

Your Guide to
Home Insurance and
Policy Summary



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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 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.

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 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 on behalf of these insurance undertakings.

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 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 Barclays Premium Home Insurance for qualifying Premier bank account customers only (see <https://www.barclays.co.uk/premier-banking/current-accounts> for qualification criteria).

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Statement of demands and needs

Barclays home insurance policy is designed for customers who wish to protect their possessions 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 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) and email address 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 Summary to find out whether the insurer is also covered by the FSCS. Further information about compensation scheme arrangements is available from the FSCS website fscs.org.uk.

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.

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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 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.

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

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Policy Summary



This is a summary of the policy and does not contain the full terms and conditions of the cover, which can be found in the policy documentation. Please read this information carefully and keep it for your future reference. A policy document will be issued when you take out a policy; however, a specimen copy is available on request. You can also view the full policy wording online at barclays.co.uk

Who are the insurers?

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

The insurer for Home Emergency Cover and Legal Services Cover is Aviva Insurance Limited.

What is Barclays Home Insurance?

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

All Home Insurance sections

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

- The Barclays home insurance is a flexible policy offering a range of covers. This summary outlines the covers that are available. Your schedule shows those that you have selected.

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

- You will have to pay the first part of most claims – this is known as an excess. Your schedule sets out the excesses that apply to your policy.
- Limits apply for certain covers; the limits are shown on your schedule and in your policy document.
- Certain kinds of loss or damage (for example theft or malicious damage) caused by you or members of your household.
- Damage caused by chewing, scratching, tearing or fouling by domestic animals.
- Items used for business or professional purposes (other than home office equipment under Contents).
- The cost of replacing any undamaged items when matching items are replaced as part of a claim under this policy and can't be matched. However, wider cover is available to replace certain undamaged items in these circumstances. You will find this in the sets and pairs sections for Buildings Cover and Buildings Landlords Cover and for Contents Cover. (See the policy document for details).
- Clause(s) may apply that exclude certain kinds of loss or damage. These will appear on your schedule.

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Buildings Cover and Buildings Landlords Cover

What are the key benefits and features?

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

	Buildings Cover 	Buildings Landlords Cover 
Section		
The Buildings	✓	✓
Loss of rent and the cost of alternative accommodation (Applies where the property is your main residence i.e. homeowners and tenant's)	✓	✗
Loss of rent and the cost of alternative accommodation (Applies to other properties i.e. let properties or holiday homes)	✗	✓
Re-house tenants (alternative accommodation for tenants in the event of a claim until property is ready to live in)	✗	✓
Malicious damage by tenants	✗	✓
Replacement locks	✓	✓
Emergency Access	✓	✓
Tracing and accessing leaks	✓	✓
Buildings sets and pairs	✓	✓
Your liability to the public	✓	✓
Selling your home	✓	✓

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	Buildings Cover 	Buildings Landlords Cover 
Enhancement		
Buildings accidental damage cover	✓	✓
Buildings Protected no-claims discount	✓	✓

Benefits which are automatically included

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

Optional benefits which you can choose to add

- Buildings Accidental Damage Cover – this option extends the policy to cover accidental damage to the buildings that we regard as insurable (see policy document for details).
- Protected Buildings No Claim Discount – ensure **your** No Claim Discount will not reduce and **your** premium will not increase as a result of a claim under the Buildings Cover section.

From the day **you** add on Protected No Claim Discount **your** No Claim Discount will not reduce and **your** premium will not increase as a direct result of a claim unless:

- 2 claims occur within any 5 year period, in which case **your** No Claim Discount will not reduce but protection against further claims will be lost, this means that if **you** have a subsequent claim **your** No Claim Discount will be reduced and **your** premium will be impacted at **your** next renewal.

NOTE – A 5 year period starts when a claim occurs. If another claim does not occur within 5 years, a new 5 year period will start when the next claim occurs.

