

Your Guide to Insurance for Life Insurance



About this Guide

This guide provides important information from both Barclays and Aviva (the insurance provider of this policy), and is for you to take away for reference. We will refer you to the various sections of this guide throughout the application process. You will need to sign a declaration at the end of the process of your application for Life Insurance. Before signing this declaration, you must read certain sections of this guide, including Legal Statements, Key Facts, and consent to obtain a medical report. You have a 30 day cooling off period from the date of commencement of this policy and it is important that you read the rest of the contents of this guide within that time. The key sections of the document are as follows:

Barclays Important Information

Section 1 – About our Insurance Services – information about Barclays Insurances Services Company Limited including your rights, details of how we use your personal information and confirming that this product is offered without us providing advice to you and how we are remunerated.

Section 2 – General Information – key summary information regarding this Life Insurance product.

Section 3 – How much cover do you need – a tool that can help you decide the right level of cover for you, with some prompts of things you may want to consider.

Important points you need to be aware of

- You must be aged between 18 and 68 when you apply for this policy.
- You must be a UK resident at the start of this policy. If after commencing the policy you start living outside of the UK the policy can continue throughout the term. The policy will remain subject to the laws of England throughout the term.
- This policy will only pay out upon your death and has no cash in value at any time.
- If you decide you don't want the policy, we'll give you your money back, if you change your mind within the first 30 days.

Aviva Important Information

Section 4 – Legal Statements – Data Protection and Prevention of Money Laundering and how and when Aviva will share your medical information and why Aviva needs your consent to obtain a medical report from your doctor.

Section 5 – Key Facts – more detailed information about the key features, exclusions and limitations of this Life Insurance product and how to contact Aviva with any queries or complaints.

Section 6 – Life Insurance Plan Conditions – the terms and conditions of this Life Insurance plan.

Section 1

About our Insurance Services

In the following section 'we/us/our' refers to Barclays Bank UK PLC and Barclays Insurance Services Company Limited. Barclays Bank UK PLC arranges Life Insurance as an intermediary through Barclays Insurance Services Company Limited, which is a wholly owned subsidiary company of Barclays Bank UK PLC.

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

Statutory status

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). The Financial Conduct Authority is the independent watchdog that regulates financial services.

Financial Services Register

You can check details of our Regulators and Registration by visiting the 'Financial Services Register' at www.fca.org.uk/register. You can also contact the Financial Conduct Authority direct on 0800 111 6768.

Advice or information/Remuneration

We can only offer non-advised life insurance from Aviva Life & Pensions UK Ltd and we act on behalf of this insurance undertaking. This is offered on a non-advised information only basis. Therefore we will not make a recommendation about the suitability of this policy for your demands and needs.

This policy is underwritten by Aviva Life & Pensions UK 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.

Complaints

We hope 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 520, Norwich NR1 3WG or telephone us on 0800 158 3066*.

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) and email address ODR@barclays.com to use this service. Although it may be quicker to contact the Financial Ombudsman Service directly.

Using the complaints procedure does not affect your right to take legal action. Details of our complaints procedure can be found in the Complaints Procedure section of your policy document.

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. Please refer to section 5, the Key Features Document, to find out whether the insurer is also covered by the FSCS.

Further information about compensation scheme arrangements is available from the FSCS website www.fscs.org.uk or write to Financial Services Compensation Scheme, 10th Floor, Beaufort House, 15 St Botolph Street, London EC3A 7QU.

Demands and needs statement

This Policy is designed to provide a cash sum if you die during the term of the policy. You may need to review and update your cover from time to time to ensure that it remains adequate.

Important Information

It's important that you answer all the questions on any application form fully, truthfully and accurately. This is because we'll use the answers you give to determine what your policy will cover and the price you will pay for the policy.

Even if you've already provided information in a previous application, you must provide it to us again on any application form.

If you don't answer all the questions fully, truthfully and accurately this could affect how much we pay out if you make a claim and could mean we won't pay out your claim at all.

