



Gadget Cover

Welcome to Barclays Gadget Cover. Please take a few moments to familiarise yourself with the content within the Policy Summary and Policy Document and then keep it in a safe place for future reference.

To take advantage of this Gadget Cover, you will need to register the gadgets you wish to cover with Lifestyle Services Group (we/us/our), who administer this policy. This policy is included as a benefit of your Barclays Qualifying account.

Please note: Words or expressions that have a particular meaning (as defined in section B of the Policy Document) are shown in bold type and shall have the same meaning wherever they may appear in this document. References in this document, the Policy Summary and the Policy Document to 'Qualifying Account' means Premier Life account.

To register your gadget

To take advantage of this Gadget Cover you must register the details of the **gadget(s)** you wish to cover. Please follow the process below. If you do not register the **gadget(s)** you will not be covered. If you wish to change the **gadget(s)** already registered, you must telephone us.

How to Register

Log on to our website at any time:
www.lifestylegroup.co.uk/barclays

Or

Phone the Customer Helpline number on **0800 111 777***, selecting the Gadget Cover option.

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

You will need to provide the following details:

- Your name and address
- Your email address
- The make, model and **serial number** of the **gadget(s)**
- Your **Qualifying Account** number and sort code

Your cover will commence 7 days after you register the **gadget(s)**. You will not be able to make a claim for any **incident** which occurs within the first 7 days after registration.

This registration period will be waived by us if you are registering for Gadget Cover within 21 days of opening the **Qualifying Account** or your **gadget** has been purchased or acquired as brand new within the 21 days prior to your registration request. All other claims will be subject to the 7 day registration period.

Gadget Cover

keyfacts®

Policy Summary

This Policy Summary does not contain the full terms and conditions of your policy. These can be found in the attached Policy Document. **It is important that you read the Policy Document carefully as it contains important information that you will need to be aware of in the event of a claim.**

Please note that reference to **Qualifying Account** in this Policy Summary means Premier Life account.

Name of Insurer

London General Insurance Company Limited.
The policy is administered by Lifestyle Services Group Limited (**we/us/our**). Please refer to Section P of the Policy Document for full details.

Cover

Gadget Cover provides cover wherever you are in the world against theft, accidental damage, water or liquid damage, malicious damage and **electrical or mechanical breakdown**.

Period of Cover

Gadget Cover will commence 7 days after registration. Your insurance is only available to you as a **Qualifying Account** holder. Subject to your right to cancel (see Cancellation Rights below), the cover is from month to month. Your cover under this policy 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 permanent residential address is no longer in the United Kingdom. Your Gadget Cover may also be terminated or the terms changed by the insurer giving you 30 days' advance notice in writing.

GADGET COVER

What is covered – main benefits

- ✓ **Gadgets** up to a combined original retail value of £500 including VAT. Each **gadget** must have a minimum original retail value of £50 including VAT, and must be no more than 2 years old (from original purchase date of the device when new) at the point of registration and no more than 5 years old at any point during the **period of insurance**. The **gadget(s)** must be owned by **you** or be **your** responsibility. The **gadget(s)** shall be identified by their **serial number**.
- ✓ The cost of repair or replacement (if the **gadget(s)** cannot be repaired) in the event of:
 - Accidental damage
 - Water or liquid damage
 - Malicious damage
 - **Electrical or mechanical breakdown**
- ✓ The cost of replacement in the event of:
 - Theft
- ✓ The **gadget(s)** wherever **you** are in the world. Repair or replacement of the **gadget(s)** will be arranged upon **your** return to the UK
- ✓ **Accessories** up to a combined retail price of £50 including VAT, per claim, including replacement of **accessories** incompatible with a **gadget(s)** replaced as a result of a valid claim
- ✓ Up to a maximum of two successful claims in any 12 month period, per **Qualifying Account** holder.

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

A **gadget** is an electronic device whose main function is supporting multimedia applications or obtaining multimedia content.

This includes:

Games consoles, Digital cameras, Camcorders, MP3/MP4 players, Portable DVD players, Portable satellite navigation systems, Laptops and Netbooks.

But does not include:

Televisions, Mobile phones/telephones, Fax machines, USB modems and Karaoke machines.

As technology develops this list may change or be added to. Please contact us if you are unsure as to whether your item can be covered under this policy. Acceptance of cover is at our discretion.

