

Gadget Cover

Please note that you will need to register for Gadget Insurance

Please note that reference in this document and the Policy Summary to "Qualifying Account" means First Additions account.

As a benefit of being a Qualifying Account holder, you can register for Gadget Cover with Lifestyle Services Group Limited who are the administrators of the policy.

To register your gadget

To take advantage of this Gadget Cover you must register the details of devices you wish to cover. Please follow the process below. If you do not register the details of your device you will not be covered. If you wish to change the insured device already registered you must telephone Lifestyle Services Group Limited.

1. Log on to the website at any time:
www.lifestylegroup.co.uk/barclays
2. Telephone **0845 600 7722**[#] and select the gadget option.
Monday to Friday 8.00am-8.00pm
Saturday and Sunday 9.00am-6.00pm

You will need to provide the following details:

- The make and model
- Any **serial number** and/or registration number for the device
- **Your** address and Qualifying Account details.

Your cover will commence 21 days after you register. You will not be able to make a **claim** for any **incident** which occurs within the first 21 days after registration including where you add or change a device which has already been registered.

[#] Calls will cost no more than 4p per minute, plus 6p call set-up fee (current at December 2007) for BT residential customers. The price on non-BT phone lines may be different.

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

Gadget Cover

keyfacts[®]

Policy Summary

This policy summary does not contain the full terms and conditions of **your** policy which can be found in the attached Policy Document, **it is important that you read the Policy Document carefully.** (Please note that reference to Qualifying Account in this Policy Summary means First Additions account).

Name of Insurer

London General Insurance Company Limited. The policy is administered by Lifestyle Services Group Limited (**we, us, our**).

Cover

Gadget Cover provides worldwide cover against theft, accidental damage, malicious damage, water and liquid damage and **electrical or mechanical breakdown.**

Duration of cover

Gadget Cover will commence 21 days after registration. **Your** Gadget Cover is only available to **you** as a Qualifying Account holder. Subject to **your** right to cancel (see Cancellation Rights), the cover is from month to month. **Your** Gadget Cover 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** residential address is no longer in the United Kingdom. **Your** Gadget Cover may also be terminated or the terms may be changed by the **insurer** giving **you** 30 days' notice in writing.

You may need to review and update this account periodically to ensure it remains adequate.

What is covered

(Full details of what is covered can be found in section D of the Policy Document)

- Self contained, portable devices (the **insured device**), having the design intention of supporting multimedia applications or obtaining multimedia content. The **insured device** must be self supporting and not be dependent upon any other type of physical device for its operation and must be no more than 2 years old (from original purchase date of the device when new) at point of

registration. Single devices with a minimum original retail value of £50, or a maximum combined original retail value of £500 can be insured.

- Theft, accidental damage, malicious damage, water and liquid damage and **electrical or mechanical breakdown of the insured device**
- **Accessories** (those which are damaged or stolen at the same time as the **insured device**) to a maximum of £50 per claim
- **Your insured device and accessories** anywhere in the world. Repair or replacement will be arranged upon **your** return to the UK
- A maximum of 2 **claims** in total during any rolling 12-month period.

Cover is limited to the current market value of **your insured device** (or a device of similar specification in the event the specific device is unobtainable) subject to the policy limit of £500.

This policy is designed to cover the following or similar devices:

PDA's (Personal Digital Assistant), digital cameras, satellite navigation systems, portable camcorders (digital or otherwise), handheld games consoles (for example, PSP, Nintendo Gameboy, GP2X), portable sound and vision devices, laptops.

We will use **our** discretion as to whether devices not specifically defined within this section can be covered under this policy. If **you** are unsure if a device may be covered, please contact **0845 600 7722*** and select the gadget option for assistance.

This policy will not cover the following or similar devices:

Mobile phones, GSM/GPRS/3G, in-car entertainment, accessories or systems permanently fitted into a car. However, where a device has voice calling capability but this is not the principal purpose of the device, **we** will use **our** discretion as to whether it can be covered.