We also recommend that you check your policy on a regular basis to ensure it remains adequate for your needs and update it if required.

Data protection

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 barclays.co.uk/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

www.equifax.co.uk/crain

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 barclays.co.uk/control-your-data or you can request a copy from us.

Section 2

General Information

Single application

We only offer individual fixed level term Insurance. This means that each person who requires cover will need to have their own individual policy.

Sum Insured and Term

You can start by choosing either the premium you want to pay or the amount of cover you require (the “sum insured”). Premiums are fixed for the duration of your policy. You should also decide how long you require cover under the policy (the “term”). Cover cannot go beyond the day before your 70th birthday and the policy will end if you stop paying premiums. Your policy has no cash-in value either during or at the end of its term.

When deciding how much sum insured you require, some things to think about are:

- how much your dependants would need to survive on should anything happen to you
- the amount of outstanding mortgage not already covered
- other outstanding loans not already covered
- education for your children
- any other expenses you wish to cover

Alternatively, if you already know how much you can afford to pay for life insurance each month, you can tell us the amount you want to pay (minimum of £6), and we'll tell you how much cover you can have for that amount.

The maximum sum insured is £500,000. The minimum sum assured is based on the minimum premium of £6 per month being applied.

Some things you could consider in deciding the term could include:

- how long is it before your dependants will start to earn their own income
- how many years has your mortgage got left to run
- how many years have other loans or debts got left to run
- how many years before your children finish their education

The minimum term is 1 year and the maximum is 51 years (the term must end before the date of your 70th birthday). You should read the Aviva Key Facts document (section 5) and the full terms and conditions (section 6) carefully – these explain more about how the cover works and some of the factors you should consider.

Level cover

We only offer level term insurance on an individual life basis.

- This is where the sum insured is the same over the whole term of the policy. For example, if you take out £100,000 of life insurance cover on day one, you will be covered for £100,000 throughout the term of the policy
- It pays out a guaranteed lump sum if you die during the term of the plan.
- **Important Information:** This policy will not pay out on diagnosis of a terminal illness, only on death during the policy term.

Policies in Trust – Factors to consider

Life insurance can be put in Trust. There are a number of advantages to doing this, some or all of which may apply to you, for example:

- **To reduce your inheritance tax liability**
 - by making sure that the policy proceeds do not form part of your estate
- **To ensure a speedy payment of any death claim**
 - Aviva will pay the claim to the surviving trustees on admission of the claim. There is no need to wait until personal representatives obtain a Grant of Representation (e.g. Grant of Probate).
- **To give away the value of your policy, whilst you can retain some control over any decisions in respect of the trust including who will ultimately benefit**
- **To protect assets from third parties, such as creditors**
 - as the trust property does not belong to you

It is possible to place this plan in trust at any time during the policy term. It is relatively straightforward to do, but we would always suggest that you think carefully before making a decision.

Anyone thinking of using a trust or doing anything under the provisions of a trust should rely on the advice of their own legal and/or financial advisers. We would urge you to seek appropriate professional advice relevant to your own circumstances before proceeding.

This is important for a number of reasons:

- creating a trust has taxation as well as legal consequences
- once the trust has been created it cannot be revoked
- the trustees have a special duty to the beneficiaries and inappropriate use of a trust power by a trustee can make her/him personally liable for any resulting loss to the beneficiary.

You're not required to put your plan in trust but if you would like more general information about doing so, please contact customer services on 0800 158 3066*.

For advice and further information about your tax position please speak to a tax or financial adviser.

Section 3

How much Life cover do I need?

It is important for you to think about how much cover is required for your needs and what the cover would actually be used for.

You will need to decide on the right level of cover. Our life insurance cover calculator gives you an idea of how much life cover you should consider based on the information you supply. You can access this by visiting [barclays.co.uk/lifeinsurance](https://www.barclays.co.uk/lifeinsurance). It's only a general guide to help you identify areas and isn't an actual quotation or advice. You should make your own decisions about the term and level of cover.

