



# Your guide to Barclays Simple Life Insurance



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# About this guide

**This guide provides important information from both Barclays and Legal & General (the insurance provider of this policy), and is for you to take away for reference. Please read all sections in this guide, from both Barclays and Legal & General. You have a 30 day cooling off period from the date of commencement of this policy and it is important that you read the rest of the contents of this guide within that time.**

## **Important points you need to be aware of**

- You must be aged between 18 and 74 when you apply
- You must be a UK resident at the start of the policy. If after commencing the policy you start living outside the UK the policy can continue throughout the term. The policy will remain subject to the laws of England throughout the term
- The policy will out pay out upon your death and has no cash value at any time
- Life Insurance is not a savings or investment plan and has no cash value unless a valid claim is made
- If you decide you don't want the policy, we'll give you your money back, if you change your mind within the first 30 days.

A photograph of modern skyscrapers at dusk, with the text "Barclays important information" overlaid in white. The buildings are illuminated from within, and the sky is a mix of blue and orange. The text is positioned in the lower-left quadrant of the image.

# Barclays important information

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## Barclays Simple Life Insurance

### About Barclays Insurance Services

In this document, 'we/us/our' refers to Barclays Bank UK PLC and Barclays Insurance Services Company Limited.

Barclays Bank UK PLC arranges Barclays Simple Life Insurance through Barclays Insurance Services Company Limited, which is a wholly owned subsidiary company of Barclays Bank UK PLC. Both companies are insurance intermediaries.

Registered address of Barclays Bank UK PLC and Barclays Insurance Services Company Limited is 1 Churchill Place, London E14 5HP under registration numbers 9740322 and 973765.

### The Financial Services register

Barclays Bank UK PLC is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Barclays Insurance Services Company Limited is authorised and regulated by the FCA and you can check this on the Financial Services.

Register by visiting the FCA's website <https://fca.org.uk/register> or by contacting the FCA on 0800 111 6768.

Our FCA registration numbers are 759676 and 312078.





## Advice or information/ remuneration

We only offer Barclays Simple Life Insurance from Legal and General Assurance Society Limited, we act for and on behalf of the insurer, who pays us a percentage of the premium as commission when a policy is sold. Barclays Simple Life Insurance is underwritten by Legal and General. This insurance is provided on a non-advised information only basis, so we will not advise or make a personal recommendation about the suitability of this insurance.

## Statement of demands and needs

Barclays Simple Life Insurance meets the demands and needs of customers who wish to receive a cash sum on death or if they are diagnosed with a terminal illness during the term of the policy. You should review your cover regularly to ensure that it remains adequate. This policy is based on the answers you have given on the application and what you have chosen.

## Complaints

We hope that you are happy with the service we provide. However, if you are unhappy with it, we would like to hear from you. You can contact us, by writing to Freepost Barclays Customer Relations or telephone us 0800 282 390. You don't need to include a postcode or add a stamp for your letter to reach us, but please remember to take the postal service into account for our response time. If we cannot resolve your complaint, you may be entitled to refer your complaint to the Financial Ombudsman Service. Further information about the

Financial Ombudsman Service can be obtained from their website [financial-ombudsman.org.uk](http://financial-ombudsman.org.uk) or write to The Financial Ombudsman Service, Exchange Tower, London E14 9SR.

## 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 circumstances of the claim. Please refer to your policy summary to find out whether the insurer is also covered by the FSCS. Further information about compensation scheme arrangements is available from the FSCS website [www.fscs.org.uk](http://www.fscs.org.uk).

## Sending you information

We must give you some information by law or to allow our relationship to work properly. This includes information about changes in the way your policy works, or about other changes to our products and services that may affect you. We may also need to ask you to do something or to give us some information. We will contact you using the details you give us. Where we send information to you, we will send it to the most recent address or mobile number we have for you. If you don't tell us promptly about a change in your details, you may not receive information that could be important – or it could fall into the wrong hands. Where we can, we will let you choose how you want us to contact you, for example by email or online or by post. Where we communicate with you electronically we will send important messages on matters that relate to your account using texts, email and other digital methods. Where we hold your

mobile number or email we will send you a text, email or other electronic message reminding you to view the message, when that is legally required or we reasonably think it is appropriate. Once we've sent a message to you, we will assume you have received it, which is why it's important to look out for things like emails or texts from us. We are always working to make our services more convenient and flexible so we may launch new ways of communicating with you in the future.

