

Mobile Phone Insurance

Please note that you will need to register for Mobile Phone Insurance.

(Please note that reference in this document and the Policy Summary to 'Qualifying Account' means Additions Active account.)

As a benefit of being a **Qualifying Account** holder, you can register for **Mobile Phone** Insurance with Lifestyle Services Group Limited, who administrate the policy.

To register your mobile phone

To take advantage of this **Mobile Phone** Insurance you must register the details of the phone you wish to cover. Please follow the process below. If you do not register the **mobile phone** you will not be covered. If you wish to change the **phone** already registered you must telephone us.

1. Log on to our website at any time:
www.lifestylegroup.co.uk/barclays
2. Phone the Customer Helpline number in the second column.

You will need to provide the following details:

- Your name and address
- The **mobile phone** number
- The make, model and **IMEI number** (by keying *#06# on the mobile phone) of the **mobile phone**
- Whether the **mobile phone** is on a Monthly contract or Pay-as-you-Go
- Your **Qualifying Account** number and sort code

Your cover will commence 21 days after you register. You will not be able to make a claim for any **incident** which occurs within the first 21 days after registration, including where you add a phone or change a **phone** which has already been registered.

How to Register

Please call the Additions Active Helpline on 0800 994422*, selecting the Mobile Phone Insurance option.

Monday to Friday 8.00am to 8.00pm
Saturday and Sunday 9.00am to 6.00pm

Mobile Phone Insurance

keyfacts®

Policy Summary

This Policy Summary does not contain the full terms and conditions of **your** policy which can be found in the attached Policy Document, **it is important that you read the Policy Document carefully.** (Please note that reference to **Qualifying Account** in this Policy Summary means Additions Active accounts.)

Name of Insurer

London General Insurance Company Limited. The policy is administered by Lifestyle Services Group Limited.

Please refer to Section P of the Policy Document for full details.

Cover

Mobile Phone Insurance provides worldwide cover against loss, theft, accidental damage, water or liquid damage and electrical or mechanical breakdown.

Duration of cover

Mobile Phone Insurance will commence 21 days after registration. **Your** insurance is only available to **you** as a **Qualifying Account** holder customer. Subject to **your** right to cancel (see Cancellation Rights), the cover is from month to month. **Your** insurance will end if **your Qualifying Account** is closed or switched to a non-qualifying account, **you** fail to pay the monthly **Qualifying Account** fee or **your** residential address is no longer in the United Kingdom. **Your** Mobile Phone Insurance may also be terminated or the terms changed by the **insurer** giving **you** 30 days' notice in writing.

What is covered – main benefits

full details can be found in section D of the Policy Document

- One **mobile phone** if lost, stolen or damaged (including **SIM** card in the event of a valid claim for the **phone**) per account holder (subject to a maximum of two **phones** for a joint account). The **phone** must be owned by **you** or be **your** responsibility. The **mobile phone** is identified by the **IMEI number** and **mobile phone** number.
- The cost of replacing the **phone** as a direct result of loss or theft
- The cost of repairing the **phone** (or replacing it if the **phone** cannot be repaired) as a direct result of accidental damage, water or liquid damage or malicious damage
- The cost of repairing the **phone** (or replacing it if the **phone** cannot be repaired) where damage is as a direct result of **electrical or mechanical breakdown**
- The **phone** anywhere in the world, repair or replacement of the phone will be arranged upon **your** return to the UK
- The cost of **unauthorised calls** up to £2,000 (including VAT) per claim for Monthly Contract **phones** or up to £100 (including VAT) per claim for the cost of **unauthorised calls** on Pay-as-you-Go **phones**
- **Accessories** up to £250 (including VAT) per claim, including replacement of **accessories** incompatible with a **phone** replaced as a result of a valid claim

- **Phones** which have a primary use for the making and receiving of telephone calls, SMS text messages and data. Please see the definition of **Mobile phone/Phone** in section B of the Policy Document. If **you** are unsure as to whether **your** handset can be covered please contact us.
- A maximum of two successful claims in any 12 month period, per account holder.

What is not covered – main exclusions

Your policy excludes some situations. Please refer to sections I, J and K in **your** Policy Document for full details.

