

Guide to Personal Accident Insurance

Section 1

About Our Insurance Services

In the following section 'we, us, our' refers to Barclays Bank PLC and Barclays Insurance Services Company Limited. Barclays Bank PLC arranges the Personal Accident Plan through Barclays Insurance Services Company Limited, which is a wholly owned subsidiary company of Barclays Bank PLC.

The registered address of both Barclays Bank PLC and Barclays Insurance Services Company Limited is 1 Churchill Place, London E14 5HP.

Statutory Status

Both companies are authorised and regulated by the Financial Services Authority (FSA). The FSA is the independent watchdog that regulates financial services. Our FSA registration numbers are 122702 and 312078.

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 AIG 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.

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 – 6pm).

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.

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*.

* 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 5p per minute, plus 8p call set-up fee (current at April 2009). The price on non-BT phone lines may be different.

Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our obligations. Most insurance contracts are covered for 100% of the first £2000 and 90% of the remainder of the claim, without any upper limit.

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

This Policy is designed to provide a cash sum if you are injured in an accident. By taking out this plan you will have demonstrated a need for insurance which could help you or your family financially if injured in an accident covered by this policy or die as a result of a covered accident.

You may need to review and update your cover from time to time to ensure that it remains adequate.

Change of underwriter

From time to time for commercial reasons Barclays Insurance Services Company Limited 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 members of 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. Will also use your information (which may include sensitive personal data such as health and conviction details) to manage your policy(ies), provide our services, to prevent and detect fraud, money laundering and other crime, and to meet our obligations to any relevant regulatory authority.

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 and for as long as the law and business purposes allow.

In order to provide you with this policy your personal information will be transferred outside the European Economic Area (EEA). When doing this we will ensure that the same levels of protection are applied as we are required to apply to information held in the UK. We will also ensure that your information is used strictly in accordance with our instructions.

You have the right to access your personal data and if necessary rectify information held about you, with limited exception, and on payment of the appropriate fee. For more details on accessing information held about you by the Barclays Group, write to:

The Barclays Data Protection Team
Radbroke Hall
Cheshire
WA16 9EU

or held by AIG UK Limited, write to:

The Data Protection Team
AIG UK Limited
96 George Street
Croydon
CR9 1BU

Section 2

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Policy Summary

This policy summary does not contain the full terms and Significant Features and Benefits conditions of the insurance contract. The full terms and conditions are provided in your policy document. Please ensure you read the policy document.

Duration of the plan

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

You may need to review and update your cover from time to time to ensure that it remains adequate.

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.

Significant Features and Benefits

	Gold	Platinum
1. Accidental death	£25,000	£50,000
2. Quadriplegia	£250,000	£500,000
3. Paraplegia	£125,000	£250,000
4. Any work benefit (up to 65th birthday)	£100,000	£200,000
5. Loss of:		
a) two or more limbs	£100,000	£200,000
b) one limb	£50,000	£100,000
6. Loss of sight:		
a) in both eyes	£100,000	£200,000
b) in one eye	£50,000	£100,000
7. Loss of hearing:		
a) in both ears	£25,000	£50,000
b) in one ear	£10,000	£20,000
8. Loss of use of shoulder, elbow, hip, knee, ankle, or wrist	£10,000	£20,000
9. Loss of:		
a) one entire thumb	£7,500	£15,000
b) one entire forefinger	£7,500	£15,000
c) any other entire finger or one big toe	£7,500	£15,000
d) any other entire toe	£1,000	£2,000
10. Permanent disability, not otherwise provided for under Benefits 5–9 above	Up to £100,000	Up to £200,000
11. Full thickness burns which cover:		
a) 27% or more of the body surface	£5,000	£10,000
b) 18-26% of the body surface	£4,000	£8,000
c) 9-17% of the body surface	£3,000	£6,000
d) up to 8% of the body surface	£1,000	£2,000
12. Fracture or fractures (for a complete break across the whole width of the bone) to the:		
a) ankle or one or more bones of the leg (femur, patella, tibia and fibula)	£750	£1,500
b) elbow, wrist or one or more bones of the arm (humerus, radius and ulna)	£375	£750
13. Dislocation requiring reduction under anaesthesia of the:		
a) Hip	£550	£1,100
b) Knee	£350	£700
c) Wrist or elbow	£250	£500
d) Ankle, shoulder blade or collar bone	£100	£200
e) Finger(s), toe(s) or jaw	£50	£100
14. Physiotherapy considered medically necessary by a doctor following a valid claim under sections 12 or 13 above. Any physiotherapy must take place within 26 weeks of the fracture or dislocation.		
Maximum cost of each session	£30	£30
Maximum number of sessions	5	10