At any stage, if you are unsure and want advice or your needs are identified as being complex, then you could ask to speak to one of our mortgage advisors or you can find more information on how you can obtain independent financial advice by visiting www.unbiased.co.uk

Sections 4-6 contain important information from Aviva. Within these sections all references to “us”, “we”, or “our” refer to Aviva

Section 4

As part of your application to Aviva Life and Pensions UK Ltd (the insurer) you will be required to read the following statements and documents.

During the application Barclays will seek confirmation of your agreement to them.

Data protection

For more information on how Aviva will hold and use your data, and your individual rights, please refer to the Aviva Data Protection Statement that will be made available to you at the start of your application.

Prevention of money laundering

In accordance with money laundering regulations, we have to check the identity and address of everybody who's involved with, or has a 'beneficial interest' in, this policy. This can include policyholders, premium payers, settlors, third parties and beneficial owners.

How will this be carried out?

We can check your identity and address either electronically, or by asking you to send us some documents.

Electronic verification

To do this, we use a third party company to carry out the check. The check will leave a 'footprint' on your credit file but it isn't a credit check so it won't affect your credit rating.

Documentary verification

In certain circumstances we may ask you to give us more evidence of your identity and address. If we do, we'll let you know what you need to send us.

Consent to obtain a Medical Report

References to 'we', 'us' or 'our' in this section mean Aviva unless otherwise stated.

- support the answers given to the medical questions in your application; or
- verify the answers given to the medical questions in your application if we randomly select your application for audit.

Before we can ask a doctor to give us a medical report, you need to give your consent under the Access to Medical Reports Act 1988.

Your rights under this Act are as follows:

- You can choose to not to give your consent but if you don't, we will not be able to go ahead with your application. This doesn't stop you from applying to other companies for cover.
- You can ask to see the report before your doctor sends it to us. If this is the case, we'll tell the doctor to keep the report for 21 days so you can arrange to see it. If you've not made arrangements to see the report within this time, your doctor will send it to us.
- If you choose not to see the report at this stage, you may ask the doctor for a copy within six months of it being sent to us. If you ask to see a copy of the report at a later date, we can send a copy to your doctor.
- If you think any part of the report isn't correct or is misleading, you may ask the doctor to amend it. If your doctor refuses to make the amendments, you may ask them to attach a statement outlining your views, which will then accompany the report.
- Your doctor can withhold access to the report if they feel it would cause physical or mental harm to you or others.

The medical report your doctor fills in asks about the following:

- Your current health including any care, medication or treatment you are currently receiving.
- The results of referrals or tests you are waiting for.
- Any time off work in the last three years.
- Your past health including details of any relevant illness, trauma, or referrals for specialist advice or treatment, hospital admissions, consultations with your doctor or any other medical adviser, therapist or counsellor, in particular if you have a history of:
 - Malignancy (cancer), cardiovascular (heart) disease, diabetes, and degenerative (gradually worsening) diseases;
 - Musculoskeletal disease or injury, for example, arthritis, rheumatism, back problems or any other disorder of the joints or muscles;
 - Anxiety, depression, neurosis (such as phobias, obsessions and so on), psychosis (a mental disorder where you lose contact with reality), stress or fatigue;
 - Suicidal thoughts or attempts at suicide; or
 - Conditions related to drug or alcohol misuse or smoking or chewing tobacco
- Details of any biopsies, blood tests, electrocardiograms (heart tests), height, weight if measured in the last two years, urinalyses (tests on urine), x-rays or other investigations
- Any blood pressure readings in the last three years or
- Any history of disease among your parents or brothers or sisters that you have told your doctor about.

We will not ask your doctor to reveal information about:

- negative tests for HIV, hepatitis B or C;
- any sexually-transmitted diseases unless there could be long-term effects on your health.

We will not ask your doctor to reveal information about predictive genetic test results. If this information is included we'll disregard it (except genetic tests for Huntington's disease, but only when the total amount of your life cover is more than £500,000). If your doctor does include reference to other unfavourable predictive genetic test results, we will not take these into account when assessing your application or considering a claim.