Your policy excludes, amongst other things:

- The policy **excess** of £25 for the first claim and £50 for a second claim made in any 12 month period.
- **SIM cards** where there has not been a valid claim for the **phone**
- Theft of the **phone** and **accessories** from an unattended motor vehicle, unless secured in a glove-box or locked boot
- Theft of the **phone** and **accessories** where they have been left in an unattended building or premises, unless evidenced damage was caused in gaining entry to, or exit from, the premises
- Theft or loss of the **phone** and **accessories** where they have been left accidentally or deliberately in a public place or place to which others have access
- Theft of, loss of, or damage to the **phone** and **accessories** where they have been passed to someone else
- The period of 21 days after you register the details of the **phone** and/or **SIM card**, or for the period of 21 days after you change the **phone** and/or **SIM card** **you** have already registered

Note: **You** must take all reasonable precautions to prevent any loss, theft or damage.

Price

This policy is provided as a benefit of **you** being a **Qualifying Account** holder.

Claims

When making a claim in respect of the **mobile phone**, please follow these simple steps (please see sections E, F and G of the Policy Document for full details):

1. **You** must inform the Police within 24 hours of discovering any loss, theft or malicious damage for which **you** wish to make a claim. **You** must obtain an incident reference number from the Police.
2. **You** must call the airtime provider within 24 hours to bar the **SIM Card**. Doing this will prevent any further **unauthorised calls** being made.
3. To register a claim, contact the Customer Helpline:
 - **Additions Active 0800 994422***Please select mobile phone insurance option or register a claim online at www.lifestylegroup.co.uk/barclays, within 48 hours of discovering any **incident** for which **you** wish to claim
4. **You** must complete and return the claim form to **us** within 21 days of receiving it, ensuring that **you** have followed the procedure detailed on the claim documentation.

We may settle a claim for the registered **phone** by replacing it, by repairing it, or cash settlement at our discretion. We will advise you of the method of settlement at the time your claim is authorised.

The settlement we offer for the **phone** will be based on the current market value of the registered phone or one of similar specification and functionality (where the phone is no longer available on the general market).

Replacement phones and accessories will come from available stock. If the same model is not available, the replacement will be of a similar specification and quality, which will be determined by us.

Calls may be recorded or monitored for training, customer services purposes and/or the prevention or detection of crime.

Cancellation Rights

You have a statutory 14 day period in which to cancel your insurance contract. This period begins on the date your **Qualifying Account** is opened or the date you receive your Policy Document, whichever is the later. This period begins from these dates irrespective of when you register your details for cover. Cancelling your insurance contract will not entitle you to a refund or adjustment of your monthly **Qualifying Account** fee.

Enquiries/Complaints

Should you have an enquiry or complaint, you can contact us on the Customer Helpline:

- Additions Active 0800 994422*

Any complaints may be raised without prejudice to your right to take legal proceedings. If after making a complaint you are still unhappy and you feel the matter has not been resolved to your satisfaction, you may be able to refer the matter to the Financial Ombudsman Service. Please refer to section N of the Policy Document.

Under European law, the parties to this contract may choose which law will apply to this contract. English law will apply unless both parties agree otherwise, in writing, prior to registration. The contract is written in English and all communication by us with you will be in English.

Compensation

Please see section N of the Policy Document for further details. The parties to this contract are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if they cannot meet their obligations. Most insurance contracts are covered for 100% of the first £2000 and 90% of the remainder of the claim, without any upper limit. You can get more information about the compensation scheme arrangements by contacting the FSCS on 0207 892 7300 or by visiting their website at www.fscs.org.uk.

Your Demands and Needs

You are the owner of, or are responsible for, a **mobile phone** and believe protection against loss, theft, breakdown or damage to the **phone** would be beneficial to you. You have been provided with a Policy Summary including the main benefits and main exclusions and limits of the cover and are not aware of any other insurance policy that you currently have that makes this policy unsuitable. You are aware of your obligation to provide all material information and have made a reasoned decision on the basis of the information provided in the Policy Summary and can cancel this insurance at any time should you decide that the cover is no longer suitable.

