

FINANCIAL SERVICES COMPENSATION SCHEME (FSCS)

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation if we cannot meet our financial obligations.

Further information about the compensation scheme arrangements is available from the FSCS's website at www.fscs.org.uk or write to Financial Services Compensation Scheme, 7th Floor Lloyds Chambers, Portsooken Street, London E1 8BN or by calling 020 7892 7300 or 0800 678 1100.

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

*For BT residential customers, calls will cost no more than 3.86p per minute, plus 9.05p call set-up fee (current at November 2009). The price on non-BT phone lines may be different.



keyfacts®

Barclays Accidental Death Plan

Policy Summary

Thank you for your interest in Barclays Accidental Death Plan. This policy has been designed to provide a cash benefit if you die in a covered accident.

This guide provides important information which must be read carefully.

This is a summary of the Barclays Accidental Death Plan and does **not** contain the full terms and conditions of the cover, which can be found in the policy document. It is important that you read the policy document carefully when you receive it.

Name of the insurer

The Insurer is Chartis Insurance UK Limited. Chartis Insurance UK Limited is registered in England number 1486260. Registered office: 58 Fenchurch Street, London, EC3M 4AB.

Duration of the plan

Provided you continue to pay the premiums, your cover can continue until your 75th birthday.

Premiums are payable monthly. Each monthly premium buys cover for the calendar month in which it is paid.

If any premium is not paid on the date it is due, cover will stop on that date if the premium is not received within 30 days.

All benefits are paid income tax free under current legislation but may be subject to Inheritance Tax or other taxation.

Your acceptance into this plan is guaranteed as long as you are aged between 18 and 69 and resident in the UK.

Significant Features and Benefits

Full details of the benefits are explained in the policy document.

	Gold Cover	Platinum Cover
Fatal accident	£75,000	£100,000

If you have an accident after the affected date and suffer bodily injury which solely and independently of any other cause and within 24 months of the date of the accident causes death, we will pay the amount shown in the Table of Benefits.

Significant Exclusions and Limitations

See sections 6 and 7 of the policy document for full details

The full list of exclusions and benefit limitations is included in the policy document the following are significant exclusions or limitations.

Benefits for children are £7,500, irrespective of the level of cover chosen.

Benefits for injuries sustained while riding a motorcycle will be reduced by 50%.

- No benefits will be payable;
 - if the accident occurs in a country where a state of war exists (declared or not) if the accident was the direct consequence of the war
 - while you are flying unless you are a fare-paying passenger
 - if you take a drug or drugs
 - if the accident occurs whilst driving, or in charge of a vehicle and your blood/urine alcohol level is above legal limits stated in the laws of the country where the accident occurs
 - if you commit suicide
 - if your injuries are sustained whilst you are directly involved in an unlawful act
 - if you deliberately or recklessly expose yourself to danger
 - if it results from sickness or disease

CANCELLATION RIGHTS

You can cancel this policy at any time. Please contact Barclays Insurance Health Protection Unit on Tel: 0845 677 0089*.

If you cancel within 15 days of the date your first premium is due, you will be entitled to a full refund of that premium, provided no claim has been made.

How to Claim

Should you need to make a claim under this policy, please contact Barclays Insurance Health Protection Unit, 96 George Street, Croydon CR9 1BU or call 0845 677 0089* Monday to Friday, 8am – 6pm.

Complaints

We hope that you will be very happy with the service we provide. However, if for any reason you are unhappy with it, we would like to hear from you. In the first instance please write to us 96 George Street, Croydon CR9 1BU or call 0845 677 0089*.

We are covered by the Financial Ombudsman Service. If you have complained to us and we have been unable to resolve your complaint, you may be entitled to refer it to this independent body. Following the complaints procedure does not affect your right to take legal action. Further details of our complaints procedure can be found in your policy document.

Further information on the Financial Ombudsman Service can be obtained from them via their website www.financial-ombudsman.org.uk or call them on 0845 080 1800.