



About Our Insurance Services

In the following section 'we, us, our' refers to Barclays Bank PLC.

Name and Address of the Insurance Intermediary

Barclays Bank PLC is the insurance intermediary.

Barclaycard is a trading name of Barclays Bank PLC.

Our registered address is 1 Churchill Place,
London E14 5HP.

Statutory Status

We are authorised and regulated by the Financial Services Authority (FSA). Our FSA registration number is 312078. The FSA is an independent watchdog that regulates financial services.

FSA Register

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

Advice or Information

We only offer Barclays Personal Accident Plan from Chartis Insurance UK Limited.

The insurance is provided on a non-advised basis and so we will not make a recommendation about the suitability of this plan for your demands and needs, as such it is your responsibility for deciding whether the policy meets your demands and needs.

Complaints

If you wish to register a complaint about the sale of the Barclays Personal Accident Plan, please contact us either in writing to Barclays Insurance Health Protection Unit, 96 George Street, Croydon CR9 1BU or by telephone on 0845 677 0089* (Monday to Friday 9am – 5pm).

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service.

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

*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.

Complaints may be raised without prejudice to your right to take legal proceedings. If you would like further details of complaints procedure then please call 0845 677 0089*.

Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the FSCS if we cannot meet our obligations, depending on the type of business and the circumstances of the claim. Insurance advising and arranging is covered for 90% of the claim, without any upper limit. For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim, without any limit. Please refer to your Policy Summary to find out whether the insurer is also covered by the FSCS.

Further information about the compensation scheme arrangements is available from the FSCS website www.fscs.org.uk or write to Financial Services Compensation Scheme, 7th Floor, Lloyds Chambers, Portsoken Street, London E1 8NN.

Demands and Needs Statement

The Barclays Personal Accident Plan meets the demands and needs for those who wish to have a cash sum to help them or their family financially if injured in an accident covered by this policy.

Change of underwriter

From time to time for commercial reasons Barclays Bank PLC may decide to change the insurance underwriter of your policy. In such circumstances we will write to you at least 30 days before with details of the new proposed insurer and any other current changes to the insurance.

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

Disclosure

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

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

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

Data protection

We and other companies in the Barclays Group will use your information for research and analysis and to develop and improve our services to you and other customers and protect our interests.

You agree that we and other members of the Barclays Group and their agents will inform you (by letter, telephone (including automated dialling and SMS texting), computer or email) about products and services which may be of interest. If you do not wish to receive any information you can tell us at any time.

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

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

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

Otherwise we will keep information about you confidential.

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

You have a right to see personal information which is held by the Barclays Group. There is a charge if you want to do this. For more details, write to: The Data Protection Team, Barclays Bank PLC, Knutsford, Cheshire, WA16 9EU.