Policy Document – Mobile Phone insurance

These are the terms and conditions of your **mobile phone** insurance available to you as a **Qualifying Account** holder. Lifestyle Services Group Limited provide the services, under this agreement, and have arranged the insurance cover with London General Insurance Company Limited.

This policy is governed by these terms and conditions, which the insurer may change in certain circumstances, by giving 30 days' notice in writing to you at your last known address. Acceptance of cover is at our discretion.

Your policy is based on the information you gave to us verbally or otherwise about you and your personal details when you registered for the insurance. These details are contained in the **certificate**, which will be sent to you after registration. The terms details what is covered and what is not covered, how claims are settled and other important policy information.

Lifestyle Services Group Limited administers the insurance and the handling of claims.

Our part of the contract is as follows:

- Cover will only apply during the **period of insurance**, the starting date being shown on your **certificate**.
- Where we attach a special meaning to a word it is shown in bold.
- We will handle claims on behalf of the insurer.
- We will hold money on behalf of the insurer.

Your part of the contract is as follows:

- You must adhere to all the conditions detailed in these terms.
- The **phone** stated on the **certificate** must be your property or responsibility.
- If the **phone** or **SIM card** details change you must register the new details with us immediately. The new **phone** and/or **SIM card** will not be covered for any **incident** occurring within the first 21 days after registration.

Words or expressions that have a particular meaning are shown in **bold type** and shall have the same meaning wherever they may appear.

Under European law, the parties to this contract may choose which law will apply to this contract. English law will apply unless both parties agree otherwise, in writing, prior to registration. The contract is written in English and all communication by us with you will be in English.

You can request another copy of this document. The document is available in large print, audio and Braille. If you would like a copy in any of these formats, please call **0800 400 100*** or write to: Lifestyle Services Group Limited, PO Box 395, Crewe CW1 6WT.

A) Registration Process

You must register the **phone** to take advantage of this cover and register your details. Contact the Customer Helpline:

- Additions Active **0800 994422***

Monday to Friday 8.00am to 8.00pm

Saturday and Sunday 9.00am to 6.00pm

Or you can log on to our website at any time:
www.lifestylegroup.co.uk/barclays and follow the procedure.

You will need to provide:

- The make and model of the **mobile phone**
- The **mobile phone** number
- Any serial number or **IMEI number** and/or registration number for the **phone**.

You will be also asked for your address and **Qualifying Account** details.

You must inform us if you have changed the **phone**, or you wish to cover a different phone to the one registered. The **phone** will not be covered for the period of 21 days after you register it, or 21 days after you change the **phone** and/or **SIM card** you have already registered. If you would like to cover an alternative phone, you must advise us of the change as soon as possible. The **phone** covered by this policy must be your property or responsibility.

B) Definitions

Accessories

All accessories up to a combined retail price of £250 including VAT (**proof of purchase** must be provided with your claim). The retail price will be the standard selling price applicable on the original day of purchase.

Administrator

Lifestyle Services Group Limited. Contact details can be found in section P.

Certificate

Certificate of Mobile Phone Insurance

Electrical or Mechanical Breakdown

The actual breaking or burning out of any part of the **phone** caused by, or arising from, internal electronic, electrical or mechanical defects, or defective or faulty materials, or workmanship, causing stoppage of normal operation and necessitating immediate repair or replacement before normal operation can be resumed.

Excess

The amount of £25 for the first claim and £50 for the second claim in any 12 month period in respect of any successful claim.

IMEI Number

International Mobile Equipment Identity Number

The unique serial or identification number that we will use to identify the **phone**.

Incident

Any event that may lead to a claim being made for repair or replacement of the **phone**. Any incident involving loss, theft or malicious damage must be reported to the Police within the given timescales. You must obtain an incident reference number.

Insurer

London General Insurance Company Limited, whose main business is general insurance. Contact details can be found in section P.

Mobile Phone/Phone

The handset and **SIM card** specifically identified by the **IMEI number** and mobile phone number. The handset must be your property or responsibility. The **SIM card** will not be covered unless it is inserted into the **SIM card** slot of the phone.