What is not covered

Your policy excludes some situations. Please refer to

section I of the Policy Document for full details. **Your** policy excludes, amongst other things:

- The policy **excess** of £25 for the first accepted **claim** and £50 for a second accepted **claim** within a rolling 12-month period. A separate **claim** must be made for each **insured device**, even if they are damaged or stolen as a result of the same **incident**.
- Any digital content stored in the memory of the **insured device**, or on a hard disk, memory card or other storage media
- More than two **claims** in total during any 12-month rolling period
- Any **claim** made for an **incident** which occurs within the period of 21 days after **you** register the device and a period of 21 days after **you** change the **insured device** **you** have already registered
- Theft of **your insured device** and **accessories** from an unattended motor vehicle, unless secured in the glovebox or locked boot
- Theft of **your insured device** and **accessories** from any unattended building or premises, unless evidenced damage was caused in gaining entry to, or exit from, the premises
- Theft of **your insured device** and **accessories** where they have been left accidentally or deliberately in a public place or a place to which others have access
- Theft of, or damage to, **your insured device** and **accessories** where they have been passed to someone else
- Single devices of less than £50 in value, or a combined value of greater than £500
- Non-registered devices
- Any **incident** which occurred as a result of **your** lack of reasonable care of the **insured device**
- Loss of an **insured device** in any circumstances.

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

Price

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

To register **your** device:

1. Log on to the website at any time:
www.lifestylegroup.co.uk/barclays
2. Telephone **0845 600 7722**[#] and select the gadget option.
Monday to Friday 8.00am-8.00pm
Saturday and Sunday 9.00am-6.00pm

Full details can be found in section A of the Policy Document.

Claims

When making a claim in respect of **your insured device**, please follow these simple steps (please see sections E, F and G of the Policy Document for details on claiming).

1. **You** must inform the Police within 24 hours of discovering any theft, or malicious damage for which **you** wish to make a **claim**. **You** must obtain an incident reference number.
2. **You** must register a **claim** with us within 48 hours of discovering any **incident** for which **you** wish to **claim** by visiting **our** website at www.lifestylegroup.co.uk/barclays or by contacting Customer Services on **0845 600 7722**[#] and select the gadget option. Please have **your** policy number to hand.
3. **You** must complete and return the **claim** form to us within 30 days of receiving it, ensuring that **you** have followed the procedure detailed on the **claim** documentation and provided any additional information requested in the **claim** form.
4. **You** must provide **proof of purchase** which must, where applicable, show the **serial number** of the **insured device**.

We may settle a **claim** for **your insured device** by replacing it, by repairing it, or cash settlement at **our** discretion. **We** will advise **you** of the method of settlement at the time **your claim** is authorised.

The settlement we offer for **your insured device** will be based on the current market value of **your** registered **insured device** or one of similar specification and functionality (where **your insured device** is no longer available on the general market), subject to the policy limit of £500.

Replacement devices and accessories will come from available stock. If the same model is not available, the replacement will be of a similar specification and quality, which will be determined by us.

Calls may be recorded or monitored for training, customer services purposes and/or the prevention or detection of crime.

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. We allow you a period of 30 days to cancel your insurance contract. This period begins on the date your Qualifying Account is opened. Each period begins from these dates irrespective of when you register your details for cover. As your insurance contract forms part of your Qualifying Account, cancellation of your insurance contract will also require your Qualifying Account to be closed.

If you cancel within either of these periods and have paid your first monthly Qualifying Account fee, it will be refunded. If you cancel at a later date, you will not be refunded the monthly Qualifying Account fees that you have paid.

You have the right to cancel this policy at any time, which will have immediate effect. If the policy does not meet **your** requirements, please telephone Customer Services immediately on **0845 600 7722**[#] and select the gadget option, or write to:

Customer Services
Lifestyle Services Group Limited
PO Box 395
CREWE
CW1 6WT

If the connected Qualifying Account is cancelled this policy ends.