In order to be eligible for Protected No Claim Discount **you** must have:

- 5 years No Claim Discount as calculated by us; and
- be claim free for at least the last 3 years.

You must also have an **excess** of at least £100.

What are the significant or unusual exclusions or limitations?

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

The following exclusions apply to the Buildings Accidental Damage Cover:

- Damage caused by water entering the home, regardless of how this happened, is not covered (though damage caused by certain water related events such as storm and flood is covered in the basic Buildings Cover and Buildings Landlords Cover – see policy document for full details).

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Summary of Building cover limits

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

Cover	Buildings Cover Limits	Buildings Landlords Cover Limits
Buildings sum insured	Unlimited or specified amount	Unlimited or specified amount
More specific limits that apply are shown below		
Loss of rent and the cost of alternative accommodation (Applies where the property is your main residence i.e. homeowners and tenant's)	£100,000	N/A
Loss of rent and the cost of alternative accommodation (Applies to other properties i.e. let properties or holiday homes)	N/A	£100,000
Re-house tenants (alternative accommodation for tenants in the event of a claim until property is ready to live in)	N/A	£10,000
Malicious damage by tenants	N/A	£5,000
Replacement locks	£1,000	£1,000
Emergency Access	Up to the buildings sum insured	Up to the buildings sum insured
Tracing and accessing leaks	£5,000	£5,000
Buildings sets and pairs	£10,000	£10,000
Your liability to the public	£2,000,000	£2,000,000
Optional covers		
Accidental Damage	Up to the buildings sum insured	Up to the buildings sum insured
Protected No Claim Discount	Allows 2 claims within a 5 year period without loss of no claim discount and any impact to premiums as a direct result of a claim	Allows 2 claims within a 5 year period without loss of no claim discount and any impact to premiums as a direct result of a claim

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Contents, Starter Contents and Student Contents Covers

What are the key benefits and features?

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

Benefits which are automatically included

Section	Contents Cover 		Starter Contents Cover 		Student Contents Cover 
	If you do not let out the property this cover applies to you	If you let out the property this cover applies to you	If you do not let out the property this cover applies to you	If you let out the property this cover applies to you	
Contents in the home	✓	✓	✓	✓	✓
Business equipment	✓	✗	✗	✗	✗
Replacement locks	✓	✓	✓	✓	✓
Food in freezers	✓	✗	✗	✗	✗
Domestic heating fuel and metered water	✓	✓	✗	✗	✗
Loss of rent and the cost of alternative accommodation	✓	✓	✗	✗	✗
Household removals	✓	✓	✓	✓	✓
Occupier's, personal and employer's liability	✓	✓	✓	✓	✓*
Tenant's liability (This cover is only available if you are a tenant)	✓	✗	✓	✗	✓
Title deeds	✓	✗	✗	✗	✗
Emergency access	✓	✓	✓	✓	✓
DIY removal/Contents in transit to or from college or university	✗	✗	✓	✓	✓
Tenants' improvements (This cover is only available if you are a tenant)	✓	✗	✗	✗	✗
Contents sets and pairs	✓	✓	✗	✗	✗
Personal Money in the home	✓	✗	✓	✗	✓
Malicious damage by tenants	✗	✓	✗	✓	✗

*Employer's liability does not apply to Student Contents cover

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Enhancement	Contents Cover 		Starter Contents Cover 		Student Contents Cover 
	Enhancements available for your main residence	Enhancements available for other properties	Enhancements available for your main residence	Enhancements available for other properties	
Contents accidental damage cover	✓	✓	✓	✓	✓
Contents working from home cover	✓	✗	✗	✗	✗
Student contents extension cover	✓	✗	✗	✗	✗
Contents Protected no-claims discount	✓	✓	✓	✓	✓

Optional benefits which you can choose to add

- Contents Accidental Damage Cover – extends the policy to cover accidental damage occurring in the home and garden that we regard as insurable (see the policy document for details).
- Contents Working From Home Cover – extends the Contents Cover to cover loss or damage to office equipment, supplies and furnishings while in the home, including samples and stock (see the policy document for details).
- Student contents extension – extends the Contents Cover by providing cover for contents when temporarily removed to the student’s accommodation (see the policy document for details).
- Protected Contents No Claim Discount – ensure **your** No Claim Discount will not reduce and **your** premium will not increase as a result of a claim under the Contents Cover section.