The handset must be a hand-held electronic device for which its main use is for the making and receiving of telephone calls, SMS text messages and data. The cover of handsets will be at our discretion, and if you are unsure as to whether your handset can be covered please contact us.

Qualifying Account

Reference in this document to **Qualifying Account** means Additions Active account.

Period of insurance

Mobile Phone Insurance will commence 21 days after registration. Your insurance is only available to you as a **Qualifying Account** holder. Subject to your right to cancel (see your Cancellation Rights), the cover is from month to month. Your insurance will end if your **Qualifying Account** is closed or switched to a non-qualifying account, you fail to pay the monthly **Qualifying**

Account fee or **your** residential address is no longer in the United Kingdom. **Your** Mobile Phone Insurance may also be terminated or the terms changed by the **insurer** giving **you** 30 days' notice in writing.

Proof of Purchase

The till receipt provided at the point of sale that details the **phone** and/or **accessories**, or similar documentation that provides proof that **you** own or are responsible for the **phone** such as a **mobile phone** statement which shows the **IMEI number**.

Services

The work **we** undertake for **you** in arranging the insurance and acting as an intermediary between **you** and the **insurer**.

SIM card

Subscriber Identity Module Card

The card carrying **your** subscriber identity, the use of which, in conjunction with the **phone**, enables services to be charged to **your**, or the owner's, account.

Unauthorised Calls

Unauthorised calls, messages and downloads made from the **phone** after being lost or stolen and whilst not barred by the airtime provider. The payment of unauthorised calls is subject to a valid claim for the **phone** under the terms and conditions and **you** reporting the **incident** within the given timescales.

We/Us/Our

The **administrator**.

You/Your

The **Qualifying Account** holder as detailed on **your certificate**.

C) Price

This policy is provided as a benefit of **you** being a **Qualifying Account** holder.

D) Cover

This policy covers:

1. One **mobile phone** in the event of a valid claim for loss, theft or damage of the **phone** (including **SIM card** in the event of a valid claim) per account holder up to a maximum of two phones for a joint account. The **phone** must be owned by **you** or be **your** responsibility.

The **mobile phone** is identified by the **IMEI number** and **mobile phone** number.

2. The cost of replacing the **phone** as a direct result of loss or theft.
3. The cost of repairing the **phone** (or replacing it if the **phone** cannot be repaired) where damage is a direct result of **electrical** or **mechanical** breakdown.
4. The cost of repairing the **phone** (or replacing it if the **phone** cannot be repaired) as a direct result of accidental damage, water or liquid damage, or malicious damage.
5. The **phone** anywhere in the world, repair or replacement of the **phone** will be arranged upon **your** return to the UK.
6. The cost of **unauthorised calls** made, up to a maximum of £2,000 per claim, including VAT for Monthly Contract phones or up to £100 (including VAT) for the cost of **unauthorised calls** on Pay-as-you-Go **phones**, which will apply to top-ups purchased in the 24 hours preceding the **incident** only, and proof of top-ups will be required.
7. The replacement of the **accessories** up to a combined retail price of £250 including VAT if:
 - They are stolen or damaged at the same time as the **phone**, or
 - **We** have replaced the **phone** with an alternative model as a result of a successful claim and the **accessories** are no longer compatible with the new phone.
8. Two successful claims during any 12 month period, per account holder.
9. Phones which have a primary use for the making and receiving of telephone calls, SMS text messages and data. If **you** are unsure as to whether the handset can be covered please contact **us**.

E) How to make a claim

To make a claim:

1. visit the website at www.lifestylegroup.co.uk/barclays to register **your** claim online, or
2. telephone the Customer Helpline:
 - **Additions Active on 0800 994422***

Monday to Friday	8.00am to 8.00pm
Saturday and Sunday	9.00am to 6.00pm

Please select the mobile option and have the **mobile phone** number to hand.

If the **phone** is lost or stolen, please follow these simple steps:

1. Call the airtime provider within 24 hours of discovering theft or loss to bar the **SIM card** – doing this will prevent any further **unauthorised calls** being made.
2. Inform the Police and ask for an incident reference number within 24 hours of discovering theft or loss.
3. The airtime provider and the Police must be contacted within 24 hours of **you** discovering the **incident**.