Cash benefits vary depending on the nature of your injury and the level of cover you chose when you applied for cover.

Benefits are payable under this policy for permanent disabilities and death following a covered accident.

- 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 Exclusions and Limitations

The full list of exclusions and benefit limitations is included in the policy document.

The following are significant exclusions or limitations.

- Benefits for permanent disabilities covered by the plan will be reduced if you have an existing physical or medical condition which contributes to a permanent disability you suffer after a covered accident.
- Only one benefit is payable for quadriplegia, paraplegia, the any work benefit, loss of both eyes, loss of both limbs, loss of speech, or death and all cover stops from the date of payment of the claim.
- The any work benefit does not apply to insured persons aged 15 and under or 65 and over.
- There is a limit of one payment for each dislocation benefit shown in item 3, except for fingers and toes where the limit is one payment for each finger or toe. This restriction applies to each insured person for the lifetime of the policy.
- Benefits for injuries sustained while riding a motorcycle will be reduced by 50%.
- Benefits for children are 10% of those described in items 1-10 only (children are not covered for items 11-14), except for the fatal accident benefit which is £5,000 (Gold cover) and £7,500 (Platinum cover)
- No benefits will be payable:
 - if it results from sickness or disease
 - 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 your injuries are intentionally self inflicted.
 - if bodily injury is contributed to by you participating in, practicing or training for a sport as a professional.
 - if your injuries are sustained whilst you are directly involved in an unlawful act
 - if you deliberately or recklessly expose yourself to danger
 - if the accident occurs whilst driving, or in charge of, a vehicle and your blood/urine alcohol level is above the legal limit stated in the laws of the country where then accident occurs
 - for any fracture where osteoporosis or pathological fracture had been diagnosed and made known to you before the effective date
 - for bodily injury resulting in the diagnosis of fibromyalgia, myalgic encephalomyelitis, chronic fatigue syndrome, post-traumatic stress disorder or any mental or nervous disorder, stress or other mental or emotional disorders.

The Insurer

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

How to complain

If you want to make a complaint about the insurer, please contact us at the address and telephone number listed under Claims below. If the complaint is not resolved to your satisfaction, you may refer it to The Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London, E14 9SR. Tel: 0845 080 1800, once we have issued our final decision letter.

Claims

If you have a claim, simply contact us at:
Barclays Insurance Health Protection Unit
96 George Street
Croydon
CR9 1BU.
Telephone number: 0845 677 0089*

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. A claim is covered for 100% of the first £2,000 and 90% of the remainder without any upper limit. You can get more information by visiting the FSCS's website at www.fscs.org.uk or by writing to the following address: Financial Services Compensation Scheme 7th Floor Lloyds Chambers, Portsoken Street, London E1 8BN.

Cancellation Rights

You can cancel this policy at any time. Please contact Barclays Insurance Health Protection Unit at the address listed under Claims overleaf. 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.

* Lines are open Monday to Friday, 8am – 6pm (excluding bank holidays). 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 5p per minute, plus 8p call set-up fee (current at April 2009). The price on non-BT phone lines may be different