What is not covered – main exclusions

Your policy excludes, amongst other things:

- × Loss of the **gadget(s)** and **accessories** under any circumstances
- × The policy **excess** of £25 upon the first successful claim and £50 upon a second successful claim made in any 12 month period
- × Single **gadget(s)** of less than £50 including VAT in value, or **gadgets** of a combined value of greater than £500 including VAT
- × Any **gadget(s)** that are not registered with **us**
- × Theft of the **gadget(s)** and **accessories** from an unattended motor vehicle, unless stored in a glove box or locked boot
- × Theft of the **gadget(s)** 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 of the **gadget(s)** and **accessories** where they have been left negligently or deliberately in a public place or place to which other people have access
- × Theft of, or damage to the **gadget(s)** and **accessories** where they have been passed to someone else who **you** have not entrusted the **gadget(s)** to
- × The period of 7 days after **you** register the details of the **gadget(s)**, or for the period of 7 days after **you** change the **gadget(s)** **you** have already registered
- × The cost of cosmetic repairs

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

Please refer to sections I, J and K in **your** Policy Document for full details.

Price

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

Claims

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

Action required upon discovery of the incident	Theft and Malicious damage claims	All other claims
Report the incident to the Police (or relevant local authorities, if you are outside of the UK) and obtain an incident reference number	Within 24 hours	N/A
Register your claim with us online at www.lifestylegroup.co.uk/barclays	Within 48 hours	Within 48 hours
Or If you're calling from the UK: 0800 111 777* , please select the Gadget Insurance option If you're calling from outside the UK: +44(0) 161 869 8012 , please select the Gadget Insurance option Lines are open Monday – Friday 8am – 8pm and Saturday and Sunday 9am – 6pm		
Outside of the UK Don't worry. If you are outside of the UK at the time of discovering the incident and are unable to contact us ; then we must be contacted within the shorter of either:	Outside of the UK 48 hours of return to the UK, or 30 days upon discovery of the incident	Outside of the UK 48 hours of return to the UK, or 30 days upon discovery of the incident

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.

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.

Your insurance policy forms part of the benefit options available to **you** with **your Qualifying Account**. **You** may choose whether to benefit from this policy by registering a **gadget** for cover and **you** may de-register **your gadget** at any time if **you** no longer wish to benefit from this policy.

Should **you** wish to cancel this insurance policy, **you** will need to notify Barclays.

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** permanent residential address is no longer in the United Kingdom.

Enquiries/Complaints

Should **you** have an enquiry or complaint, **you** can contact **our** Customer Relations team on **0800 111 777***, selecting the Gadget Cover option.

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.

Which Law Applies?

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

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 90% of the entire claim, without any upper limit. **You** can obtain 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

Please see section N of the Policy Document for further details.

Your Demands and Needs

You are the owner of, or are responsible for, a **gadget(s)** and believe protection against theft, breakdown or damage to the **gadget(s)** 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.

Status disclosure

This cover has been arranged for Barclays Bank PLC by Lifestyle Services Group Limited (FSA Registered Number 315245) with a single provider, London General Insurance Company Limited (FSA Registered Number 202689). 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.

Policy Document

These are the terms and conditions of **your** Gadget Cover available to **you** as a **Qualifying Account** holder. These terms and **your certificate** should be read as one document.

Lifestyle Services Group Limited (**we/us/our**) provide the **services**, under this agreement, and have arranged the insurance cover with the **insurer**, 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' advance 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 and conditions detail 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.

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 Policy Document. This document is available in large print, audio and Braille. If **you** would like a copy in any of these formats, please contact Premier Telephone Banking on **0800 111 777*** or write to: Lifestyle Services Group Limited, PO Box 395, Crewe CW1 6WT.

Our part of the contract is as follows:

- Cover will only apply during the **period of insurance**, the start date is shown on **your certificate**
- Where **we** attach a special meaning to a word it is shown in bold type
- **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 this Policy Document
- The **gadget** stated on the **certificate** must be **your** property or responsibility
- If the **gadget** details change **you** must register the new details with **us** immediately. The new **gadget** will not be covered for any **incident** occurring within the first 7 days after registration.

A) Registration Process

To register your gadget

To take advantage of this Gadget Cover **you** must register the details of the **gadget(s)** **you** wish to cover. Please follow the process below. If **you** do not register the **gadget(s)** **you** will not be covered. If **you** wish to change the **gadget(s)** already registered, **you** must telephone **us**.

How to Register

Log on to **our** website at any time:
www.lifestylegroup.co.uk/barclays

Or

Phone the Customer Helpline number on
0800 111 777*, selecting the Gadget Cover option.