Airtime providers' numbers:

3	07782 333 333
BT Mobile	08000 322 111
O2	08705 214 000
Orange	07973 100 150
T-Mobile	0845 412 5000
Virgin Mobile	08456 000 789
Vodafone	07836 191 191

4. **You** must register a claim by visiting **our** website or by contacting the helpline:
 - **Additions Active 0800 994422***within 48 hours of discovering any **incident** for which **you** wish to claim.

Monday to Friday	8.00am to 8.00pm
Saturday and Sunday	9.00am to 6.00pm

F) Conditions on making a claim

1. **You** must inform the Police within 24 hours of discovering any theft, loss or malicious damage for which **you** wish to make a claim, obtaining an incident reference number. **You** must also inform the airtime provider within 24 hours of discovering the **incident**.
2. **You** must register a claim within 48 hours of discovering any **incident** for which **you** wish to claim, by visiting **our** website or by phoning the Customer Helpline:
 - **Additions Active 0800 994422***
3. **You** must complete and return the claim form to **us** within 21 days of receiving it, ensuring that **you** have followed the procedure detailed on the claim documentation.
4. **You** may be requested to return the damaged **phone** and **accessories** to **us** for inspection as part of the claims assessment process. If requested to do so, **you** must send the **phone** and **accessories** by secure means, as described in the claim documentation. The **phone** and **accessories** remain **your** responsibility until **we** have received them.

5. **You** must ensure that no one but **our** approved agents carry out repairs to, or maintenance of, the **phone** or **accessories**.
6. To support **your** claim for **unauthorised calls** incurred on a Monthly contract, **you** must provide the monthly **mobile phone** bill(s) covering the period of **unauthorised calls**, and the bill for the month prior to the **unauthorised calls**.
7. **You** must provide **proof of purchase** for the **phone** and **accessories** with **your** claim form.
8. **You** must pay the policy **excess** of £25 for a first claim and £50 for a second claim in any 12 month period, if the claim is accepted.

G) What will happen when your claim is approved

1. **We** may settle **your** claim, at **our** discretion, by repair, replacement, or cash settlement. **We** will advise **you** of the method of settlement at the time **your** claim is authorised.
2. The settlement **we** offer for the **phone** will be based on the current market value of the registered **phone** or one of similar specification and functionality (where the **phone** is no longer available on the general market).
3. Replacement phones and accessories will come from available stock. In the event that the same model is not available, the replacement will be of a similar specification and quality, as determined by us. **We** will contact **you** to confirm the phones that are available.
4. If the **phone** is lost or stolen, **we** will provide reimbursement, at **our** discretion, by BACS transfer or cheque payable to **you**, or by direct payment to the airtime-provider for the cost of **unauthorised calls** up to a maximum of £2,000 (including VAT) per claim for Monthly Contract **phones** and up to a maximum of £100 (including VAT) per claim for Pay-as-you-Go **phones**. **We** will advise **you** of the method of reimbursement when the claim is authorised.
5. If the **SIM card** has been lost, stolen or damaged, as part of a valid claim for the **phone** **you** will need to contact the airtime provider to request a replacement. If **you** are charged for the replacement **we** will reimburse **you**. **You** may be asked to provide a receipt for the cost of the **SIM card**.
6. If **you** need to claim as a result of an **incident** outside the UK, the **phone** will be repaired or replaced upon your return to the UK.

7. If any lost or stolen equipment is recovered after the claim is approved, it shall become the property of the **insurer** and must be returned to **us** immediately.
8. Damaged **phones, accessories, parts and materials** replaced by **us** shall become the property of the **insurer**.
9. The details of **phones** reported lost or stolen will be submitted to the Central Equipment Identity Register to prevent further use.
10. The replacement **phone** will automatically be covered under **your** policy unless **you** have asked for it not to be covered. There will be no registration period in these circumstances and the **phone** will be immediately covered.
4. Theft of, loss of, or damage to, the **phone and accessories** where they have been passed to someone else.
5. The cost of **unauthorised calls** whilst the **phone** was not in **your** custody, where the theft or loss of the **phone** has not been reported to the airtime-provider and the Police within 24 hours, and to **us** within 48 hours, of **you** discovering the incident.
6. The cost of **unauthorised calls** if the **phone** and **SIM card** have not been lost or stolen at the same time, and an incident reference number obtained from the Police.
7. Theft of, loss of, or damage to **accessories** not lost, stolen, or damaged at the same time and under the same circumstances as the **phone**.