If your doctor includes reference to favourable genetic test results, we can take these into account if they show that you haven't inherited a condition your family suffers from.

If you have any questions about your rights under the Act or questions relating to the process of getting, assessing or storing medical information, please write to: Chief Medical Underwriter, Aviva, Wellington Row, York YO90 1WR.

The information you and your doctor provide about your health may result in us:

- setting premiums at standard rates,
- increasing premiums above standard rates,
- applying exclusions, or
- refusing to provide insurance.

Section 5

Key features of Life Insurance

Life Insurance is provided by Aviva and arranged by Barclays, who sell Aviva life insurance products which include the Life Insurance policy. Any references to 'we', 'us' or 'our' refer to Aviva unless stated otherwise.

You can use this policy to cover yourself only.

Once you've taken out your policy, we will send you a policy schedule which shows what is included.

What to do next:

- This is a guide. Please ensure you read the key features document for further information to ensure you're happy the product is right for you.

The cash lump sum can be used to help protect your family and/or your mortgage:

- If you want to protect your family, the cash lump sum we pay can be used to help your loved ones maintain their lifestyle.
- If you want to protect your mortgage, the cash lump sum can be used to help pay off some, or all, of your outstanding mortgage.

Cover we provide

	Level cover
What is it?	Provides a fixed lump sum if you die during the term. The lump sum amount stays at the same level throughout the term.
Premium	You will pay a set premium each month until the policy ends.
What it can be used for	You can use the lump sum in any way you want. For example it could help cover mortgage payments, bills, childcare or education fees.

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Key features

The Financial Conduct Authority is a financial service regulator. It requires us, Aviva to give you this important information to help you to decide whether our Life Insurance is right for you. You should read this document carefully so that you understand what you are buying, and then keep it safe for future reference.

Its aims

- To pay out a cash lump sum if you die before your policy ends.

Your commitment

- To answer the questions on your application fully, correctly and to the best of your knowledge.
- To pay us regular premiums for a set number of years, or until you die if earlier.
- To tell us if any of the information you give us changes in the time between you completing your application and when we confirm that your cover will start.

Risks

- If you don't pay your premiums, your policy and your cover will end 30 days after your last premium was due.
- If your policy ends because you haven't paid your premiums, you won't get any money back.
- If you don't give us all the information we've asked for, or if you give us incorrect information on your application, we may not be able to pay out when you make a claim and your cover may be cancelled.
- If you decide to end your policy, you won't get any money back as the policy has no cash-in value.

Questions and answers

What is Life Insurance?

- It's an insurance policy which pays out a cash lump sum if you die during the policy term.

Who can take out a policy?

- You have to be aged between 18 and 68 to start the policy.
- The policy can last between one and 51 years, but it has to stop before you reach age 70 at the latest.

What's included?

- We include life cover for you.

Protection Promise (Underwriting Cover)

We also include up to 90 days' free life cover from the date we receive your application to when we make a decision:

- We'll cover you for up to £1,000,000, across all Aviva applications, or the amount of life insurance you've asked for on your application, whichever is lower.
- Your underwriting cover ends on the earliest of:
 - 90 days from the date we received your application, **or**
 - 10 days after we confirm our decision to accept you, **or**

–the day we postpone or decline your application.

- Underwriting cover is intended to provide security and protection against the unexpected. This means it doesn't provide cover if your death results from a suicide or any medical condition that you had when you applied for your policy.
- Your underwriting cover and policy will be invalid if you have not provided us with complete and accurate information on your application. It's also really important to keep us informed of any changes in your health or medical history prior to your application being accepted or Aviva providing you with our decision or starting cover.
- Until we confirm you have Protection Promise (Underwriting Cover) it can be altered or withdrawn at any time.

Can I make changes to my policy?

Your policy offers some flexibility, so this means that you can change:

- how long you want your cover to last
- the amount of cover you've got

Depending on the type of change you make, we may change or replace your original policy, or you may have to take out a new policy. We may also need you to give us some medical information.