## **How we use the information we hold about you**

Barclays is committed to protecting your personal data. We will use your information for a number of different purposes, for example, to manage your account(s), to provide our products and services to you and others and to meet our legal and regulatory obligations. We may also share your information with our trusted third parties for these purposes. For more detailed information on how and why we use your information, including the rights in relation to your personal data, and our legal grounds for using it, please go to [www.barclays.co.uk/important-information/control-your-data](http://www.barclays.co.uk/important-information/control-your-data) or you can request a copy from us.

## **Important information**

It's important that you answer all the questions on any application form fully, truthfully and accurately. This is because we'll use the answers you give to determine what your policy will cover and the price you will pay for the policy. Even if you've already provided information in a previous application, you must provide it to us again on any application form. If you don't answer all the questions fully, truthfully and accurately this could affect how much we pay out if you make a claim and could mean we won't pay your claim at all.

## **Cancellation of the agreement**

You can cancel your policy within 30 days from the date you confirm the policy and your premiums will be refunded. If you cancel after 30 days the policy has started then you will not get any premiums back.

## **Law**

The Law of England will apply in legal disputes and your contract will be written in English. We'll always write and speak to you in English.

# Legal & General **important information**



# Legal & General **important information**

## **Life insurance – Policy summary**

This policy is provided by Legal & General Assurance Society Limited.

### **Overview**

These policies are designed for people who want to help protect against the impact of death or terminal illness. The policy could be used to help pay your outstanding mortgage or to help protect your family's lifestyle and everyday living expenses. This Policy Summary is only a brief guide to the cover and exclusions. You will find full details in the Policy Booklet which will form the basis of our contract with you.

### **What is covered?**

You will be covered if before the end of the policy:

- you die
- you are diagnosed as being terminally ill, and in the opinion of your hospital consultant and our medical officer, the illness is expected to lead to death within 12 months.

We'll pay out your amount of cover in full once. After this happens, the policy will end and you'll no longer have any cover.





## What is not covered?

You are not covered if you don't give us full and honest answers to the questions we ask you before the policy starts. Please don't assume that we'll contact your doctor to find out your full medical details.

- We won't pay out if, within the first year of the policy, your death is caused by suicide or, intentional and serious self-injury or an event where, in our reasonable opinion, you took your own life
- We won't pay out your amount of cover if you are diagnosed with a terminal illness which doesn't meet our definition. Terminal Illness Cover can't be claimed after your death
- We may restrict some elements of cover based on the information that you give us. If we do this we'll tell you what we've excluded in the Policy Booklet under the heading 'What you are not covered for'
- Life cover policies have no cash value and we will not pay out if you reach the end of the policy without making a valid claim
- If you stop paying your premiums your cover will end 60 days after the first missed premium.



# About the policy

## Your premiums

Your premiums will remain the same during the length of the policy unless you make any changes.

## Age limits

Product	Maximum age for buying a policy	Minimum length of the policy	Maximum length of the policy	Your policy must end before age
<b>Life Insurance</b>	<b>74</b>	<b>5 years</b>	<b>50 years</b>	<b>90</b>

The minimum age to take out a policy is 18.

## Your cover – Level cover

Your amount of cover will stay the same unless you change it.

If the policy is to help repay a mortgage, you need to ensure that your amount of cover matches your outstanding mortgage. The policy may not completely pay off your outstanding mortgage, if you change the mortgage you have in any way and you don't adjust your cover to match your new arrangements.



# Benefits for all policies

The following benefit(s) may have eligibility criteria and restrictions that apply.

## Accidental death benefit

Included at no extra cost.

### What is covered?

We'll cover you from when we receive your application, for up to 90 days or until we accept, postpone or decline your application. This means that if you die due to an accident during this time, we'll pay out the amount you've asked to be insured for, up to a maximum of £300,000 for all applications.

The benefit will be paid out if the person covered sustains a bodily injury caused by accidental, violent, external and visible means, which solely and independently of any other cause results in death within 90 days of the accident.