Enquiries/Complaints

Should **you** have an enquiry or complaint, **you** can contact **us** on **0845 600 7722**[#]. Please select the gadget 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 entitled to contact the Financial Ombudsman Service.

Under European law, both parties to the contract may choose which law will apply to this contract. English law will apply unless both parties agree otherwise, in writing, prior to the start of the policy. The contract is written in English and all communication by **us** with **you** will be in English.

Compensation

(please see section L of the Policy Document for further details)

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 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit. **You** can get 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

Your demands and needs:

You are the owner of a self-contained portable device which has the design intention of supporting multimedia applications or multimedia content and **you** believe protection against it suffering theft, damage or breakdown would be beneficial to **you**. **You** have been informed of the details of the policy in the Policy Summary, including the main benefits, 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.

Policy Document

Gadget Cover

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 provides the **services** under this agreement and has arranged the insurance cover with London General Insurance Company Limited.

The policy is governed by these terms and conditions, which the **insurer** may change in certain circumstances, upon 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** applied for the insurance. The terms detail what is covered and what is not covered, how **claims** are settled and other important policy information.

Lifestyle Services Group Limited deals with the administration of this 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.

You can request another copy of these terms. They are also available in large print, audio and Braille versions. If **you** would like a copy in any of these formats, please call **us** on **0845 600 7722**[#] and select the gadget option, or write to:

Lifestyle Services Group Limited,
PO Box 395,
Crewe,
CW1 6WT

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 policy inception. The contract is written in English and all communication by **us** with **you** will be in English.

Our part of the contract is as follows:

- Cover will only apply during the **period of insurance**, the starting date being shown on **your certificate**
- **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 these terms
- The **insured device** stated on the **certificate** must be owned by **you** and be **your** responsibility.

A) Registration Process

To take advantage of this Gadget Cover **you** must register the details of **your** device. Please follow the process below. If **you** do not register the details of **your** device **you** will not be covered. If **you** wish to change the **insured device** already registered **you** must telephone us. **You** can register **your** device by:

1. Logging on to the website at any time:
www.lifestylegroup.co.uk/barclays
2. Calling us on **0845 600 7722**# selecting the gadget option
Monday to Friday 8.00am-8.00pm
Saturday and Sunday 9.00am-6.00pm

You will need to provide:

- The make and model
- Any **serial number** and/or registration number for the device

You will also be asked for **your** address and Qualifying Account details. The policy does not provide cover for any **incident** which occurs within the first 21 days after **you** register the details of **your** device and a period of 21 days after **you** change the **insured device** **you** have already registered.

B) Definitions

Accessories

All items compatible for use with **your insured device** up to a combined retail price of £50, including VAT, per **claim (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 (FRN 315245) and the **services** provided to **you**. Contact details can be found in section M.

Certificate

Certificate of Insurance confirming **your** cover under the policy.

Claim

A request for replacement, repair or cash settlement in respect of an **incident** in respect of an **insured device**.

A separate **claim** must be made for each **insured device**, even if they are damaged or stolen as a result of the same **incident**.

Electrical or Mechanical Breakdown

The actual breaking or burning out of any part of the **insured device** 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 policy excess of £25 applies to the first accepted **claim**, and £50 applies to the second accepted **claim** during any 12-month period, payable by **you**.

Incident

Any event that may lead to a **claim** being made for repair or replacement of **your insured device**. Any incident involving a theft or malicious damage must be reported to the Police within the given timescales. **You** must obtain an incident reference number.

Insured Device

A self contained, portable device, having the design intention of supporting multimedia applications or obtaining multimedia

content. The insured device must be self supporting and not be dependent upon any other type of physical device for its operation and must be no more than 2 years old (from original purchase date of the device when new) at point of registration (in the event of a **claim proof of purchase** will be required to confirm this).

This policy is designed to cover the following or similar devices:

PDA's (Personal Digital Assistant), digital cameras, satellite navigation systems, portable camcorders (digital or otherwise), handheld games consoles (for example, PSP, Nintendo Gameboy, GP2X), portable sound and vision devices, laptops.