You should review your cover to ensure that it remains adequate over time.

✓ When will the policy pay out?

- If you die before the policy ends.

We only pay out once, so if you make a claim, your policy will end.

✗ When will the policy not pay out?

• We won't pay out if:

- You don't provide any documents or evidence to support your claim.
- You haven't paid your premiums.
- You gave us incorrect or incomplete information on your application, if this affects the cover we provide.
- You die outside of the policy term.
- If you die as a result of intentional self-inflicted injury or committing suicide within the first 12 months of taking out your policy.

What will my premiums be?

- Your illustration gives you an idea of how much you'll need to pay for the amount of life cover you've chosen. This amount may change when we've made our final decision on your application.
- Your premiums are based on the cover you choose and your personal circumstances.

- You pay your premiums monthly by Direct Debit.
- Your premiums are guaranteed to stay the same throughout the policy term.

What about tax?

- The cash lump sum we pay out on death is currently free from income and capital gains tax.
- It may be subject to inheritance tax unless you put your policy in trust. If you need more information on trusts, please ask us for further details.
- Tax rules may change in the future.

Can I change my mind?

- You can change your mind within 30 days from the later of:
 - The day we confirm when your cover will start.
 - The day you receive your policy schedule.
- If you decide you don't want the policy, we'll give you your money back, if you change your mind within 30 days.
- You'll be sent a cancellation notice which will include a phone number that you can call and an address you can send it to if you change your mind about your policy. Alternatively, you can contact us at the Aviva address given overleaf.
- Your policy will continue if we don't receive your cancellation notice within 30 days.
- If you cancel your policy after 30 days you won't get any premiums back.

How to contact us

To speak to someone about your policy

If you want to get in touch with us you can phone or write:

Call us on **0800 158 3066***.

The Customer Call Centre is open Monday to Friday, 8am to 8pm, Saturday from 9am to 5pm and Sunday 10am to 4pm.

Outside of these hours, you can use the same number and leave us a message.

Write to us at:

Customer Services
PO Box 520
Norwich
NR1 3WG.

To make a claim

Call our Life Claims Department on **0800 158 3066***.

From outside of the UK, you can call +44 1603 603 462*.

To make a complaint

If you ever need to complain, you can contact us at:

Call us on **0800 158 3066***.

Write to us at:

Customer Services
PO Box 520
Norwich
NR1 3WG.

If you're not satisfied with our response, you may be able to take your complaint to the Financial Ombudsman Service. The Financial Ombudsman Service can look at most complaints and is free to use. You do not have to accept their decision and will still have the right to take legal action. Their contact details are:

Financial Ombudsman Service
Exchange Tower
London
E14 9SR

Call **0800 0234 567***.

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

Website: www.financial-ombudsman.org.uk

Other important information Terms and conditions

This key features document only gives a summary of Aviva's Life Insurance. You should read the policy terms and conditions. You can contact us for a copy.

Law

The law of England will apply in legal disputes and your contract will be written in English. We'll always write and speak to you in English. We're regulated by the Financial Conduct Authority:

The Financial Conduct Authority
25 The North Colonnade
Canary Wharf
London
E14 5HS

We're also regulated by the Prudential Regulation Authority:

The Prudential Regulation Authority
20 Moorgate
London
EC2R 6DA

Potential conflicts of interest

- There may be times when Aviva plc group companies or our appointed officers have some form of interest in the business being transacted.
- If this happens or we become aware that our interests, or those of our officers, conflict with your interests, we'll take all reasonable steps to manage that conflict of interest. We'll do this in a way that treats all customers fairly and in line with proper standards of business.

Client classification

The Financial Conduct Authority has defined three categories of customer. You've been treated as a retail client, which means that you'll get the highest level of protection provided by the Financial Conduct Authority rules and guidance.