From the day **you** add on Protected No Claim Discount **your** No Claim Discount will not reduce and **your** premium will not increase as a direct result of a claim unless:

- 2 claims occur within any 5 year period, in which case **your** No Claim Discount will not reduce but protection against further claims will be lost, this means that if **you** have a subsequent claim **your** No Claim Discount will be reduced and **your** premium will be impacted at **your** next renewal.

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NOTE – A 5 year period starts when a claim occurs. If another claim does not occur within 5 years, a new 5 year period will start when the next claim occurs.

In order to be eligible for Protected No Claim Discount **you** must have:

- 5 years No Claim Discount as calculated by us; and
- be claim free for at least the last 3 years.

You must also have an **excess** of at least £100.

What are the significant or unusual exclusions or limitations?

- Damage caused by wear and tear or anything that happens gradually.
- Certain losses or damage when your home is unoccupied for more than the agreed number of days.
- Motorised vehicles, aircraft, caravans, watercraft of any kind.
- Accidental damage (but wider cover is available under Gadget, Personal Items, Sports Equipment, Bike and Contents Accidental Damage Covers).
- Loss or damage to your contents by any cause not listed in the policy document.

The following exclusions apply to the Contents Accidental Damage Cover:

- Damage caused by chewing, scratching, tearing or fouling by domestic animals.

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Summary of Contents cover limits

The table below outlines the key features of Barclays home insurance so you can see at a glance the standard cover, limits and optional trade up cover available under each of the Contents covers. Please note only the limits that appear under your selected level of Contents cover will apply. Full details of each element of cover can be found in the policy document and the limits that apply to your cover can be found in your schedule.

Cover	Contents		Starter Contents		Student Contents
	If you do not let out the property the below limits apply to you	If you let out the property the below limits apply to you	If you do not let out the property the below limits apply to you	If you let out the property the below limits apply to you	
Contents sum insured	Unlimited or specified amount	Unlimited or specified amount	Minimum £2,000 Maximum £15,000	Minimum £2,000 Maximum £15,000	Minimum £2,000 Maximum £15,000
More specific limits that apply are shown below					
Unspecified valuables	Minimum £10,000 Maximum £20,000	Minimum £10,000 Maximum £20,000	Up to the contents sum insured	Up to the contents sum insured	Up to the contents sum insured
Unspecified valuables single item limit	£2,500	£2,500	£1,000	£1,000	£1,000
Malicious damage by tenants	N/A	£5,000	N/A	£1,000	N/A
Theft from outbuilding(s)	£3,000	£3,000	£2,000	£2,000	£2,000
Theft from garage(s)	£3,000	£3,000	£2,000	£2,000	£2,000
Theft from garden	£3,000	£3,000	£2,000	£2,000	£2,000
Visitors' personal effects	£1,000	N/A	N/A	N/A	N/A
Business equipment	£5,000	N/A	N/A	N/A	N/A
Replacement locks	£1,000	£1,000	£1,000	£1,000	£1,000
Food in freezers	£500	N/A	N/A	N/A	N/A
Domestic heating fuel and metered water	£1,000	£1,000	N/A	N/A	N/A
Loss of rent and the cost of alternative accommodation (Applies where the property is your main residence i.e. homeowners and tenant's)	£10,000	N/A	N/A	N/A	N/A
Loss of rent and the cost of alternative accommodation (Applies to other properties i.e. let properties or holiday homes)	N/A	£10,000	N/A	N/A	N/A
Re-house tenants (alternative accommodation for tenants in the event of a claim until property is ready to live in)	N/A	£10,000	N/A	N/A	N/A
Household removals	Up to the contents sum insured	Up to the contents sum insured	Up to the contents sum insured	Up to the contents sum insured	Up to the contents sum insured

