

# About Our Insurance Services

In the following section 'we/us/our' refers to Barclays Bank PLC and Barclays Insurance Services Company Limited.

Barclays Bank PLC arranges home insurance through Barclays Insurance Services Company Limited, which is a wholly owned subsidiary company of Barclays Bank PLC.

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

## Statutory Status

Both companies are authorised and regulated by the Financial Services Authority (FSA).

## FSA Register

You can check that we are regulated by the FSA by visiting their website <http://www.fsa.gov.uk/register> or by contacting the FSA on **0845 606 1234**.

## Advice or information

We will provide advice and make a recommendation for you only after we have assessed your needs for home insurance. We can only offer home insurance from a single insurer.

If you contact Finer Home Insurance on **0800 051 0694\*** any advice will be given to you on or behalf of Barclays Insurance Services Company Limited.

Insurance obtained via the Barclays Bank PLC website is provided on a non advised basis.

## 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 PO Box 1436, Southampton, SO15 2UR or telephone us on **0800 051 0694\***

If we cannot resolve your complaint, you may be entitled to refer your complaint to Financial Ombudsman Service (FOS). Further information about FOS can be obtained from their website [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk) or write to Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR.

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 0694\***

## Financial Services Compensation Scheme

Our obligations are covered by the Financial Services Compensation Scheme (FSCS). If we are unable to meet our obligations, you could be entitled to compensation from this scheme, depending on the type of insurance and circumstances at the time. For most types of insurance the limits are 100% of the first £2000 plus 90% of the remainder of the claim, but for compulsory insurances such as third party motor or employer liability insurance then these claims are covered in full. Further information about compensation scheme arrangements is available from the FSCS website [www.fscs.org.uk](http://www.fscs.org.uk), or write to Financial Services Compensation Scheme, 7th Floor Lloyds Chambers, Portoken Street, London E1 8BN

## 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 not less than 21 days before your current insurance expires with details of the new proposed insurer and any other current changes to the insurance.

Accordingly, in order to ensure continuity of your insurance you hereby authorise us to transfer your data to any new proposed insurer and consent to receiving its offer insurance for consideration. Your cancellation rights are not affected.

## Disclosure

It is your responsibility to provide complete and accurate information to insurers when you take out your insurance policy, throughout the life of your policy, and when you renew your insurance.

It is important that you ensure that all statements you make on proposal forms, claims forms and other documents are full and accurate.

Please note that if you fail to disclose any information to your insurers, this could invalidate your insurance cover and could mean that part or all of a claim may not be paid.

## Data protection

We will store and process your information on the Barclays Group computers and in any other way. By 'your information' we mean personal and financial information we (a) obtain from you or from third parties, such as joint policy holders, credit reference agencies or other organisations when you apply for any product or service or which you or they give to us at any other time or (b) learn from the way you use your products and services. We and other companies in the Barclays Group will use your information to manage your products and provide our services, for assessment and analysis (including credit and/or behaviour scoring, market and product analysis), and to develop and improve our services to you and other customers and protect our interests.

We and other members of the Barclays Group will use your information to inform you (by letter, telephone – including automated dialling and SMS text – or computer) about products and services (including those of others) that may be of interest to you (although other members of the Group will only send marketing material to you with your consent).

We may give information about you and how you use your products and services to the following:

- Fraud-prevention agencies and other organisations who may record, use and give out information to other insurers

- People who provide a service to us or are acting as our agents, on the understanding that they will keep the information confidential
- Anyone to whom we transfer or may transfer our rights and duties under this agreement
- We may also give out information about you if we have a duty to do so or if the law allows us to do so.

We will also share your information with insurers, and their agents, to obtain quotations on an ongoing basis and in the normal course of servicing and administering your insurance.

Otherwise we will keep information about you confidential.

If we transfer your information to a service provider or agent in another country, we will make sure that the service provider or agent agrees to apply to information held in the UK and to use your information only for the purpose of providing the service to us.

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

# Policy Summary

**keyfacts**<sup>®</sup>

## Introduction

This is a summary of the Finer Home Insurance policy and does not contain the full terms and conditions of the cover, which can be found later in the policy booklet. It is important that you read the policy booklet carefully.

## Name of the insurer

The insurer of all sections of this policy, other than as noted immediately below, is Gresham Insurance Company Limited.

The insurer for Home Emergency cover is Inter Partner Assistance SA.

## Type of Insurance and Cover

The Finer Home Insurance Policy protects you against loss of or damage to **your home, contents and personal possessions**. It is a multi-section **home** insurance policy. All sections are optional except that you must select either **buildings or contents**. Sections are provided for **contents** (with an **accidental damage** option), **personal possessions, pedal cycles, home and garden, sports package, buildings** (with an **accidental damage** option), legal expenses and home emergency cover.