We will use **our** discretion as to whether devices not specifically defined within this section can be covered under the policy. If **you** are unsure if a device may be covered, please contact **0845 600 7722*** and select the gadget option, for assistance.

This policy will not cover the following or similar devices: Mobile phones, GSM/GPRS/3G, in-car entertainment, accessories or systems permanently fitted into a car. However, where a device has voice calling capability but this is not the principal purpose of the device, **we** will use **our** discretion as to whether it can be covered.

Insurer

London General Insurance Company Limited (FRN 202689), whose main business is general insurance. Registered office of Eaton House, 152-158 Northolt Road, Harrow, Middlesex HA2 0EA, Registered Number 1865673.

Period of Insurance

Gadget Cover will commence 21 days after registration. **Your** Gadget Cover is only available to **you** as a Qualifying Account holder. Subject to **your** right to cancel (see **your** Cancellation Rights), the cover is from month to month. **Your** Gadget Cover 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** residential address is no longer in the United Kingdom. **Your** Gadget Cover may also be terminated or the terms may be changed by the **insurer** giving **you** 30 days' notice in writing.

Proof of Purchase

The receipt provided at the point of sale that details the **insured device** and/or **accessories** and where applicable the **serial number** of the **insured device** and/or similar documentation that provides proof that **you** own the **insured device** and/or **accessories**.

Qualifying Account

Reference in this document to Qualifying account means First Additions account.

Serial Number

The unique manufacturer reference number assigned to the **insured device**.

Services

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

We/Us/Our

The **administrator**.

You/Your

The person(s) named on the **certificate**, being the Qualifying Account holder.

C) Price

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

D) Cover

This policy covers:

- A self contained, portable device (the **insured device**), having the design intention of supporting multimedia applications or obtaining multimedia content. The **insured device** must be self supporting and not be dependent upon any other type of physical device for its operation and must be no more than 2 years old (from original purchase date of the device when new) at point of registration (in the event of a **claim, proof of purchase** will be required to confirm this). Single devices with a minimum original retail value of £50, or a maximum combined original retail value of £500 can be insured.
- Theft, accidental damage, malicious damage, water and liquid damage and **electrical or mechanical breakdown** of

the insured device

- **Accessories** (those which were damaged or stolen at the same time as the insured device) to a maximum of £50 per claim
- **Your insured device and accessories** anywhere in the world. Repair or replacement will be arranged upon **your** return to the UK
- A maximum of 2 **claims** in total during any rolling 12-month period.

Cover is limited to the current market value of **your insured device** (or a device of similar specification in the event the specific device is unobtainable) subject to the policy limit of £500.

E) How to make a claim

To make a claim:

1. Visit the website at www.lifestylegroup.co.uk/barclays to register **your claim** online.
2. Call us on **0845 600 7722**# and select the gadget option.
Monday to Friday 8.00am - 8.00pm
Saturday and Sunday 9.00am - 6.00pm.

Please have **your** policy number to hand.

F) Conditions on making a claim

1. **You** must register a **claim** within 48 hours of discovering any **incident** for which **you** wish to **claim**, by visiting **our** website or by telephoning **0845 600 7722**# and select the gadget option.
2. **You** must inform the Police within 24 hours of discovering any theft or malicious damage for which **you** wish to make a **claim**, obtaining an incident reference number.
3. **You** must complete and return the **claim** form to **us** within 30 days of receiving it, ensuring that **you** have followed the procedure detailed on the **claim** documentation, and provided any additional information requested in the **claim** form.
4. **You** must provide **proof of purchase** which must, where applicable, show the **serial number** of the **insured device**.
5. **You** may be requested to return **your** damaged **insured**

device and accessories to **us** for inspection as part of the **claims** assessment process. If requested to do so, **you** must send **your insured device** and **accessories** by secure means, as described in the **claim** documentation. The **insured device** 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 **insured device** or **accessories**.
7. **You** must pay the policy **excess** if **your claim** is accepted.