Compensation

Financial Services Compensation Scheme (FSCS)

The policy is covered by the FSCS. You may be entitled to compensation from the scheme if Aviva becomes insolvent and we can't meet our obligations under this policy. The scheme may cover you for 100% of the total amount of your claim. This depends on the type of business and the circumstances of the claim.

You can get more details directly from the FSCS online at www.fscs.org.uk or by contacting them at:

Write to
Financial Services Compensation Scheme
10th Floor, Beaufort House
15 St Botolph Street
London
EC3A 7QU

Tel: **0800 678 1100***

Fax: **0207 741 4101***

*Calls to 0800 numbers are free from UK landlines and mobiles. For your security and to maintain quality service calls may be monitored and/or recorded.

Section 6

Life Insurance

Policy terms and conditions

These policy terms and conditions describe your policy, including:

- our obligations to you
- your cover
- claims conditions
- your obligations to us

These policy terms and conditions provide you with everything you need to know about your Life Insurance policy. It is important that you read them carefully along with your policy schedule.

If a claim is to be made, these policy terms and conditions will be useful, so please keep them somewhere safe.

Should you have any questions or queries about your policy then call us on **0800 158 3066*** and we will be pleased to help you.

You will see some words shown in **bold** type which are defined terms and have specific meanings when used in this document. The meanings of these words are shown in the definitions section at the front.

We will always act fairly, in good faith and in a reasonable manner towards you when dealing with your policy and when applying these policy terms and conditions. We encourage you to tell us whenever you feel we have not done so. This commitment is an overriding principle and you should read each of the sections in these policy terms and conditions in light of this commitment.

Life Insurance is provided by Aviva and arranged by Barclays, who sell Aviva life insurance products, which include the Life Insurance policy.

Definitions

Throughout these **policy terms and conditions** certain words are shown in **bold** type. These are defined terms and have specific meanings when used. The meanings of these words are set out below.

Application

The application that **you** made and that **we** have accepted.

Attending Consultant

The appropriately qualified medical specialist supervising care of the **life insured**.

End date

The date shown in the **policy schedule** on which the benefit under this **policy** end.

Life insured

This is the person whose life is being covered and in the event of their death a claim could be made.

Policy

This Life Insurance policy.

Policyholder

The person or company named as policyholder in the **policy schedule** or any other person who becomes the legal owner of the **policy**.

Policy schedule

This will show the specific detail of **your policy**, such as who it covers, the amount covered, how much it will cost and the benefit included.

Policy terms and conditions

This document which forms **our** contract of insurance with the **policyholder** providing the cover under the **policy** as agreed. The **application** and **policy schedule** also form part of the contract and must be read together with these policy terms and conditions.

Premium

This is the monthly amount **you** will be required to pay in order for the benefit to be maintained. Premiums must be paid by Direct Debit instruction from a current bank or building society account in the United Kingdom, Channel Islands or Isle of Man.

Premium due date

The day each month on which **premiums** are due.

Start date

The date shown in the **policy schedule** on which cover under this **policy** starts.

Sum insured

The amount payable under this **policy** in the event of a claim which **we** accept. The amount payable is set out in **your policy schedule**.

We/our/us

Aviva Life & Pensions UK Limited (company registration number 3253947).

You/your

The person or company named as **policyholder** in the **policy schedule** or any other person who becomes the legal owner of the **policy**.

Summary of benefit

These **policy terms and conditions** are written confirmation of a contract between Aviva Life & Pensions UK Limited and the **policyholder**.

In return for the payment of the agreed **premiums we** will pay the benefit in accordance with the **policy terms and conditions**.

The benefit available under this **policy** is set out in the table and is payable in the event of a claim which **we** accept.

The table provides a brief summary of the benefit available under this **policy**. It is important to read the information in this table alongside these **policy terms and conditions** and **policy schedule**.

Benefit	Amount payable
Death benefit We will pay the death benefit if the life insured dies during the term of the policy .	The sum insured as set out in the policy schedule less any unpaid premiums .

Entitlement to benefit

- **We** will pay the death benefit if the **life insured** dies within the **policy** term.