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	Occupier's, personal liability	£2,000,000	£2,000,000	£2,000,000	£2,000,000	£2,000,000	
	Employer's liability	£10,000,000	£10,000,000	£10,000,000	£10,000,000	£10,000,000	
2	About Barclays Insurance Services	Tenant's liability	£10,000	N/A	£10,000	N/A	£1,000
6	Policy Summary	(This cover is only available if you are a tenant)					
7	Buildings Cover and Buildings Landlords Cover	Title deeds	Up to the contents sum insured	N/A	N/A	N/A	N/A
		Emergency access	Up to the contents sum insured				
10	Contents, Starter Contents and Student Contents Covers	DIY removal/Contents in transit to or from college or university	N/A	N/A	Up to the contents sum insured	Up to the contents sum insured	Up to the contents sum insured
		Tenants' improvements (This cover is only available if you are a tenant)	£10,000	N/A	N/A	N/A	N/A
15	Home Emergency Cover	Contents sets and pairs	Up to the contents sum insured	Up to the contents sum insured	N/A	N/A	N/A
17	Legal Services Cover	Personal Money in the home	£500	N/A	£250	N/A	£250
19	Gadget Cover	Optional covers					
20	Bike Cover	Contents accidental damage cover	Up to the contents sum insured				
21	Sports Equipment Cover	Contents working from home cover	Minimum £6,000 – Maximum £15,000 Stocks and Samples - £1,000 Public Liability - £2,000,000	N/A	N/A	N/A	N/A
22	Personal Items Cover	Student contents extension cover	£5,000	N/A	N/A	N/A	N/A
		Contents Protected no-claims discount	Allows 2 claims within a 5 year period without loss of no claim discount and any impact to premiums as a direct result of a claim	Allows 2 claims within a 5 year period without loss of no claim discount and any impact to premiums as a direct result of a claim	Allows 2 claims within a 5 year period without loss of no claim discount and any impact to premiums as a direct result of a claim	Allows 2 claims within a 5 year period without loss of no claim discount and any impact to premiums as a direct result of a claim	Allows 2 claims within a 5 year period without loss of no claim discount and any impact to premiums as a direct result of a claim

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Home Emergency Cover

What are the key benefits and features?

Home Emergency Cover provides you with assistance in the event of an emergency at your property.

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

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

The sorts of emergencies covered are:

- Loss of essential services to your home (mains drainage to the home boundaries, water, electricity and gas within the home and the main source of heating).
- Sudden and unexpected damage to the house roof caused by bad weather or a fallen tree.
- Plumbing problems related to water tanks, leaking radiators, leaking pipes, blocked drains, blockages in toilet waste pipes, a damaged toilet bowl or cistern or breakage of the cistern internal mechanism which prevents flushing.
- Electrical emergency and breakdown e.g. breakdown of fuse box.

- Security risks such as lost keys, failure of, or damage to, external locks, doors and windows.
- Removal of pest infestations – brown or black rats or house or field mice in the main house, flat or apartment on your property, and wasps’ or hornets’ nests anywhere on your property.

What are the significant or unusual exclusions or limitations?

Claims arising from or related to:

- Certain cover restrictions apply if you live in a flat or apartment – see the policy document for full details.
- Loss or damage arising from circumstances that you were aware of at the time of taking out Home Emergency Cover or any emergency that happens before or within 7 days of the start date of Home Emergency Cover. This does not apply when you renew your cover.
- Dual purpose boilers (Aga or Rayburn), warm air and solar heating systems, LPG (Liquid Petroleum Gas), underfloor heating.
- Normal day-to-day maintenance and the cost of replacing parts due to natural wear and tear, such as dripping or seized taps.
- Overflow pipes.
- Showers and domestic appliances e.g. washing machines.
- Any damage or failure caused by malicious or wilful action, negligence, misuse, interference or faulty workmanship, including any attempted repair that does not meet industry standards.

