



Mobile Phone Insurance

Welcome to Barclays Mobile Phone Insurance. 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 Mobile Phone Insurance, you will need to register the handset you wish to cover with Lifestyle Services Group (we/us/our), who administer this policy. This Mobile Phone Insurance 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 A 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 mobile phone

To take advantage of this Mobile Phone Insurance you must register the details of the **phone** you wish to cover, to do this 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.

How to Register

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

Phone the Customer Helpline number on
0800 111 777*.
Selecting the Mobile Phone insurance 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
- The mobile phone number used with the handset **you** wish to register
- **Your** email address
- 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 agreement
- **Your Qualifying Account** and sort code

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

This registration period may be waived by **us** if **you** are registering for Mobile Phone Insurance within 21 days of opening a Barclays **Qualifying Account** or **your** handset 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 to ensure **we** have the correct handset details on cover prior to any **incident** occurring.

Policy Summary

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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 **your** 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

Mobile Phone Insurance provides cover wherever **you** are in the world against loss, theft, accidental damage, malicious damage, water or liquid damage and **electrical or mechanical breakdown**.

Period of Cover

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

What is covered – main benefits

- ✓ One **mobile phone** if lost, stolen or damaged per **Qualifying Account** holder (subject to a maximum of two **phones** for a joint **Qualifying Account**). **Your SIM card** will also be covered in the event of a valid claim for the **phone**.
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 repair or replacement (if the **phone** 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:
 - Loss
 - Theft

- ✓ The **phone** wherever **you** are 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 a maximum of £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, this will apply to top-ups purchased within the 24 hours preceding the **incident** only. Proof of top-ups will be required.
- ✓ **Accessories** up to a combined retail price of £250 (including VAT) per claim, including replacement of **accessories** incompatible with a new phone replaced as a result of a valid claim.
- ✓ **Phones** covered under this policy are those that 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 **our** Customer Helpline on: **0800 111 777***
- ✓ A maximum of two successful claims in any 12 month period, per **Qualifying Account** holder.

Please refer to section C in **your** Policy Document for full details.

What is not covered – main exclusions

- Your** policy excludes, amongst other things:
- ✗ The policy **excess**. The **excess** varies depending on the **mobile phone you** claim for and how many claims you have made within a 12 month period:
 - For the first claim, if it is for an Apple iPhone the **excess** is £75, and for all other handsets it is £25.
 - For the second claim (made within a 12 month period), if it is for an Apple iPhone the **excess** is £100, and for all other handsets it is £50.
 - ✗ **SIM cards** or **accessories** 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 negligently or deliberately in a public place or place to which other people have access

- ✗ Theft of, loss of, or damage to the **phone** and **accessories** where they have been passed to someone else
- ✗ Any **incident** which occurs within the first 7 days after registering the **phone** and/or **SIM card**, or during the first 7 days after **you** change the mobile phone number, **the phone** and/or **SIM card you** have already registered
- ✗ The cost of cosmetic repairs

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

If **you** wish to purchase any additional Mobile Phone Insurance policies for **you** or **your** family, please contact **us** on **0800 111 777*** for further information.

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):

Action required upon discovery of the incident	Loss, Theft and Malicious damage claims	All other claims
Call your airtime provider (including if you are outside of the UK) to bar your SIM card . Doing this will prevent any further unauthorised calls being made	Within 24 hours	N/A
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 call 0800 111 777* , please select the Mobile Phone 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 an 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 **phone** for cover and **you** may de-register **your phone** 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 **us**.

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.

Please refer to section L in **your** Policy Document for full details.

Enquiries/Complaints

Should **you** have an enquiry or complaint, **you** can contact **our** Customer Relations team on:

- **0800 111 777***

Selecting the Mobile Phone Insurance 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 **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.

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** Mobile Phone Insurance 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' 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 call **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 **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 7 days after registration.

A) Registration Process

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**.

How to Register

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

Phone the Customer Helpline number on **0800 111 777***. Selecting the Mobile Phone Insurance 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
- The mobile phone number used with the handset **you** wish to register
- **Your** email address
- 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 7 days after **you** register. **You** will not be able to make a claim for any **incident** which occurs within the first 7 days after registration.