We will pay the benefits if **we** have accepted a claim.

The **policy** has no cash-in value at any time.

Death benefit

If the **life insured** dies within the **policy** term and **we** have accepted the claim, **we** will pay the **sum insured** as set out in the **policy schedule**, less any unpaid **premiums**.

We will only pay the death benefit on one occasion and once this is paid the **policy** will cease.

Please note we will not pay the death benefit if the death of the **life insured** is caused by intentional self-inflicted injury or suicide within 12 months of the **policy start date**.

Policy flexibility

Once **we** have started cover under **your policy**, **you** can request that certain changes be made to it.

The following amendments will result in **us** amending **your** existing **policy** and will not require any further underwriting.

- Decreasing the **sum insured**
- Decreasing the **policy** term

You may request these changes be made to **your policy** with effect from the date that the next **premium** is due. **We** will use the premium rates and age applicable at the time that **we** make the change. **Your premiums** following the change cannot be less than the minimum **premium**. These **policy terms and conditions** will continue to apply.

The following amendments will require **your** existing **policy** to be cancelled and be replaced by a new policy and may require further underwriting:

- Increasing the **policy** term.

You may request this change be made to **your policy** with effect from the date that the next **premium** is due. **We** will use the premium rates and age applicable at the time that **we** make the change. New policy terms and conditions applicable at that time will be issued in place of these **policy terms and conditions**.

The following amendment will require **your** existing **policy** to remain in force and **we** will issue a new policy to cover the change only and may require further underwriting:

- Increasing the **sum insured**

You may request this change be made to **your policy** with effect from the date that the next **premium** is due. **We** will use the premium rates and age applicable at the time that **we** make the change. New policy terms and conditions applicable at that time will be issued to cover the increase to the **sum insured** only.

Claims Conditions

Our requirements

- (a) **We** will make payment of the benefit provided **we** receive such evidence as **we** may reasonably require of:
- (i) the occurrence of an event on which the benefit is payable or the continuation of the circumstances under which the benefit is payable;
 - (ii) the claimant having legal ownership of the **policy**;
 - (iii) the date of birth of the **life insured**;
 - (iv) **our** completed claim form;
 - (v) conversations with and reports from third parties, such as coroners, **attending Consultants** and the police; and
 - (vi) such other information as **we** may reasonably require to enable **us** to assess the claim.
- (b) All medical certificates and the results of medical examinations and/or tests must be submitted to **us** in writing and must be provided by **attending Consultants** resident and practising in countries of the European Union, Andorra, The Channel Islands, The Faroe Islands, Gibraltar, The Isle of Man, Liechtenstein, Norway, Monaco, San Marino, Switzerland, Vatican City, USA, Canada, Australia or New Zealand. **We** may add further countries in the future.
- (c) If any claim under this policy is in any respect unfounded, for example providing false information to support a claim, then without affecting any other legal rights **we** may have, any benefit paid for that claim will be reclaimed, and no further benefit will be paid. **We** will also have the right to cancel the **policy** without refunding any **premiums**.

General Conditions

Premiums

- a. **Premiums** for **your policy** must be paid monthly by Direct Debit instruction from a current bank or building society account in the United Kingdom, Channel Islands or Isle of Man.
- b. The initial monthly **premium** payable and the date it is due are shown in the **policy schedule**. Subsequent **premiums** will be due on the **premium due date**. **You** are allowed 30 days from each **premium due date** for the payment of each **premium**. If a claim arises during this period, the unpaid **premium** will be deducted from any benefit payable. If a **premium** is not paid on the **premium due date** or within the 30 day period allowed the **policy** will be cancelled and the benefit under it will cease.

- c. All **premiums** due to **us** must be made in the currency of the United Kingdom.

Policy term

The **policy** term must be for a minimum period of 12 months.

The maximum **policy** term is 51 years.

However the actual maximum **policy** term available is restricted to the **life insured** being less than 70 years old at the **policy end date**.

Change of address

If **you** change address **you** should tell **us**.

