports Equipment Cover

- ✗ Electrical or mechanical breakdown
- ✗ Loss or damage caused by wear & tear or any damage which happens gradually

##### Personal Items Cover

- ✗ Any loss covered by another policy
- ✗ Loss of personal money not reported to the police



## Are there any restrictions on cover?

- ! Certain limitations may apply to your policy. For example:
  - the excess (the amount you have to pay on any claim);
  - monetary limits for certain covers; and/or
  - clauses that exclude certain types of loss or damage.
- ! Other limitations apply if your property is used for a business or profession.
- ! Certain restrictions apply for theft from an unattended vehicle.



## Where am I covered?

- ✓ At the home you're insuring – as long as it's within the United Kingdom, Channel Islands or Isle of Man.
- ✓ Gadget, Bike, sports equipment and personal items extends to cover anywhere in the world.



## What are my obligations?

- You must take reasonable care to give us complete and accurate answers to any questions we ask – whether you're taking out, renewing or making changes to your policy.
- Please tell us immediately if the information set out in the application form, 'Your Statement Of Fact' document or your schedule changes.
- You must observe and fulfil the terms, provisions, conditions and clauses of this policy – failure to do so could affect your cover.
- You must tell us about any loss, damage or liability as soon as possible – so we can tell you what to do next and help resolve any claim.
- If you need to make a claim, we will tell you what information you need to provide us to achieve a settlement. For full details please see the "General Conditions" section in the policy booklet.



## When and how do I pay?

You can pay your premium all at once by credit/debit card or annual direct debit – or monthly by direct debit.



## When does the cover start and end?

From the start date (shown on your schedule) for 12 months.



## How do I cancel the contract?

You can cancel your policy within 14 days of purchase or renewal (or from the day you receive the policy or renewal documents, if this is later).

If you cancel before the cover starts we'll refund the premium you've paid.

If you cancel after your cover has started, we'll reduce your refund to pay for the time you were covered.

To cancel your policy, call 0800 051 3533.

# Home Emergency Cover

## Insurance Product Information Document

**Company: Aviva Insurance Limited**

**Product: Barclays Home Insurance**

Registered in Scotland No. 2116 Registered Office: Pitheavlis, Perth PH2 0NH. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm Reference Number 202153

This is a summary of our Home Emergency Cover policy. You will find all the terms and conditions, along with other important information, online or in the policy documents.

### What is this type of insurance?

Barclays Home Emergency Cover provides you with expert help with emergencies at your property such as; roof damage following a storm, plumbing emergencies, electrical emergency and breakdown and pest infestations.



#### What is insured?

##### Home Emergency Cover

**We will cover up to £1,000 per claim (£500 if the boiler is deemed to be beyond economical repair).**

- ✓ Repair of your main heating system
- ✓ Cover for emergencies relating to your internal plumbing or drainage
- ✓ Blockage to the underground drainage pipes
- ✓ Cover for a leak on your internal gas supply pipe
- ✓ Cover for electrical emergency and breakdown of the domestic electrical wiring
- ✓ Cover for damage to roofing, external windows and doors, broken locks and loss of keys
- ✓ Removal of an infestation of rats, mice or wasps' nests



#### Are there any restrictions on cover?

- ! Certain limitations may apply to your policy. For example:
  - monetary limits for certain covers; and/or
  - clauses that exclude certain types of loss or damage.
- ! Please refer to the policy document for full details of restrictions which may apply.



#### Where am I covered?

- ✓ At the home you're insuring – as long as it's within the United Kingdom, Channel Islands or Isle of Man.



#### What is not insured?

Below are some of the key exclusions and restrictions. A full list of what is not covered along with the general exclusions can be found in the policy document.

- ✗ Routine maintenance, cleaning and servicing
- ✗ Cost of replacing parts due to natural wear and tear
- ✗ Dual purpose boilers (Aga or Rayburn)
- ✗ Warm air and solar heating systems
- ✗ LPG boilers
- ✗ Underfloor heating
- ✗ Showers and domestic appliances
- ✗ Drains for which you do not have responsibility
- ✗ External gas supply pipe
- ✗ Appliances connected to your internal gas supply pipe
- ✗ Repairs or replacement of wall sockets, switches and light sockets
- ✗ Rats or mice outside the main house
- ✗ Any other pest not listed



#### What are my obligations?

- You must take reasonable care to give us complete and accurate answers to any questions we ask – whether you're taking out, renewing or making changes to your policy.
- Please tell us immediately if the information set out in the application form, 'Your Statement Of Fact' document or your schedule changes.
- You must observe and fulfil the terms, provisions, conditions and clauses of this policy – failure to do so could affect your cover.
- You must tell us about any loss, damage or liability as soon as possible – so we can tell you what to do next and help resolve any claim.
- If you need to make a claim, we will tell you what information you need to provide us to achieve a settlement. For full details please see the "General Conditions" section in the policy booklet.



### **When and how do I pay?**

You can pay your premium all at once by credit/debit card or annual direct debit – or monthly by direct debit.



### **When does the cover start and end?**

From the start date (shown on your schedule) for 12 months.



### **How do I cancel the contract?**

You can cancel your policy within 14 days of purchase or renewal (or from the day you receive the policy or renewal documents, if this is later).

If you cancel before the cover starts we'll refund the premium you've paid.

If you cancel after your cover has started, we'll reduce your refund to pay for the time you were covered.

To cancel your policy, call 0800 051 3533.

# Legal Services Insurance

## Insurance Product Information Document

**Company: Aviva Insurance Limited**

**Product: Barclays Home Insurance**

Registered in Scotland No. 2116 Registered Office: Pitheavlis, Perth PH2 0NH. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm Reference Number 202153

This is a summary of our Legal Services Insurance cover policy. You will find all the terms and conditions, along with other important information, online or in the policy documents.

### What is this type of insurance?

Barclays Legal Services Insurance provides covers for you and your family living in the home, and will provide a lawyer, if needed and the legal costs to pursue or defend certain disputes in court up to £50,000. Employment, consumer and property issues are all covered as well as personal injury and medical and cosmetic procedure negligence.



#### What is insured?

##### Legal Services Insurance cover

**We are only able to accept your claim if our lawyer believes that you are more likely than not to win your case**

- ✓ Employment Disputes
- ✓ Property Disputes
- ✓ Consumer Disputes
- ✓ Personal Injury Disputes
- ✓ Medical or Cosmetic Procedure Negligence Disputes



#### What is not insured?

Below are some of the key exclusions and restrictions. A full list of what is not covered along with the general exclusions can be found in the policy document.

- ✗ Any disciplinary or grievance procedures at work
- ✗ Disputes with your employer which commenced before or within the first 30 days of this cover
- ✗ A claim relating to quarrying, gas or mineral extraction where the effect is not limited specifically to your home
- ✗ A claim relating to planning including town and country planning legislation
- ✗ Any claim which relates to the letting out of a property
- ✗ Any claim for an illness or injury which develops gradually or is not caused by an identifiable incident
- ✗ Any claim relating to your own injury or death in a motorised vehicle that you are driving



#### Are there any restrictions on cover?

- ! Certain limitations may apply to your policy. For example:
  - monetary limits for certain covers; and/or
  - clauses that exclude certain types of loss or damage.
- ! Please refer to the policy document for full details of restrictions which may apply.



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