

# Important Information about Barclays Insurance Services

## About Barclays Insurance Services

In this document, "we/us/our" refers to Barclays Bank UK PLC and Barclays Insurance Services Company Limited. Barclays Bank UK PLC arranges home insurance through Barclays Insurance Services Company Limited, which is a wholly owned subsidiary company of Barclays Bank UK PLC. Both companies are insurance intermediaries.

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

## Regulatory status

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

## The Financial Services Register

You can check that we are regulated by the Financial Conduct Authority by visiting their website [www.fca.org.uk/register](http://www.fca.org.uk/register) or by contacting the Financial Conduct Authority on 0800 111 6768. Barclays' Financial Services Register numbers are 759676 and 312078.

## Advice or information/Remuneration

We only offer home insurance from Hiscox Insurance Company Limited and Gresham Insurance Company Limited (which is a member of the Aviva Group) and we act for and on behalf of these insurers. We act as an introducer to Hiscox Underwriting Limited, who arrange Home Insurance for Barclays Premier customers (see <https://www.barclays.co.uk/premier-banking/current-accounts> for qualification criteria), on behalf of Hiscox Insurance Company Limited, the insurer. Gresham Insurance Company Limited is the insurer of our other home insurance products.

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

Barclays Premium Home Insurance is underwritten by Hiscox Insurance Company Limited, 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.

## Statement of demands and needs

The Barclays Premium Home Insurance policy meets the demands and needs of customers who wish to protect their home, possessions or both, 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 you are happy with the service we provide. However, if you are unhappy with it, would like to hear from you. You can contact us:

- By phone from the UK: 0800 282 390\* or from abroad: +44 (0)207 116 7488 and select option 1. Lines are open 24 hours a day, 7 days a week.

- In writing at "Freepost Barclays Customer Relations". You don't need to include a postcode or add a stamp for your letter to reach us, but please remember to take the postal service into account for our response time.
- If you want to talk to someone face-to-face, you can visit us in branch to discuss your complaint.

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

If you are not satisfied with the way your complaint has been handled, you may ask the Financial Ombudsman Service to review your case without affecting your statutory rights. Full details are available at [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

## 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](http://fscs.org.uk)

## Change of underwriter

From time to time for commercial reasons we may decide to change our chosen insurance provider. In such circumstances we will write to you at least 21 days before your current insurance expires with details of the new proposed insurance provider and any other current changes to the insurance.

Accordingly to ensure continuity of your insurance, you:

- authorise us to transfer your data to any new proposed insurance provider; and
- consent to receiving its offer of insurance, and where your policy renews automatically, to renew your policy with a policy from the new insurance provider. Your cancellation rights are not affected.

## 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](http://barclays.co.uk/control-your-data) or you can request a copy from us.

You can get this in Braille, large print or audio by calling **0800 400 100\*** (via Text Relay if appropriate) or by ordering online from [barclays.co.uk/accessibleservices](http://barclays.co.uk/accessibleservices)

## Call monitoring and charges information

\* Calls to 0800 numbers from UK landlines and mobiles are free. The cost of calls to 03 prefixed numbers are charged at national call rates (charges may vary dependent on your network provider) and are usually included in inclusive minute plans from landlines and mobiles.

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

Barclays Bank UK PLC. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Financial Services Register No. 759676). Registered in England. Registered No. 9740322 Registered Office: 1 Churchill Place, London E14 5HP.

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.

Hiscox Insurance Company Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Financial Services Register No. 113849). Registered in England. Registered No. 00070234. Registered Office: 1 Great St Helen's, London EC3A 6HX.

Gresham Insurance Company Limited is 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.

Item ref: 9914957\_UK Created: 08/18