If you have selected any of these options they will be marked on your policy schedule.

## All Sections

### Significant Features and Benefits

Your policy includes the following significant features and benefits, which are explained in detail in this policy booklet

- Claims service - available 24 hours a day, 365 days a year
- Monthly payment option.

### Significant and unusual exclusions or limitations

- You must comply with the conditions of the policy explained in the general conditions section of the policy booklet for cover to apply. These include your duty to take reasonable precautions to prevent loss and actions you must take as soon as you are aware of a possible claim under this policy. See also the general exclusions section of the policy booklet for those exclusions that apply to all sections

- You will have to pay the first part of most claims – this is known as an ‘**excess**’. For most claims the **excess** is £100, unless indicated otherwise on your policy schedule. An excess of £1,000 normally applies for subsidence under the **buildings** section
- Certain losses or damage if indicated on your policy schedule by **endorsement** or clause
- Damage caused directly by your pet animals or pet birds.

## Contents section

See Section 1 - **Contents** in policy booklet for details.

### Significant Features and Benefits

Up to £50,000 cover is provided for an extensive list of perils such as fire, storm, flood, theft, etc - see policy booklet.

If you have specified a different **contents sum insured** this will be shown on your policy schedule.

In addition cover is also provided for:

- **Contents** temporarily removed from the home (up to £5,000)
- **Accidental damage** to audio, video and computer equipment
- **Contents** in outbuildings up to **sum insured** (limited to £3,000 for theft) and in the garden (up to £500)
- Replacement locks if keys are stolen (up to £500)
- Spoilage of food in freezers (up to £400), unless indicated otherwise on your schedule
- Loss of heating fuel and metered water (up to £1,000)
- Alternative accommodation following an insured loss (up to £10,000)
- Your liability as occupier (up to £2,000,000), employer (up to £10,000,000) and tenant (up to £5,000).

With the **accidental damage** option all other **accidental damage** occurring in the **home**, unless indicated otherwise in your policy documents, is covered.

See Section 2 - Full **accidental damage** cover for **contents**, in policy booklet, for details.

### Significant and unusual exclusions or limitations

See Section 1 - **Contents** in policy booklet for details.

- No cover is provided for boats, boards or watercraft of any kind
- No cover is provided for items used for business or professional purposes
- No cover is provided for contents removed to accommodation whilst undertaking a university or college course
- Certain losses or damage when your home is unoccupied for more than 40 days in a row – for example if caused by theft, malicious acts, escape of water or heating oil, or to contents in the open (please check your Policy Schedule for your unoccupancy period)
- Theft or malicious damage caused by you or members of your household or which you might have prevented by taking reasonable care
- The cost of replacing any undamaged items, which form part of a set, collection, suite or item of a uniform nature - but wider cover is available under home and garden
- Loss or damage to **pedal cycles** in the open - but wider cover is available under **pedal cycles**
- Theft of **contents** temporarily removed from the **home**, unless by somebody using force and violence, or deception to enter a building - but wider cover is available under **personal possessions**
- **Accidental damage** to video cameras, mobile phones and portable computers or computer equipment – but wider cover is available under **personal possessions**
- Cover does not extend to all damage caused by subsidence
- Loss or damage to your Contents from any cause not listed in the policy booklet - but wider cover is available under the **accidental damage** option and the **personal possessions** section.

The following exclusions apply under the **accidental damage** option – see Section 2 extra **accidental damage** cover for **contents**, in policy booklet, for details.

- **Accidental damage** occurring outside the **home** – but wider cover is available under **personal possessions**
- Damage occurring when your **home** is lent, let or sub-let.

## Personal Possessions Section (optional)

See Section 3 - **Personal possessions**, in policy booklet for details.

### Significant features and benefits

This provides much wider cover than is otherwise available under the **contents** section for your clothing, **personal possessions**, **money** (up to £250) and **credit cards** (up to £1,000). Cover is provided for accidental loss or damage including losses away from **your home** anywhere in the world.

### Significant and unusual exclusions or limitations

- No cover is provided under this section for **pedal cycles**, skis, snowboards, water skis, sub-aqua equipment, camping equipment, riding tack, contact lenses, boats, boards and watercraft of any kind
- No cover is provided for musical instruments, photographic and sporting equipment when they are being used for business or professional purposes
- Cover can be provided for some of the items above, on request, for an additional premium
- Theft or malicious damage caused by **you** or members of **your household** or which **you** might have prevented by taking reasonable care
- Restrictions apply for theft from an unattended vehicle and a limit of £1,500 applies. See policy booklet for details
- The cost of replacing any undamaged items that form a part of a set, collection, suite or item of a uniform nature - but wider cover is available under home and garden
- Damage to sports racquets, sticks, bats and clubs while in play - but wider cover is available under sports package.

