

Important Information

Barclays Home Insurance is provided by Gresham Insurance Company Limited, which is an Aviva Company.

Gresham's Regulatory Status

Gresham are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. They are registered as Gresham Insurance Company Limited, Registered Office: 8 Surrey Street, Norwich, Norfolk NR1 3NG, Registered No. 110410, Their Financial Services Register number is 202160.

You may check this information and obtain further information about how the Financial Conduct Authority protects you by visiting www.fca.org.uk or by contacting them on 0800 111 6768.

Data Protection Act & Using Your Information

You can ask for a copy of the information held about you. A fee will be charged for this service.

For more details on accessing information held about you by Barclays Bank PLC or Barclays Insurance Services Company Limited, write to:

The Barclays Data Protection Team
Radbroke Hall
Cheshire
WA16 9EU

Or for information held by Gresham Insurance Company Limited, write to:

The Data Protection Team
Aviva
Pitheavlis
Perth
PH2 0NH

For the purposes of the Data Protection Act 1998, the Data Controllers in relation to any personal data you supply are Barclays Bank PLC, Barclays Insurance Services Company Limited and Gresham Insurance Company Limited.

Insurance Administration

Your information may be used for the purposes of insurance administration by Gresham, their associated companies and agents and by re-insurers. It may be disclosed to regulatory bodies for the purposes of monitoring and/or enforcing Gresham's compliance with any regulatory rules/codes. Your information may also be used for offering renewal, research and statistical purposes and crime prevention. It may be transferred to any country, including countries outside the European Economic Area for any of these purposes and for systems administration. Where this happens, Gresham will ensure that anyone to whom they pass your information agrees to treat your information with the same level of protection as if they were dealing with it.

If you give Barclays Bank PLC or Barclays Insurance Services Company Limited information about another person, in doing so you confirm that they have given you permission to provide it to Gresham and for Gresham to be able to process their personal data (including any sensitive personal data) and also that you have told them who Gresham are and what they will use their data for, as set out in this notice.

Details on how Barclays plc and Barclays Insurance Services Company Limited use the information they hold about you for the purposes of this insurance contract is available in the 'About Barclays Insurance Services' section of the 'Your Guide to Home Insurance and Policy Summary' document.

Use of Third Party Information

In assessing your application and/or at renewal, to prevent fraud, check your identity and to maintain policy records, Gresham or their agents may:

- undertake checks against publicly available information (such as electoral roll, County Court Judgments, bankruptcy orders or repossessions). Similar checks may be made in assessing any claims made. Information may also be shared with other insurers either directly or via those acting for Gresham (such as loss adjusters or investigators).
- use information relating to you and your home supplied to them by other third parties.

Sensitive Data

In order to assess the terms of the insurance contract or administer claims that arise, Gresham may need to collect data that the Data Protection Act defines as sensitive (such as medical history or criminal convictions). By proceeding with this policy, you will signify your consent to such information being processed by Gresham or their agents.

Fraud Prevention and Detection

In order to prevent and detect fraud Gresham may at any time:

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

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

Gresham and other organisations may also search these agencies and databases to:

- Help make decisions about the provision and administration of insurance and related services for you and members of your household;
- Trace debtors or beneficiaries, recover debt, prevent fraud and to manage your accounts or insurance policies;
- Check your identity to prevent money laundering, unless you furnish Gresham with other satisfactory proof of identity.

Claims History

- Under the conditions of your policy you must tell Gresham about any insurance related incidents (such as fire, water damage, theft or an accident) whether or not they give rise to a claim. When you tell Gresham about an incident they will pass information relating to it to a database.
- Gresham may search these databases when you apply for insurance, in the event of any incident or claim, or at time of renewal to validate your claims history or that of any other person or property likely to be involved in the policy or claim.

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

If You Have a Complaint

Gresham hope that you are very happy with the service they provide. However, if for any reason you are unhappy with it, Gresham would like to hear from you. In the first instance, please write to Barclays Customer Service Centre, PO Box 7463, Perth PH2 0YX or call 0800 051 3533, whichever suits you and ask your contact to review the problem. Gresham are covered by the Financial Ombudsman Service. If you have complained to Gresham and your complaint has not been resolved to your satisfaction, you may refer it to the Financial Ombudsman Service. Following the complaints procedure does not affect your right to take legal action.

Choice of Law

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

- (1) you and Gresham agree otherwise; or
- (2) at the date of the contract you are a resident of Scotland, Northern Ireland, Channel Islands or the Isle of Man, in which case (in the absence of agreement to the contrary) the law of that country will apply.

Renewing Your Insurance

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

- (1) give you an opportunity to renew your insurance for a further year and tell you:
 - about any changes they are making to the terms and conditions of your policy;
 - to review your circumstances and consider whether this insurance continues to meet your needs;
 - to check that the information you have provided them with is still correct, and tell them if anything has changed; and
 - the price for the next year;

If you wish to make any changes at renewal, please call 0800 051 3533.

Or

- (2) let you know that they are unable to renew your insurance. Reasons why this may happen include but are not limited to the following:
 - when the product is no longer available; or
 - when they are no longer prepared to offer you insurance for reasons such as:
 - they reasonably suspect fraud;
 - your claims history;
 - they have changed their acceptance criteria;
 - you are no longer eligible for cover; and/or
 - where you have not taken reasonable care to provide complete and accurate answers to the questions they ask.

A cooling-off period (14 days from renewal of the contract or the day on which you receive your renewal documentation, whichever is the later) applies at the renewal of your insurance. Please read the 'Facts about your policy' section in your policy document which explains how this works.

Automatic Renewal of Your Policy

Where Gresham have offered you renewal terms and you select or have selected a continuous premium payment method, you will be notified in writing at least 21 days before your renewal date that the policy will automatically be renewed and the renewal premium will again be collected from your specified bank account or credit/debit card.

Gresham will not automatically renew your policy if:

- you have contacted them to cancel your continuous payment authority since the purchase of your policy or your last renewal; or
- they no longer offer you the continuous payment method you have chosen if, for example, you have a poor payment history or an adverse credit history.

If either of the above happens they will advise you in your renewal letter and you will need to contact them to make payment before they can renew your policy.

Ensuring You Have Continuous Cover

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

Telephone Call Recording

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