H) Important things that you must do

1. Use the **phone** and **accessories** in accordance with the manufacturer's instructions.
2. Take reasonable care to prevent loss of, theft of, or damage to, the **phone** and **accessories**. If it is considered that **you** have not done so, **your** claim may not be accepted.
3. Advise **us** if any of **your** personal details change, **you** change the **phone** you wish to be covered, or the **mobile phone** number changes. **You** will not be covered for the period of 21 days after **you** register the details of the **phone** and/or **SIM card**, or for the period of 21 days after **you** change the **phone** and/or **SIM card** you have already registered.
4. Inform **us** of any loss, theft, breakdown or damage covered by **your** policy within the given timescales.

I) Loss, theft and damage

Cover will not be provided for:

1. Theft of the **phone** and **accessories** from an unattended motor vehicle, unless secured in the glovebox or locked boot. The vehicle must be locked and all security devices activated. Damage must be caused by the thief and evidence provided with **your** claim. Cover will not be provided if the vehicle cannot be secured against unauthorised entry.
2. Theft of the **phone** and **accessories** where they have been left in an unattended building or premises unless evidenced damage was caused in gaining entry to, or exit from, the premises.
3. Theft or loss of the **phone** and **accessories** where they have been left accidentally or deliberately in a public place or a place to which other people have access.

J) Electrical or mechanical breakdown

Cover will not be provided for:

1. Loss or damage caused by, or during, maintenance or modification of the **phone**, other than by **our** approved agents.
2. Any breakdown or failure caused by placing or using the **phone** in a location or environment not in accordance with the manufacturer's instructions.

K) General Exclusions

Cover will not be provided for:

1. Any **incident** which occurs within the first 21 days of registering the **phone** and/or **SIM card**, or during the first 21 days after **you** change the **phone** and/or **SIM card** you have already registered.
2. The policy **excess** of £25 for a first successful claim and £50 for a second claim in any 12 month period.
3. **SIM cards** where there has not been a valid claim for the **phone**.
4. Any loss (business or personal) resulting from loss of use of the **phone**.
5. Where the **IMEI number** cannot be determined from the **phone** or **proof of purchase** cannot be provided to prove ownership of the **phone**.
6. Loss or damage due to wear and tear, depreciation or gradual deterioration.
7. Loss or damage due to any process of cleaning, adjustment, repair, maintenance or dismantling.

8. A third or subsequent claim per account holder during any 12 month period.
9. Installation, removal, or subsequent relocation of the **phone** in a vehicle, or any **electrical or mechanical breakdown** as a result of such.
10. The cost of cosmetic repairs.
11. Loss, theft, damage, or breakdown caused by war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, or insurrection by military or usurped power.
12. Loss, theft, damage, or breakdown arising out of any wilful act or negligence of the user of the **phone**.
13. Any claim arising from, or in connection with, the repossession of the **phone** by any bank, finance, leasing or similar company, or person acting with such authority, and/or the confiscation or impounding of the **phone** by any Police, Customs or Government Authority.
14. People who are not permanently resident in the UK.
15. Any consequential loss incurred by **you** during the administration of the policy or at the time of a claim.
16. Loss or corruption of data, images, games, logos, wallpaper, videos, or downloads, due to loss of, theft of, breakdown of, or damage to, **your phone**, or damage caused by a virus. It is recommended that **you** keep a back-up copy of all data.

L) Cancelling the policy

1. **You** have a statutory 14 day period in which to cancel **your** insurance contract. This period begins on the date **your Qualifying Account** is opened or the date **you** receive **your** Policy Document, whichever is the later. This period begins from these dates irrespective of when **you** register your details for cover. Cancelling **your** insurance contract will not entitle **you** to a refund or adjustment of **your** monthly **Qualifying Account** fee.