## Pedal Cycles Section (optional)

See Section 4 - **Pedal cycles** in policy booklet for details.

### Significant features and benefits

Loss or damage to **your pedal cycles** anywhere in the world up to the limit shown in **your schedule**.

### Significant and unusual exclusions or limitations

- No cover is provided for **pedal cycles** with a motor
- No cover is provided while the **pedal cycle** is being used for racing, pacemaking or trials
- Loss or damage caused by theft unless locked to an immovable object or in a locked building to which only **you** have access.

## Home and Garden Section (optional)

See Section 5 - Home and garden section in policy booklet for details.

### Significant features and benefits

- The cost of any undamaged items of **contents** forming part of a pair, set, suite or item of a uniform nature or design if replacements can't be matched or repair can't be carried out satisfactorily
- Increased cover for **contents** in **your** garden from £500 to £1,500
- Re-landscaping costs (up to £2,500) if **your** garden is damaged by fire, explosion, lightning, malicious acts, theft or attempted theft or being hit by vehicles, animals or aircraft.

### Significant and unusual exclusions or limitations

These are no significant or unusual exclusions or limitations.

## Sports Package Section (optional)

See Section 6 - Sports package section of policy booklet for details.

### Significant features and benefits

- Accidental death benefit if **you** die within 12 months solely as the result of a sporting injury
- Compensation for loss of use of sports club membership due to disability following a sporting injury
- The limits for theft from an unattended vehicle under the **personal possessions** section are increased
- The **personal possessions** section is extended to cover damage to certain sports equipment in use.

### Significant and unusual exclusions or limitations

- Accidental injury resulting from certain hazardous sports listed in the policy booklet.

## Buildings Section

See Section 7 - **Buildings** in **your** policy booklet for details.

### Significant Features and Benefits

Up to £500,000 cover is provided for an extensive list of perils such as fire, storm, flood, theft, etc. – see policy booklet.

If **you** have specified a different **buildings sum insured** this will be shown on your policy **schedule**.

In addition cover is also provided for:

- Alternative accommodation following an insured loss (up to 20% of **buildings sum insured**)
- **Accidental damage** to fixed glass and sanitary fixtures and underground services
- Your legal liability as owner of your **home** (up to £2,000,000). With the **accidental damage** option all other **accidental damage to your home**, unless indicated otherwise in **your** policy booklet, is covered.

See section 8 - Full **accidental damage** cover for **buildings**, in **your** policy booklet for details.

### Significant and unusual exclusions or limitations

- Damage caused by wet or dry rot
- Certain losses or damage when your home is unoccupied or unfurnished for more than 40 days in a row – for example if caused by theft, malicious acts, escape of water or heating oil (please check your Policy Schedule for your unoccupancy period)
- Certain loss or damage caused by **you**, members of **your** household, lodgers or tenants
- Liability as occupier of **your home** but this can be insured under the **contents** section
- Cover does not extend to all damage caused by subsidence – for example coastal and river erosion is excluded and there is no cover for damage to swimming pools, paths, patios etc. unless there is a valid claim for damage to the home itself
- Loss or damage to **your buildings** from any cause not listed in the policy booklet - but wider cover is available with the **accidental damage** option.

The following exclusions apply under the Accidental Damage Option - see Section 8 extra accidental damage cover for buildings, in policy booklet, for details.

- Loss or damage after building alterations, renovations, extensions or repairs;
- Loss or damage caused by faulty materials or design, or poor workmanship.

## Home Emergency Cover Section (optional)

See Section 9 - Home emergency, in the policy booklet, for details.

This covers **you** against emergency situations in **your home** including the failure of household services you rely on.

This cover is intended to complement **your** standard home insurance policy and provide assistance in dealing with the emergency itself.

### Significant Features and Benefits

**Your** cover includes the following features and benefits, which are explained in detail in **your** policy booklet.

- Emergency cover (any time from 29 days after the start of this section) for:
  - The loss of essential services to **your home**.  
Essential services being mains drainage to the boundaries of the **home**, water, electricity and gas within the **home** and the main source of heating or hot water where no alternative exists
  - Blockages in toilet waste pipes
  - Plumbing problems related to leaking pipes, blocked drains, water tanks or leaking radiators.
- Emergency helpline available 24 hours a day, 365 days a year
- Attendance by an approved contractor to carry out the necessary emergency repairs
- Up to £1,000 per incident to cover the cost of call out, repairs, labour and VAT
- Up to £100 per incident for towards overnight accommodation (including travel costs) if **your home** becomes uninhabitable as a result of the emergency
- No excess to pay.