Acceptance of Instructions

We will not accept any instruction, request or notice from **you** until **we** receive the information and documentation that **we** may reasonably require in order to administer the **policy**. **We** will make **our** requirements clear to **you**.

Cancellation

When **you** start **your policy** **you** will receive a cancellation notice which will confirm **your** 30 day cooling off period in which time **you** may cancel the **policy** and receive a refund of any **premiums** paid. After this time, the **policy** may be cancelled before the **policy end date** by **you** by providing **your** written consent to **us** at **our** administrative offices.

We will not refund **premiums** paid if **you** cancel the **policy** outside of the cooling off period. If **you** cancel **your policy** the **policy** will end and the benefit under it will cease.

Alterations

- (a) **We** may change the terms of the **policy** for any of the following reasons:
- (i) To respond, in a proportionate manner, to changes in the way **we** administer policies of this type.
 - (ii) To respond, in a proportionate manner, to changes in technology or general practice in the life and pensions industry.
 - (iii) To respond, in a proportionate manner, to changes in taxation, the law or interpretation of the law, decisions or recommendations of an Ombudsman, regulator or similar person, or any code of practice with which **we** intend to comply.
 - (iv) To correct errors, if it is fair and reasonable to do so.

If **we** consider any variation to these conditions is to **your** advantage or is necessary to meet regulatory requirements, **we** may make the change immediately and will tell **you** at a later date.

We will tell **you** in writing of any change **we** consider is to **your** disadvantage (other than any change necessary to meet regulatory requirements) at least 60 days before the change becomes effective, unless external factors beyond **our** control mean that only a shorter notice period is possible.

If **we** change the terms of the **policy** and **you** are unhappy with the change then **you** will be able to cancel **your policy**. **We** will not refund **premiums** paid if **you** cancel **your policy**. If **you** cancel **your policy** the **policy** will end and the benefit under it will cease.

- (b) If the date of birth of a **life insured** has been incorrectly stated, the benefit payable under **your policy** will be amended by **us** having regard to the true date of birth. **We** will advise **you** of any amendments **we** make. If the true date of birth is such that, had it been known by **us** at the time the **policy** was applied for, the **life insured** would have fallen outside of the prescribed age limits to be eligible for the **policy**, then the **policy** cannot continue. In such circumstances, the **policy** would be cancelled with no benefit payable and **we** would advise **you** of the cancellation. **Premiums** would be refunded without interest.
- (c) **We** rely on the information given to **us**. If any of the information given to **us** is not true or not complete and this might reasonably have affected **our** decision to provide the **policy**, then **we** may:
- (i) change the terms of the **policy**;
 - (ii) amend the **premiums** due under the **policy**; or
 - (iii) cancel the **policy** and refund the **premiums** paid without interest. If **we** cancel **your policy** the **policy** will end and the benefit under it will cease.

Third party rights

This **policy** does not give any rights to any person other than the **policyholder** and Aviva Life & Pensions UK Limited. No other person shall have any rights to rely on any terms under the **policy**.

The **policyholder** and Aviva Life & Pensions UK Limited may amend or cancel this **policy** without reference to, or the consent of, any other person.

General

- (a) If ownership of the **policy** is transferred to someone else (an assignment), **we** must be in receipt of the written notice of assignment before any payment can be made.
- (b) The **policy schedule** records details of the **policy** at the **start date**. Any alteration resulting in a change to your **policy** may not be reflected in the **policy schedule**. In this event, **we** will record such changes.
- (c) Where appropriate words in the masculine include the feminine and words in the singular include the plural and vice versa.

Law

This **policy** is issued in England under English law.

Braille, large font, audio material

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- the format you want
- your name and address
- the name or code of the document. The code is usually at the bottom of the page on the back of most documents.

The Customer Call Centre is open Monday to Friday, 8.30am to 5.30pm, and Saturday from 8.30am to 2pm.

*Calls from UK landlines and mobiles are free. For your security and to maintain quality service calls may be monitored and/or recorded.

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