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

You will need to provide the following details:

- **Your** name and address
- **Your** email address
- The make, model and **serial number** of the **gadget(s)**
- **Your Qualifying Account** number and sort code

Your cover will commence 7 days after **you** register the **gadget(s)**. **You** will not be able to make a claim for any **incident** which occurs within the first 7 days after registration.

This registration period will be waived by **us** if **you** are registering for Gadget Cover within 21 days of opening the **Qualifying Account** or **your gadget** has been purchased or acquired as brand new within the 21 days prior to **your** registration request. All other claims will be subject to the 7 day registration period.

B) Definitions

Accessories

All accessories up to a combined retail price of £50 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 Gadget Cover.

Electrical or Mechanical Breakdown

The actual breaking or burning out of any part of the **gadget** 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 payable by **you** of £25 upon the first successful claim and £50 upon the second successful claim in any 12 month period.

Gadget

A gadget is an electronic device whose main function is supporting multimedia applications or obtaining multimedia content.

This includes:

Games consoles, Digital cameras, Camcorders, MP3/MP4 players, Portable DVD players, Portable Satellite navigation systems, Laptops, Tablets and Netbooks.

But does not include:

Televisions, Mobile phones/telephones, Fax machines, USB modems and Karaoke machines.

As technology develops this list may change or be added to. Please contact **us** if **you** are unsure as to whether **your** item can be covered under this policy. Acceptance of cover is at **our** discretion, the list of currently covered **gadgets** is available at www.lifestylegroup.co.uk/barclays/. This list may not be comprehensive and if **you** do have a **gadget you** wish to cover that is not on this list please contact **us** so **we** can discuss **our** ability to offer **you** cover.

Incident

Any event that may lead to a claim being made for repair or replacement of the **gadget(s)**. Please note, any **incident** involving theft or malicious damage must be reported to the Police (or the relevant local Police or authorities if **you** are outside of the UK, see section E for further details) 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.

Qualifying Account

The Barclays Premier Life account.

Period of insurance

Gadget Cover will commence 7 days after registration. **Your** insurance is only available to **you** as a **Qualifying Account** holder. Subject to **your** right to cancel (see the "Cancelling the Policy section" section L), 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** permanent residential address is no longer in the United Kingdom or **you** wish to cancel **your** policy. **Your** Gadget Cover may also be terminated or the terms changed by the **insurer** giving **you** 30 days' notice in writing.

GADGET COVER

Proof of Purchase

The till receipt provided at the point of sale that details the **gadget(s)** and/or **accessories** and where applicable the **serial number**, or similar documentation that provides proof that **you** own or are responsible for the **gadget(s)** such as a despatch note.

Services

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

Serial number

The unique manufacturer reference number assigned to the **gadget**. **You** can find this on the **gadget** itself, the till receipt or the despatch note **you** were given at the time of purchase.

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. **Gadgets** up to a combined original retail value of £500 including VAT. Each **gadget** must have a minimum original retail value of £50 including VAT, and must be no more than 2 years old (from original purchase date of the device when new) at the point of registration and no more than 5 years old at any point during the **period of insurance**. The **gadget(s)** must be owned by **you** or be **your** responsibility. The **gadget(s)** shall be identified by their **serial number**.
2. The cost of repair or replacement (if the **gadget(s)** cannot be repaired) in the event of:
 - Accidental damage
 - Water or liquid damage
 - Malicious damage
 - **Electrical or mechanical breakdown**.
3. The cost of replacement in the event of:
 - Theft.
4. The **gadget(s)** wherever **you** are in the world. Repair or replacement of the **gadget(s)** will be arranged upon **your** return to the UK.
5. The replacement of the **accessories** up to a combined retail price of £50 including VAT, per claim if:

- They are stolen or damaged at the same time as the **gadget(s)**, or
- **We** have replaced the **gadget** with an alternative model as a result of a successful claim and the **accessories** are no longer compatible with the replacement **gadget**.

6. Up to a maximum of two successful claims during any 12 month period, per **Qualifying Account** holder.

Please refer to the '**gadget**' definition in section B for full details of the types of **gadget(s)** that can be covered.

E) How to make a claim

Please refer to this easy to use table for information and instructions on what **you** need to do if **your gadget** is stolen or damaged and **you** need to make a claim.