G) What will happen when your claim is approved

1. **We** may settle **your claim**, at **our** discretion, by replacement, repair 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 **your insured device** will be based on the current market value of **your** registered **insured device** or one of similar specification and functionality (where **your insured device** is no longer available on the general market), subject to the policy limit of £500.
3. Replacement devices and accessories will come from available stock. In the event that the same model is not available, the replacement will be of a similar specification and quality, which will be determined by **us**.
4. If **you** need to **claim** as a result of an **incident** outside the UK, **your insured device** will be repaired or replaced once **you** return to the UK.
5. If any stolen device is recovered after the **claim** is approved, it shall become the property of the **insurer** and must be returned to **us** immediately.
6. Damaged **insured devices**, **accessories**, parts and materials replaced by **us** shall become the property of the **insurer**.
7. The details of **insured devices** reported stolen will be submitted to the Central Equipment Identity Register to prevent further use where possible.
8. **Your** replacement **device** 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 it will be immediately covered.

H) Important things that you must do

1. Use the **insured device** and **accessories** in accordance with the manufacturer's instructions.
2. Take reasonable care to prevent theft of, or damage to, the **insured device** 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 **insured device** **you** have already registered. **You** will not be covered for any **incident** which occurs within the period of 21 days after **you** register the details of **your** device or for the period of 21 days after **you** change the **insured device** **you** have already registered.
4. Inform us of any theft, breakdown or damage covered by **your** policy within the given timescales.

I) Exclusions

Cover will not be provided for:

1. The policy **excess** of £25 for the first accepted **claim** and £50 for a second accepted **claim** within a rolling 12-month period. A separate **claim** must be made for each **insured device**, even if they are damaged or stolen as a result of the same **incident**.
2. More than 2 **claims** in total during any 12-month rolling period.
3. Any **claim** made for an **incident** which occurs within the period of 21 days after **you** register the device and the period of 21 days after **you** change the **insured device** **you** have already registered.
4. Theft of **your insured device** and **accessories** from an unattended motor vehicle, unless secured 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.
5. Theft of **your insured device** and **accessories** from any unattended building or premises unless evidenced damage was caused in gaining entry to, or exit from, the premises.
6. Theft of **your insured device** and **accessories** where they have been left accidentally or deliberately in a public place or a place to which other people have access.
7. Theft of, or damage to, **your insured device** and **accessories** where they have been passed to someone else.
8. Theft of or damage to **accessories** not stolen, or damaged at the same time and under the same circumstances as **your insured device** except where a replacement device is supplied which is incompatible with the **accessories** for **your prior insured device** to a maximum of the **accessories** cover limit.
9. Single devices of less than £50 in value, or a combined value of greater than £500.
10. Any **incident** which occurred as a result of **your** lack of reasonable care of the **insured device**.
11. Damage caused by any process of cleaning, adjustment, repair, maintenance or dismantling or modification of the **insured device** other than by our approved agents.
12. Any breakdown or failure caused by placing or using the **insured device** in a location or environment not in accordance with the manufacturer's instructions.
13. Non-registered devices.
14. Damage due to wear and tear, depreciation or gradual deterioration.
15. Installation, removal, or subsequent relocation of the **insured device** in a vehicle, or any **electrical or mechanical breakdown** as a result of such.
16. The cost of cosmetic repairs to the **insured device**.
17. 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.

18. Theft, damage, or breakdown arising out of any wilful act or negligence of the user of the **insured device**.
19. Loss of an **insured device** in any circumstances.
20. Any **claim** arising from, or in connection with, the repossession of the **insured device** by any bank, finance, leasing or similar company, or person acting with such authority, and/or the confiscation or impounding of the **insured device** by any Police, Customs or Government Authority.
21. People who are not permanently resident in the UK.
22. Any consequential loss incurred by **you** during the administration of the policy or at the time of a **claim**.
23. Loss or corruption of data, images, games, logos, wallpaper, videos, or downloads, due to theft of, breakdown of, or damage to, **your insured device**, or damage caused by a virus. It is recommended that **you** keep a back-up copy of all data.