As **your** insurance contract forms part of the benefit options of **your Qualifying Account**, cancellation of **your** insurance contract will require **you** to review the ongoing need for **your Qualifying Account** – Barclays may contact **you** in this respect.

The Mobile Phone Insurance may also be terminated or the terms changed by the insurer giving you **30** days notice in writing.

2. **We** may cancel this policy with immediate effect by registered letter to you at your last known address in the event of you submitting any fraudulent or inaccurate information, or for any other valid reason.
3. Subject to clause 1 above and the registration requirements, this cover will remain in force for as long as **you** have a **Qualifying Account**, and this cover continues to be provided as part of the account benefits.

4. As the cover is provided as a benefit of your being a **Qualifying Account** holder, you have the right to cancel at any time, with immediate effect.

5. In the event that **you** do not wish to continue **your** cover, please call us on the Customer Helpline:

- **Additions Active 0800 994422***

Monday to Friday	8.00am to 8.00pm
Saturday and Sunday	9.00am to 6.00pm

M) Fraud

Identity fraud is a serious problem in the UK. **Your** details will be used to help prevent fraud of this nature from happening to **you**.

If **you** receive information that the **mobile phone** details have been used for fraudulent purposes, please telephone **us** on the Customer Helpline:

- **Additions Active 0800 994422***

selecting the Mobile Phone Insurance option and ask to be transferred to the Security and Risk Management team.

Alternatively, **you** can write to:
 Security and Risk Management
 Lifestyle Services Group Limited
 PO Box 395
 CREWE
 CW1 6WT

The personal details which **you** supply to **us** during the registration process will be used to help combat fraud. These details will be retained for legal reasons for a reasonable period after **your** policy expires, and for up to one year after **your** policy expires in relation to fraud specifically. The contract between **you** and **us** is based on mutual trust. If **you** (or anyone acting for **you**):

- Make a claim under the policy knowing the claim to be false or fraudulently exaggerated in any respect
 - Make a statement in support of a claim knowing the statement to be false in any respect, or submit a document in support of a claim knowing the document to be forged or false in any respect
- or
- Make a claim in respect of any loss, theft, or damage caused by **your** wilful act, or with the intent to defraud **us** or the **insurer**
- then:
- **We** shall not honour the claim
 - **We** shall not honour any other claim which has been or will be made under any policy held by **you**
 - **We** may, at **our** option, cancel the policy
 - **We** may be entitled to recover from **you** the cost of any claim already paid under this policy (if necessary the cost may be recovered through the instigation of court proceedings)

- We may inform the Police, Government or regulatory bodies of the circumstances.

Details of claims may be put onto a Register of Claims through which insurers share information to prevent fraudulent claims. A list of participants and the name and address of the operator are available on request.

N) Enquiries/Complaints

We will always be fair and reasonable when handling **your** policy or claim. Should there ever be an occasion when **you** feel we have not provided **you** with a satisfactory level of service, we would like **you** to inform **us** so that we can do our best to solve the problem. We will do everything possible to ensure that **your** query is dealt with promptly. We will deal with all queries on behalf of the **insurer**. The easiest way to contact **us** is to call our Customer Relations team on the Customer Helpline:

- Additions Active 0800 994422*

selecting the Mobile Phone Insurance option and quoting the **mobile phone** number in all correspondence. Alternatively, **you** can write to **us** at the following address:

Customer Relations Department
Lifestyle Services Group Limited
PO Box 395
CREWE
CW1 6WT

Our staff will attempt to resolve **your** query immediately. If this is not possible, we promise to acknowledge **your** query within 5 working days of receiving it. In the unlikely event that **your** query has not been resolved within 4 weeks of **us** receiving it, we will write and let **you** know the reasons why, and what further action we will take. Once we have resolved **your** query, we will confirm our response in writing. If **you** are not satisfied with our decision, please contact our Customer Relations Manager at the above address. If **you** have a complaint relating to the policy wording or contract, please contact the **insurer** at their registered address.