This registration period may be waived by **us** if **you** are registering for Mobile Phone Insurance within 21 days of opening a Barclays **Qualifying Account** or **your** handset 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 to ensure **we** have the correct handset details on cover prior to any **incident** occurring.

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 payable by **you** in the event of a successful claim. The **excess** varies depending on the **mobile phone you** claim for and how many claims **you** have made within a 12 month period:

- For the first claim, if it is for an Apple iPhone the **excess** is £75, and for all other handsets it is £25.
- For the second claim (made within a 12 month period), if it is for an Apple iPhone the **excess** is £100, and for all other handsets it is £50.

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**. Please note, any incident involving loss, 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. Please see section E for details of what **you** need to do in the event of an incident.

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.

MOBILE PHONE INSURANCE

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.

We cover most phones under the policy, and **we** will tell **you** when **you** register **your** phone details with **us** whether or not we will cover that phone.

Qualifying Account

The Barclays Premier Life account.

Period of insurance

Mobile Phone Insurance will commence 7 days after registration with **your** start date being shown on **your certificate**. **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 until **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** Mobile Phone Insurance may also be terminated or the terms changed by the **insurer** giving **you** 30 days' advance 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** make and model.

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. Please note, the payment of unauthorised calls is subject to a valid claim for the **phone** under the terms and conditions of this Policy 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.

If **you** wish to purchase any additional Mobile Phone Insurance policies for **you** or **your** family, please contact **us** on **0800 111 777*** for further information.

D) Cover

This policy covers:

1. One **mobile phone** if lost, stolen or damaged per **Qualifying Account** holder (subject to a maximum of two **phones** for a joint **Qualifying Account**). **Your SIM card** will also be covered in the event of a valid claim for the **phone**. 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 repair or replacement (if the **phone** cannot be repaired) in the event of:
 - Accidental damage
 - Water or liquid damage
 - Malicious damage
 - **Electrical or mechanical breakdown.**
3. The cost or replacement in the event of:
 - Loss
 - Theft
4. The **phone** wherever **you** are in the world. Repair or replacement of the **phone** will be arranged upon **your** return to the UK.
5. The cost of **unauthorised calls** made, up to a maximum of £2,000 (including VAT) per claim, 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. Proof of top-ups will be required.
6. The replacement of the **accessories** up to a combined retail price of £250 (including VAT) per claim if:
 - They are lost, 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 replacement phone.

7. Up to a maximum of two successful claims during any 12 month period, per **Qualifying Account** holder.
8. Phones which have a main 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

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

Action required upon discovery of the incident	Loss, Theft and Malicious damage claims	All other claims
Call your airtime provider (including if you are outside of the UK) to bar your SIM card . Doing this will prevent any further unauthorised calls being made	Within 24 hours	N/A
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		
call 0800 111 777* , please select the Mobile Phone Insurance option		
Lines are open Monday – Friday 8am – 8pm and Saturday and Sunday 9am – 6pm		
Outside of the UK	Outside of the UK	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:	48 hours of return to the UK, or 30 days upon discovery of the incident	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, loss or malicious damage for which **you** wish to make a claim, obtaining an incident reference number.
2. **You** must also inform the airtime provider (including if you are outside of the UK) within 24 hours of discovering the **incident**. **We** can help **you** to locate the relevant telephone number if **you** call **us**.
3. **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: **0800 111 777*** Selecting the Mobile Phone Insurance option.

4. **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.
5. **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 i.e. by recorded delivery, as described in the claim documentation. The **phone** and **accessories** remain **your** responsibility until **we** have received them.
6. **You** must ensure that no one but **our** approved agents carry out repairs to, or maintenance of, the **phone** or **accessories**.
7. To support **your** claim for **unauthorised calls** incurred on a Monthly Contract phone, **you** must provide the monthly mobile phone bill covering the period of **unauthorised calls** and the bill for the month prior to the **unauthorised calls**.
8. To support **your** claim for **unauthorised calls** incurred on a Pay-as-you-Go phone, **you** must provide proof of top-ups purchased within 24 hours preceding the **incident**.
9. **You** must provide **proof of purchase** for the **phone** and **accessories** with **your** claim form.
10. **You** must pay the policy **excess** for each successful claim. The **excess** varies depending on the **mobile phone you** claim for and how many claims **you** have made within a 12 month period:
 - For the first claim, if it is for an Apple iPhone the **excess** is £75, and for all other handsets it is £25.
 - For the second claim (made within a 12 month period), if it is for an Apple iPhone the **excess** is £100, and for all other handsets it is £50.

