

About our  
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 Conduct Authority registration numbers are 759676 and 312078.

## Advice or information/Remuneration

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

Barclays Home Insurance is arranged with Gresham Insurance Company Limited, who are the insurer for all parts of the policy, except for Legal Services and Home Emergency cover where the insurer is Aviva Insurance Limited. When a policy is sold Gresham pays us a percentage commission of the total premium. If the type of policy sold also reaches a profit surplus the insurer then pays us a further commission.

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

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

## Statement of demands and needs

Barclays home insurance policy meets the demands and needs of customers who wish to protect their home, possessions or both in a flexible way, that meets their individual needs. It also offers protection to pursue or defend legal cases in court where Legal Services cover has been chosen.

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

## Complaints

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

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

For products you bought online from us, you can also raise a complaint with the Financial Ombudsman Service via the Online Dispute Resolution (ODR) platform provided by the European Commission. You can access the ODR platform here at <http://ec.europa.eu/odr>. You'll need to quote our postal address (Barclays, Leicester, LE87 2BB), website address ([barclays.co.uk](http://barclays.co.uk)) and email address [ODR@barclays.com](mailto:ODR@barclays.com) to use this service. Although it may be quicker to contact the Financial Ombudsman Service directly. Following the complaints procedure does not affect your right to take legal action. Details of our complaints procedures can be obtained by calling 0800 051 3533\*.

\* Calls may be recorded and/or monitored

## Financial Services Compensation Scheme

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

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

## Change of underwriter

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

## Sending you information

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

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

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

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

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

## How we use the information we hold about you

Barclays is committed to protecting your personal data. We will use your information for a number of different purposes, for example, to manage your account(s), to provide our products and services to you and others and to meet our legal and regulatory obligations. We may also share your information with our trusted 3rd parties for these purposes. For more detailed information on how and why we use your information, including the rights in relation to your personal data, and our legal grounds for using it, please go to [www.barclays.co.uk/important-information/control-your-data](http://www.barclays.co.uk/important-information/control-your-data) or you can request a copy from us.

### Credit Reference Agencies and Fraud Prevention Agencies

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

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

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

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

Or you can ask us for a copy of these.

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

This document and other related ones are also available in large print, audio and Braille. If you need them in any of these formats please contact Customer Services on 0800 158 4075.

Calls may be recorded and/or monitored.

Barclays Bank UK PLC is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Financial Services Register No. 759676).

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

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

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

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

The claims administrator for Home Emergency Cover is Homeserve Claims Management Limited. Registered Office: Cable Drive, Walsall WS2 7BN. Registered in England, Registered No. 2770612.

The claims administrator for Legal Services is Arc Legal Assistance. Registered Office: The Gatehouse, Lodge Park, Lodge Lane, Colchester, CO4 5NE. Registered in England, Registered No 4672894.