Action required upon discovery of the incident	Theft and Malicious damage claims	All other claims
Report the incident to the Police (or relevant local authorities, if you are outside of the UK) and obtain an incident reference number	Within 24 hours	N/A
Register your claim with us online at www.lifestylegroup.co.uk/barclays	Within 48 hours	Within 48 hours
Or		
If you're calling from the UK: 0800 111 777* , please select the Gadget Insurance option		
If you're calling from outside the UK: +44(0) 161 869 8012 , please select the Gadget Insurance option		
Lines are open Monday – Friday 8am – 8pm and Saturday and Sunday 9am – 6pm		
Outside of the UK Don't worry. If you are outside of the UK at the time of discovering the incident and are unable to contact us ; then we must be contacted within the shorter of either:	Outside of the UK 48 hours of return to the UK, or 30 days upon discovery of the incident	Outside of the UK 48 hours of return to the UK, or 30 days upon discovery of the incident

F) Conditions on making a claim

1. **You** must inform the Police (or the relevant local Police or authorities if **you** are outside of the UK at the time of discovering the **incident**, please see the claims table in section E for further details) within 24 hours of discovering any theft or malicious damage for which **you** wish to make a claim, obtaining an incident reference number.
2. **You** must register a claim with **us** within 48 hours of discovering any **incident** (unless **you** are outside of the UK and are unable to contact **us**, please see section E for full details) for which **you** wish to claim, by visiting **our** website or by phoning the Customer Helpline on **0800 111 777***, selecting the Gadget Cover option.

3. **You** must complete and return the claim form to **us** within 21 days of receiving it. **We** recommend that **you** return it to **us** as soon as **you** have received it to prevent any delay in assessing **your** claim. Please ensure that **you** have completed all the relevant sections as detailed on the claim documentation.
4. **You** may be requested to send the damaged **gadget(s)** and **accessories** to **us** for inspection as part of the claims assessment process. If requested to do so, **you** must send the **gadget(s)** and **accessories** by secure means, as described in the claim documentation. The **gadget(s)** 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 **gadget(s)** or **accessories**.
6. **You** must provide **proof of purchase** for the **gadget(s)** and **accessories** with **your** claim form.
7. **You** must pay the policy **excess** of £25 upon the first successful claim and £50 upon a second successful claim in any 12 month period.
7. The details of **gadgets** reported stolen will be submitted to the IMEI Database to prevent further use (where applicable).
8. The replacement **gadget** 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 **gadget** will be immediately covered.

H) Important things that you must do

1. Use the **gadget(s)** and **accessories** in accordance with the manufacturer's instructions.
2. Take reasonable care to prevent theft of, or damage to, the **gadget(s)** 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 or **you** change the **gadget you** wish to be covered. **You** will not be covered for the period of 7 days after **you** change the **gadget you** have already registered. This registration period may be waived by **us** if **your gadget** has been purchased or acquired as brand new within the 21 days prior to **your** change of **gadget** request.
4. Inform **us** of any theft, breakdown or damage covered by **your** policy within the given timescales.

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 **gadget** will be based on the current market value of the registered **gadget** or one of similar specification and functionality (where the **gadget** is no longer available on the general market). Subject to the policy limit of £500, including VAT.
3. Replacement **gadget(s)** and **accessories** will come from available stock (which may be subject to change). In the event that the same model is not available or has been discontinued, the replacement will be of a similar specification and quality, as determined by **us**. **We** will contact **you** to confirm the **gadgets** that are available.
4. If **you** need to claim as a result of an **incident** outside the UK, the **gadget(s)** will be repaired or replaced upon **your** return to the UK.
5. If any stolen equipment is recovered after the claim is approved, it shall become the property of the **insurer** and must be returned to **us** immediately.
6. Damaged **gadgets**, **accessories**, parts and materials replaced by **us** shall become the property of the **insurer**.

I) Theft and damage

Cover will not be provided for:

1. Theft of the **gadget(s)** and **accessories** from an unattended motor vehicle, unless stored 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 **gadget(s)** 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 of the **gadget(s)** and **accessories** where they have been left negligently or deliberately in a public place or a place to which other people have access.
4. Theft of, or damage to, the **gadget(s)** and **accessories** where they have been passed to someone else who **you** have not entrusted the **gadget(s)** to.
5. Theft of or damage to **accessories** not stolen or damaged at the same time and under the same circumstances as the **gadget**.