### What is not covered?

#### We won't pay out if death occurs from:

- Suicide, intentional and serious self-injury or an event where, in our reasonable opinion, you took your own life
- Taking part or attempting to take part in a dangerous sport or pastime
- Taking part or attempting to take part in any aerial flight other than as a fare paying passenger on a licensed airline
- Committing, attempting or provoking an assault or criminal offence
- War (whether declared or not), riot or civil commotion
- Taking alcohol or drugs (unless these drugs were prescribed by a registered doctor in the United Kingdom)
- Accidents that happened before you applied.

#### We don't provide this benefit:

- If we have been told that the application is to replace an existing policy with us while cover is still provided under the existing policy
- From the date you tell us that you no longer want the application to proceed.

Your lump sum will be paid only once either under the Accidental Death Benefit or the policy itself.



## Further information

### Can I increase my cover?

You can apply to increase your cover at anytime. Usually, changes to your amount of cover will be assessed at the time. However, if the 'Changing your policy' section is shown in your Policy Booklet then you can increase your cover, for certain life events, without the need to provide us with further medical information. Please see your Policy Booklet for further information. Eligibility criteria apply.

### Can I make changes?

You can make changes to the policy. Please talk to us and we'll consider your request and let you know if what you're asking for is possible and what your new premium will be. If you make any changes to the policy then a new policy may be set up and different terms and conditions could apply.

### What happens if I move abroad?

If you move abroad during the length of the policy, please check the Policy Booklet, as your policy may be affected.

### Are pay outs taxed?

Any pay outs we make should be free from UK Income Tax and Capital Gains Tax. The Government may change this tax position at any time. If the policy is written under a suitable trust, the amount of cover payable on death should not form part of the estate for Inheritance Tax purposes. If the policy is not written in trust, the amount of cover payable will normally go into the estate and Inheritance Tax may apply.



## What if I want to cancel or claim?

You can cancel the policy at any time. When you first take out the policy you will have the opportunity to cancel. If you cancel within 30 days, we'll refund any premiums you've paid. If you cancel the policy at a later stage, you will not get any money back.

### To cancel or claim you can write to us at:

Claims or Cancellations Department,  
Legal & General Assurance Society Limited,  
City Park, The Droveaway, Hove,  
East Sussex BN3 7PY.

Or call or email us:

- **For Life claims:**  
**0800 0083 032\***  
[life.claims@landg.com](mailto:life.claims@landg.com)
- **For Cancellations:**  
**0370 010 4080\***



Life insurance

## How do I complain?

If you have a complaint about our service or would like a copy of our internal complaint handling procedure, please contact us at:

Legal & General Assurance Society Limited,  
Knox Court,  
10 Fitzalan Place,  
Cardiff, CF24 0TL  
**0370 010 4080\***

Making a complaint doesn't affect your legal rights. If you're not happy with the way we handle your complaint, you can talk to the Financial Ombudsman Service at:

Exchange Tower,  
London, E14 9SR  
**0800 023 4567**  
**0300 123 9123**  
[complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)  
[www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

\* Calls may be recorded and monitored. Call charges may vary.



## The Financial Services Compensation Scheme (FSCS)

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. Whether or not you are able to claim and how much you may be entitled to will depend on the specific circumstances at the time. For further information about the scheme please contact the FSCS at:

[www.fscs.org.uk](http://www.fscs.org.uk) or call them on: **0800 678 1100**.





## Alternative formats

If you would like a copy of this in large print, braille, PDF or in an audio format, call us on **0370 010 4080**. We may record and monitor calls. Call charges will vary.

Life Insurance is arranged by Barclays Bank UK PLC through Barclays Insurance Services Company Limited and provided and underwritten by Legal & General Assurance Society Limited.

Registered in England and Wales no: 166055.

Registered office: One Coleman Street, London, EC2R 5AA.

Legal & General Assurance Society Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Barclays Bank UK PLC is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Financial Services Register No 759676).

Barclays Insurance Services Company Limited is authorised and regulated by the Financial Conduct Authority (Financial Services Register No 312078). Registered Office for both: 1 Churchill Place, London E14 5HP England.