If **you** remain dissatisfied, **you** can, within 6 months of our final decision, refer **your** query for an independent assessment to:

The Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
LONDON E14 9SR

The parties to this contract are covered by the Financial Ombudsman Service who, once contacted, will liaise with **us** on **your** behalf. They will inform **you** directly of their decision. Referral to the Financial Ombudsman Service, will not prejudice **your** right to take subsequent legal proceedings. Further information can be obtained from their website at www.financial-ombudsman.co.uk

The parties to this contract are covered by the Financial Services Compensation Scheme. In the unlikely event any of the parties to this insurance are unable to meet their liabilities, **you** may be entitled to compensation.

The scheme covers 100% of the first £2,000 of the claim, and 90% above this limit. Further information can be obtained from their website at www.fscs.org.uk

O) Status disclosure

This cover has been arranged for Barclays Bank PLC by Lifestyle Services Group Limited with a single provider, London General Insurance Company Limited. All companies are authorised and regulated by the Financial Services Authority, which can be checked on the FSA website www.fsa.gov.uk/register or by phoning 0845 606 1234#.

If **you** need to register a complaint, please contact the Customer Relations Department, Lifestyle Services Group Limited, PO Box 395, Crewe, CW1 6WT. If Lifestyle Services Group Limited cannot settle **your** complaint, **you** may be entitled to refer it to the Financial Ombudsman Service. All companies are covered by the Financial Services Compensation Scheme. **You** may be entitled to compensation from the scheme if they cannot meet their obligations.

P) Other Information

Lifestyle Services Group Limited. Registered in England No. 5114385. Registered Office: Phones 4U House, Ore Close, Lyndale Business Park, Newcastle Under Lyme, Staffordshire ST5 9QD. Authorised and regulated by the Financial Services Authority, FSA Registered Number 315245.

London General Insurance Company Limited. Registered in England No. 1865673. Registered Office: Integra House, Floor 2, Vicarage Road, Egham, Surrey TW20 9JZ. Authorised and regulated by the Financial Services Authority, FSA Registered Number 202689.

How we will deal with your personal information

We are committed to preserving the privacy of our customers. Please read the following privacy policy to understand how we will use and protect the information that you provide to us. By registering with us, you consent to the collection and use of your information under the terms of this privacy policy. The information you provide will be used by us to supply you with the services for which you have registered and we may use the information to contact you to obtain your views on our services and to let you know about important changes to the services which we offer. The information you provide to us about you and the mobile phone will be shared with Barclays Bank PLC and the insurer. We may contact you by post, telephone, fax, or e-mail. You will only be contacted by the methods you have asked to be contacted by. Your information will not be used or disclosed other than in accordance with this privacy policy, or without your permission, unless required by law. If you would prefer us not to contact you to obtain your views and/or you change your mind in the future and would like us to stop contacting you for this purpose, please write to:

Customer Relations Department
Lifestyle Services Group Limited
PO Box 395
CREWE
CW1 6WT

We may co-operate with the Police and any other relevant authorities or organisations in connection with any misuse or suspected misuse of the services provided by us or other telecommunications services provided by any member of our group of companies. If necessary, we may divulge information about you for this purpose. You have a right to ask for a copy of the data held about you and you may ask us to make any necessary changes to ensure that it is accurate and kept up-to-date. If you wish to do this, please contact us on the Customer Helpline:

- Additions Active 0800 994422*

selecting the Mobile Phone Insurance option. We are entitled by law to charge you a fee of £10.00 to meet our costs in providing you with details of the information we hold about you.

We employ security measures to protect your information from access by unauthorised persons and against unlawful processing, accidental loss, destruction and damage. We will retain your information for a reasonable period or as long as the law requires.

Any changes to our privacy policy will be notified to you in the appropriate way. All comments, queries and requests relating to our use of your information are welcomed and should be addressed as specified above.

This item can be provided in Braille, large print or audio by calling 0800 400 100* (via TextDirect if appropriate) or order online via our website www.barclays.co.uk/accessibleservices/

*Calls to 0800 numbers are free if made from a UK landline. To make sure we maintain a high quality service we may monitor or record phone calls for security or training purposes.

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London General Insurance Company Limited. Registered in England No. 1865673. Registered Office: Eaton House, 152-158 Northolt Road, Harrow, Middlesex HA2 0EA.

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