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- Where the property is unoccupied for 60 or more consecutive days.

Need help? Please call 0800 015 7054

[Summary of Home Emergency Cover limits](#)

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

Cover	Limits
Call out, parts and labour per incident	£1,000
Hotel accommodation (room and transport to the hotel only)	£1,000
Excess per claim	£Nil
Contribution towards a new boiler or electric heater(s)	£500
Number of claims	Unlimited

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Legal Services Cover

What are the key benefits and features?

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

- We will give you confidential advice over the telephone on any personal legal or tax matter under the laws of England and Wales, Scotland, Northern Ireland, the Isle of Man or the Channel Islands. We will also tell you if your legal issue could be covered under the Legal Services cover.
- Employment disputes such as unfair dismissal or discrimination at work.
- Property issues such as noisy neighbours or boundary disputes.
- Personal injury including food poisoning and accidental injury which is someone else's fault.
- Consumer disputes relating to goods or services that you have bought, sold or rented for your personal use. This could include car purchases or breach of contract by a holiday company.
- Medical negligence by anyone responsible for your care such as doctors, dentists and cosmetic treatment practitioners.

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

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

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

What are the significant or unusual exclusions or limitations?

- Tax matters are limited to telephone advice only and are not covered under the policy.
- We will only pay for a lawyer if the lawyer believes that you are more likely than not to win your case.
- The amount we will pay towards your claim will be limited to what, in the lawyer's opinion, would be considered reasonable by the court and acceptable to a reasonable person paying those costs themselves.
- We will not accept a claim which we believe you knew was likely to happen before you purchased this insurance e.g. if you are already in a disciplinary process at work when you buy this cover which leads to you claiming in the future.
- The lawyer will discuss the legal options available, which will not always include the lawyer attending court with you.
- An employment dispute which started before or within 30 days of this cover starting is excluded unless you had similar cover which expired at the same time.

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- Any disciplinary or grievance procedures at work are not covered.
- Claims relating to quarrying, gas extraction or to major works such as roads, railways or airports will only be covered if the dispute is specific to you or your home and not to a wider group of people.
- There is no cover for disputes with anyone related to you or who is also insured by this policy.
- We will not cover claims which relate in any way to the letting out of a property.
- This insurance cannot be used for a dispute relating to the performance of the Legal Services cover itself.

- You are free to nominate your own lawyer to represent you at any time, although conditions apply including that they must accept our terms of appointment and, prior to court proceedings being issued, we will only pay up to the same amount that we would pay one of our chosen lawyers.

Summary of Legal Services cover limits

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

Cover	Limits
Covered for legal fee's up to	£50,000

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Gadget Cover

What are the key benefits and features?

This gives much wider cover than is otherwise available under the Contents section for your gadgets such as mobile phones, laptops, tablets, smartwatches and other portable electronic devices.

- Cover is for accidental damage, loss and unauthorised use. For mobile phones cover is also provided for breakdown that happens once the manufacturer's warranty has expired.
- Cover applies in and away from your home, anywhere in the world.

What are the significant or unusual exclusions or limitations?

- If your claim is for a mobile phone, the replacement we provide will be a refurbished model.
- Unauthorised use if you have not notified your network provider within 24 hours of discovering your gadget has been lost or stolen.
- Loss of stored information such as music, video or photos.

Summary of Gadget cover limits

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

Cover	Limits
Unspecified gadget sum insured	Minimum £1,000 Maximum £10,000
Unspecified gadget single item limit	£1,000
Unauthorised use of data	£10,000
Theft from unattended road vehicles	£1,500

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Bike Cover

What are the key benefits and features?

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

What are the significant or unusual exclusions or limitations?

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

Summary of Bike cover limits

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

Cover	Limits
Bike sum insured	Minimum £250 Maximum £3,500
Hire of replacement pedal cycle	Up to £25 per day
Public Liability	£2,000,000

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Sports Equipment Cover

What are the key benefits and features?