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. **We** may effect repairs using readily available parts, or provide refurbished products which may contain parts, which are of similar or equivalent specification, and which may include unbranded parts. This policy is provided in addition to any manufacturer's

- warranty that applies to **your mobile phone** (“applicable manufacturer’s warranty”). Nothing in this policy is intended to affect **your** rights under the applicable manufacturer’s warranty or **your** statutory rights. If any repairs authorised by **us** under this policy invalidate the applicable manufacturer’s warranty, **we** will repair or replace **your mobile phone**, as necessary, in accordance with the terms of the applicable manufacturer’s warranty for the unexpired period of the applicable manufacturer’s warranty.
3. 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).
 4. Replacement phones 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 phones that are available.
 5. 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 up to a maximum of £100 (including VAT) per claim for the cost of **unauthorised calls** on Pay-as-you-Go phones. **We** will advise **you** of the method of reimbursement when the claim is authorised.
 6. 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**.
 7. If **you** need to claim as a result of an **incident** [which occurs and/or is discovered] outside the UK, the **phone** will be repaired or replaced upon **your** return to the UK.
 8. 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.
 9. Damaged **phones**, **accessories**, parts and materials replaced by **us** shall become the property of the **insurer**.
 10. The details of **phones** reported lost or stolen will be submitted to the IMEI Database to prevent further use.
 11. 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.

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. Please note: **you** will not be covered for the period of 7 days after **you** change the **phone** and/or **SIM card** you have already registered. This registration period may be waived by **us** if **your** handset has been purchased or acquired as brand new within the 21 days prior to **your** registration request.
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 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 **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 negligently or deliberately in a public place or a place to which other people have access.
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, if 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 if an incident reference number has not been 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**.

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 7 days after registering the **phone** and/or **SIM card**, or during the first 7 days after **you** change the mobile phone number, **the phone** and/or **SIM card** **you** have already registered.
2. The policy **excess** payable by **you** for each successful **claim**. The **excess** varies depending on the **mobile phone** **you** claim for and how many claims **you** have made within a 12 month period:
 - For the first claim, if it is for an Apple iPhone the **excess** is £75, and for all other handsets it is £25.
 - For the second claim (made within a 12 month period), if it is for an Apple iPhone the **excess** is £100, and for all other handsets it is £50.
3. **SIM cards** or **accessories** 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 **Qualifying Account** holder during any 12 month period.
9. Installation, removal, or subsequent relocation of in car accessories or 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. People who are not permanently resident in the UK.
14. Loss resulting from events which are indirect or remote to the insured **incident**.
15. Loss or corruption of data, images, games, logos, wallpaper, videos, or downloads, due to loss of, theft of, breakdown of, or damage to, the **phone**, or damage caused by a virus. It is recommended that **you** keep a back-up copy of all data is kept.
16. Any **unauthorised calls** that are made more than 24 hours after **you** discover the **incident**.
17. The cost of **unauthorised calls** within 24 hours of discovery of the **incident** where proof of top ups is not provided.
18. The cost of **unauthorised calls** where monthly bills covering the period of **unauthorised calls** and the bills for the month prior to the **unauthorised calls** have not been provided or do not support a claim for **unauthorised calls**,
19. Payment of **unauthorised calls**, where there is not a valid claim for the **phone**.
20. The **SIM card** where it was not inserted into the **SIM card** slot of the **phone** at the time of the **incident**.

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 **phone** for cover and **you** may de-register **your phone** 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 us.

MOBILE PHONE INSURANCE

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

- 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 Mobile Phone 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.
- 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.
- In the event that **you** do not wish to continue **your** cover, please call **us** on the Customer Helpline **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 two years 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 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 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: **0800 111 777***, 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
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 insurance 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 **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
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: **0800 111 777*** 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 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 111 177*** (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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London General Insurance Company Limited. Registered in England No. 1865673. Registered Office: Integra House, Floor 2, Vicarage Road, EGHAM, Surrey TW20 9JZ.

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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