### Significant and unusual exclusions or limitations

**Your** policy excludes some situations. Please refer to “What is not covered” in Section 9 of your policy booklet for full details, but the most significant or unusual exclusions are outlined below.

**Your** policy does not cover:

- Any loss or damage arising from circumstances that **you** were aware of at the time of taking out home emergency cover or any emergency which happens before the cover under this section starts or within 28 days of the start date of the cover under this section; it does not apply when **you**

renew **your** cover

- Any loss or damage caused by a boiler or heating system which has not been properly maintained or is over 15 years old
- The cost of replacing parts as a result of natural wear and tear or normal usage e.g. replacement fuses in plugs, tap washers, replacement cylinders and boilers
- Water-supply pipes outside the **home**
- Any damage or failure caused by malicious or wilful action, negligence, misuse, interference or faulty workmanship, including any attempted repair which does not meet industry standards.

## Legal Expenses Section (optional)

See the Legal Expenses section of your policy booklet for details:

### Significant features and benefits

Costs of legal action arising from:

- Your death or personal injury including as a result of medical negligence
- Loss or damage to your personal belongings following the above
- Your buying, selling or hiring goods or services for your private use where amount in dispute is at least £125
- Interference with your legal rights relating to your home including physical damage to your home
- Disputes relating to the sale or purchase of your main home
- Disputes with your landlord regarding your rental tenancy agreement
- Your contract of employment
- Interference with your rights under the Data Protection Act.

### Significant and unusual exclusions or limitations

The insurer will only cover claims:

- Which occur during the period of insurance
- Which have reasonable prospects of success
- Reported as soon as possible and within 180 days of the event giving rise to the claim
- Arising from a dispute regarding the sale or purchase of your main home or consumer disputes when you have continually held legal cover with either us or another insurer since the relevant agreement was made.

The insurer will not pay any costs incurred before your claim has been accepted or any costs if action has been taken prior to our agreement.

The insurer will not cover any claim arising from or relating to:

- A matter you should have realised might occur before entering this contract
- Death, personal injury or damage to property as a result of an accident involving a vehicle you were driving
- Gradually developing illnesses or bodily injury
- Building, re-building, extending or converting a building and planning laws
- Subsidence, heave, landslip, mining or quarrying
- Libel and slander
- Disputes between landlords and tenants relating to rent, services charges or renewal of the tenancy agreement
- Divorce, matrimonial, cohabitation, maintenance or custody matters.

### Duration of Policy

This policy will remain in force for 12 months from the date of commencement (or as otherwise shown on your Policy Schedule) and as long as you continue to pay your premium.

### Right of Cancellation

You have the right to cancel your policy during a period of 14 days, from the date of purchase of your policy or the day on which you receive your policy documentation, whichever is the later, or 14 days from renewal of your policy.

If you wish to do so and the insurance cover has not yet commenced, you will be entitled to a full refund of the premium paid.

Alternatively, if you wish to do so and the insurance cover has already commenced, you will be entitled to a refund of the premium paid less a pro-rata amount representing the premium for the number of days in which cover was provided prior to cancellation.

If you cancel your policy outside the 14 day cooling off period, an additional fee of £26.25 (inclusive of Insurance Premium Tax where applicable) will be payable.

A full explanation of your cancellation rights can be found in your policy booklet

### How to Claim

Should you need to make a claim under this policy, please contact us using the appropriate telephone number shown below:

For claims under all sections except legal expenses and home emergency telephone us on **0800 027 9844\***.

For claims under the legal expenses section telephone **0800 051 1711\*** quoting BARCFIN Master Certificate number XH/1/112.

For claims under home emergency telephone **0800 015 7054\***.

### Complaints

We hope that you will be very happy with the service 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 PO Box 1436, Southampton, SO15 2UR or telephone us on **800 051 0694**.

We are covered by the Financial Ombudsman Service for complaints from private individuals, certain small businesses, charities and trusts. 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. Following the complaints procedure does not affect your right to take legal action. Further details of our complaints procedure can be found in your policy booklet, or may be obtained from your insurance adviser or usual contact.

### Financial Services Compensation Scheme

Our obligations are covered by the Financial Services Compensation Scheme (FSCS). If we were unable to meet our obligations, you could be entitled to compensation from this scheme, depending on the type of insurance and the circumstances at the time.

Further information about compensation scheme arrangements is available from the FSCS website [www.fscs.org.uk](http://www.fscs.org.uk), or write to Financial Services Compensation Scheme, 7th Floor Lloyds Chambers, Portsoken Street, London E1 8BN.

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