This gives much wider cover than is otherwise available under the Contents section for your sports equipment (equipment and clothing used solely in connection with sporting activities). Cover is provided for accidental loss or damage including losses away from your home anywhere in the world.

Optional benefits which you can choose to add

- Sports Equipment Cover can be extended to include Sports Plus – cover for damage to sports racquets, sticks, bats and clubs whilst in use.

What are the significant or unusual exclusions or limitations?

- Cover does not include items where specific covers are available. This means gadgets, personal items and pedal cycles.
- Certain restrictions apply for theft from an unattended vehicle, including a maximum payment per claim.

Summary of Sports Equipment cover limits

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

Cover	Limits
Unspecified Sports equipment sum insured	Minimum £250 Maximum £5,000
Unspecified Sports equipment single item limit	£1,000
Theft from unattended road vehicles limit	£1,500
Optional Cover	
Sports Plus – accidental damage to sports equipment whilst in use (no more than £1,500 per period)	£500

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Personal Items Cover

What are the key benefits and features?

This gives much wider cover than is otherwise available under the Contents section for your personal items (such as jewellery, watches, clothes, bags, musical instruments and books) and personal money. Cover is provided for accidental loss or damage including losses away from your home anywhere in the world.

What are the significant or unusual exclusions or limitations?

- Cover does not include items where specific covers are available. This means gadgets, sport equipment and pedal cycles.
- Certain restrictions apply for theft from an unattended vehicle, including a maximum payment per claim.

Summary of Personal Items cover limits

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

Cover	Limits
Unspecified personal items sum insured	Minimum £250 Maximum £20,000
Unspecified personal items single item limit	£2,000
Theft from unattended road vehicles limit	£1,500
Personal money limit	£250

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When does my Barclays Home Insurance policy expire?

This policy will remain in force for 12 months from the date of commencement (or as otherwise shown on your Policy Schedule) or until cancelled. Each renewal represents a new 12 month policy.

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

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

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

To cancel, please contact customer services on 0800 051 3533*.

Following the expiry of the 14 day cooling-off period, you continue to have the right to cancel your policy at any time during its term. If you do so, we will refund the premium paid, less a proportionate deduction for the time we have provided cover.

What are the charges for policy amendment and cancellation?

There is no fee to cancel or make a change to your policy.

How do I make a claim?

Getting our customers back to normal is our top priority when you need to make a claim.

Contact us directly by phone or using our online claim form whichever is easier for you.

VISIT US and use our online claim form – we'll respond by phone or e-mail as you prefer. Our web address is <https://www.barclays.co.uk/insurance/home-insurance/manage-my-policy/>

CALL US ON – 0800 027 9844*

For claims under all covers except Legal Services and Home Emergency Cover.

For Legal Services call 0800 051 4310*

For Home Emergency call 0800 015 7054*.

* For our joint protection and training purposes, telephone calls may be recorded and/or monitored.

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How do I make a complaint?

We hope that you will be very happy with the service that we provide. However, if for any reason you are unhappy with it, we would like to hear from you. In the first instance, please write to us at Barclays Customer Service Centre, PO Box 7463, Perth PH2 0YX.

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

If you have taken a product out with us online or by telephone, you can also use the European Commission's Online Dispute Resolution (<http://ec.europa.eu/odr>) service to make a complaint. The purpose of this platform is to identify a suitable Alternative Dispute Resolution (ADR) provider and we expect that this will be the Financial Ombudsman Service. Please be aware that the Financial Ombudsman Service will only be able to consider your complaint after we have had the opportunity to consider and resolve it.

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

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

We're here to help you **0800 051 3533**

Customers with disabilities

You can get this in Braille, large print or audio by calling 0800 051 3533* (via Text relay if appropriate) or by ordering online from **[barclays.co.uk/accessibleservices](https://www.barclays.co.uk/accessibleservices)**

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

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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.