J) Electrical or mechanical breakdown

Cover will not be provided for:

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

K) General Exclusions

Cover will not be provided for:

1. Loss of the **gadget(s)** and **accessories** under any circumstances.
2. Any **incident** which occurs within the first 7 days after registering the **gadget(s)**, or during the first 7 days after **you** change the **gadget(s)** **you** have already registered.
3. The policy **excess** of £25 upon the first successful claim and £50 upon the second successful claim in any 12 month period.
4. Single **gadget(s)** of less than £50 including VAT in value, or **gadget(s)** of a combined value of greater than £500 including VAT.
5. Any **gadget(s)** that is not registered with **us**.
6. Any loss (business or personal) resulting from loss of use of the **gadget(s)** and/or **accessories**.
7. Where the **serial number** cannot be determined from the **gadget(s)** or **proof of purchase** cannot be provided to prove ownership of the **gadget(s)**.
8. Damage due to wear and tear, depreciation or gradual deterioration.
9. Damage due to any process of cleaning, adjustment, repair, maintenance or dismantling.
10. A third or subsequent claim per **Qualifying Account** holder during any 12 month period.
11. Installation, removal, or subsequent relocation of the **gadget(s)** in a vehicle, or any **electrical or mechanical breakdown** as a result of such.
12. The cost of cosmetic repairs.
13. 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.
14. Theft, damage, or breakdown arising out of any wilful act or negligence of the user of the **gadget(s)**.
15. People who are not permanently resident in the UK.
16. Loss resulting from events which are indirect or remote to the insured **incident**.

17. Loss or corruption of data, images, games, logos, wallpaper, videos, or downloads, due to theft of, breakdown of, or damage to, the **gadget(s)**, or damage caused by a virus. It is recommended that **you** keep a back-up copy of all data.

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

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.

Your insurance policy forms part of the benefit options available to **you** with **your Qualifying Account**. **You** may choose whether to benefit from this policy by registering a **gadget** for cover and **you** may de-register **your gadget** at any time if **you** no longer wish to benefit from this policy.

Should **you** wish to cancel this insurance policy, **you** will need to notify Barclays.

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** permanent residential address is no longer in the United Kingdom.

The Gadget Cover may also be terminated or the terms changed by the **insurer** giving **you** 30 days advance 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, in the event of this Gadget Insurance no longer being an inclusive benefit within **your** Barclays **Qualifying Account** package, if an alternate provider is appointed by Barclays or if Barclays agreement with the **Administrator** terminates.
3. Subject to clause 1 above and the registration requirements, the cover under this Policy 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. In the event that **you** do not wish to continue **your** cover, please call **us** on the Customer Helpline on **0800 111 777***

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

M) Fraud

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
- Make a claim in respect of any theft or damage caused by a 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 be entitled to recover from **you** the cost of any investigation into a fraudulent claim 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 on **0800 111 777***, selecting the Gadget Cover option and quoting **your** Policy ID in all correspondence. Alternatively, **you** can write to **us** at the following address:

Customer Relations
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 five working days of receiving it. In the unlikely event that **your** query has not been resolved within four 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 (FSCS). **You** may be entitled to compensation from the scheme if they cannot meet their obligations. Most insurance contracts are covered for 90% of the entire claim, without any upper limit. **You** can obtain 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

O) Status disclosure

This cover has been arranged for Barclays Bank PLC by Lifestyle Services Group Limited (FSA Registered Number 315245) with a single provider, London General Insurance Company Limited (FSA Registered Number 202689). 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: Osprey House, Ore Close, Lymedale 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 **gadget(s)** 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
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 on **0800 111 777*** selecting the Gadget Cover 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 use, 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.

Take one small **step**

You can get this in Braille, large print or audio by calling **0800 111 777*** (via Text Relay if appropriate) or by ordering online from **barclays.co.uk/accessibleservices/**

You can find details of our services and facilities for disabled customers in our brochure 'Removing the barriers – Accessible services for our customers'.

Call monitoring and charges information

To make sure we maintain a high quality service we may monitor or record phone calls for security or training purposes.

*Calls to 0800 numbers are free if made from a UK landline. Charges may apply when using a mobile phone or calling from abroad.

#0845 – For BT residential customers, calls will cost no more than 4.5p per minute, plus 12.5p call set-up fee (current at June 2011).

The price on non-BT phone lines may be different.

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Barclays Bank PLC is authorised and regulated by the Financial Services Authority.

Registered in England. Registered No: 1026167. Registered Office: 1 Churchill Place, London E14 5HP.

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