J) 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. We allow you a period of 30 days to cancel your insurance contract. This period begins on the date your Qualifying Account is opened. Each period begins from these dates irrespective of when you register your details for cover. As your insurance contract forms part of your Qualifying Account, cancellation of your insurance contract will also require your Qualifying Account to be closed.

If you cancel within either of these periods and have paid your first monthly Qualifying Account fee, it will be refunded. If you cancel at a later date, you will not be refunded the monthly Qualifying Account fees that you have paid.

2. **You** have the right to cancel this policy at any time, which will have immediate effect. If the policy does not meet **your** requirements, please telephone Customer Services immediately on **0845 600 7722**[#] and select the gadget option, or write to:

Customer Services
Lifestyle Services Group Limited
PO Box 395
CREWE
CW1 6WT

3. **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.
4. Subject to clause 2 above and the registration requirements, this cover 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.
5. If the connected Qualifying Account is cancelled this policy ends.

K) Fraud

Identity fraud is a serious problem in the United Kingdom. **Your** details will be used to help prevent fraud of this nature occurring to **you**.

If **you** receive information that **your** details have been used for fraudulent purposes, please call Customer Services on **0845 600 7722#** and select the gadget option and ask to be transferred to the Security and Risk Management team.

Alternatively, **you** can write to:
Security and Risk Management
Lifestyle Services Group Limited
PO Box 395
CREWE
CW1 6WT

The personal details which were supplied to **us** during the application process will be used to 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 **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** shall not make any return of payments made for cover and **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.

L) Enquiries/Complaints

We will always be fair and reasonable when handling **your** policy or **claim**. Should there ever be an occasion when **you** feel that **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** and Barclays. The easiest way to contact **us** is to call **our** Customer Relations team on **0845 600 7722#** and select the gadget option.

Alternatively, **you** can write to **us** at the following address, quoting **your** Policy number in all correspondence:

Customer Relations Department
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 5 working days of receiving it. In the unlikely event that **your** query has not been resolved within 4 weeks of **our** 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 team on the above number. 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. In the unlikely event any of the parties to this insurance are unable to meet their liabilities, **you** may be entitled to compensation. The scheme covers 100% of the first £2,000 of the **claim**, and 90% above this limit. Further information can be obtained from their website at www.fscs.org.uk

For the purposes of the Data Protection Act 1998, the Data Controller in relation to the personal data **you** supply is Lifestyle Services Group Limited.

Calls may be recorded or monitored for training/customer services purposes and/or the prevention or detection of crime.

M) Other information

Lifestyle Services Group Limited.
Registered in England No. 5114385
Registered Office:
Phones 4 U House
Ore Close
Lymedale Business Park
Newcastle Under Lyme
Staffordshire
ST5 9QD

London General Insurance Company Limited
Registered in England No: 1865673
Registered office:
Eaton House
152-158 Northolt Road
Harrow
Middlesex
HA2 0EA

This item can be provided in Braille, large print or audio by calling 0800 400 100* (via TextDirect if appropriate) or order online via our website www.barclays.co.uk/accessibleservices/

*** Calls to 0800 numbers are free if made from a UK landline. To make sure we maintain a high quality service we may monitor or record phone calls for security or training purposes.**

Lifestyle Services Group Limited. Registered in England No. 5114385. Registered Office: Phones 4u House, Ore Close, Lyndale Business Park, Newcastle Under Lyne, Staffordshire ST5 9QD.

London General Insurance Company Limited. Registered in England No: 1865673. Registered Office: Eaton House, 152-158 Northolt Road, Harrow, Middlesex HA2 0EA.

Both companies are authorised and regulated by the Financial Services Authority.

Barclays Bank PLC. Authorised and Regulated by the Financial Services Authority.

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

Item Ref: 9905484 01/08.