

About Us

1. Whose products do we offer?

Barclays Insurance Services Company Limited offer Motor Insurance from a panel of insurers arranged by BISL Limited

- We only offer products from a single insurer for Motor Legal Protection, underwritten by I.G.I Insurance Company Ltd
- We offer Breakdown cover from one provider, RAC.

2. Which service will we provide you with?

You did not receive advice or a recommendation from us. We asked some questions to narrow down the selection of products that we provided details on. You then made your own choice about how to proceed.

3. What will you have to pay us for our services?

Cancellation Fee

If you cancel within 14 days of receiving your policy documentation we will charge you a fee of £15.00. If you cancel more than 14 days after receiving your policy documentation, we will charge you a fee of £35.00.

Administration Fee

All policy amendments are subject to a £25.00 administration fee.

Certificate Reprint Fee

If you lose your Certificate of Motor Insurance, or it is destroyed, and you want a duplicate you will have to pay a £10.00 reprint fee.

4. Who Regulates us?

Barclays Insurance Services Company Limited and BISL Limited, are authorised and regulated by the Financial Services Authority (FSA). Our FSA Register Numbers are 312078 and 308896.

Our permitted business is arranging general insurance contracts.

You can check this on the FSA's Register by visiting the FSA's website www.fsa.gov.uk/register/home.do or by contacting the FSA on 0845 606 1234.

The FSA is the independent watchdog that regulates financial services. Use this information to decide if our services are right for you

5. What to do if you have a complaint

Service Standards

We aim to provide a high level of service to all our customers but occasionally things can go wrong, when this happens we will do everything we can to put things right.

Complaints Procedure

If you have a complaint about our service or your policy, please contact us first by phone and if after talking to us you are still not happy please write to our Customer Relations Manager at the address shown below. Should you wish to use an alternative means of communication, we are happy on request to correspond with you by e-mail, or fax.

For the purposes of handling complaints our working day is 9am to 5pm Monday to Friday, not including Bank Holidays.

By telephone - Please ring 0844 8712373 and you will be put through to the Customer Service Team. We will attempt to resolve your complaint within 24 hours. If this does not happen we will agree your next step with you.

In writing - Please address your letter to:

The Customer Relations Manager
Fusion House
Bretton Way
Peterborough
PE3 8BG

Please include details of your name and address, a contact telephone number, your policy or quote number and details of why you are unhappy. This will help us to respond to you as quickly as possible. If we do not have enough information to investigate your complaint we will contact you to ask you for further details. In all cases we will send a written acknowledgement of your complaint to you within 5 working days of its receipt. In our acknowledgement we will advise you of the name and job title of the person who will be dealing with your complaint.

Within four weeks of receiving your complaint we will send you either: A final response; or

A letter explaining why we are not yet in a position to resolve your complaint and advising you of when we will be contacting you again.

By the end of eight weeks after receipt of your original complaint letter we will send you:

A final response; or

A letter explaining why we are still not in a position to issue a final response and advising you of when we expect to be able to do so. At this time, if you are dissatisfied with the delay you may refer your complaint to the Financial Ombudsman Service.

For full details of our complaints handling process please see the section marked 'Customer Information' in your main policy documentation.

6. Are we covered by 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. This depends on the type of business and the circumstances of the claim. Insurance advising and arranging is covered for 100% of the first £2000 and 90% of the remainder 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 upper limit. Further information about compensation schemes arrangements is available from the FSCS.

7. Your personal data

For the purposes of the Data Protection Act 1998 the Data Controllers in relation to the personal data you supply are Barclays Bank PLC, Barclays Insurance Services Company Limited, and BISL Limited.

Full details of how we will use and store your personal data will be provided within your policy document

Private Car Insurance - Cover Summary

This is a summary of the policies available 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 summary and policy document carefully.

Your insurer

The insurers of this policy will be shown on your policy schedule and certificate of insurance.

About this insurance policy

You can select from three types of cover depending on your needs:

- **Comprehensive (Comp)** – accidental damage, malicious damage, fire and theft cover for your car and third party liability protection for injury or damage you may cause to others.
- **Third Party Fire & Theft (TPFT)** – fire and theft cover for your car and third party liability protection for injury or damage you may cause to others.
- **Third Party Only (TPO)** – third party liability protection for injury or damage you may cause to others.

Please see the tables below and overleaf for a list of the significant limits and exclusions.

Duration of Contract

Your cover is valid for 12 months from the start date and is renewable annually unless otherwise agreed.

Standard Features

Features and benefits included automatically	Significant exclusions or limitations	Comp	TPFT	TPO
Cover for loss or damage Comp - if your vehicle is stolen, damaged or destroyed. TPFT - if your vehicle is 1) stolen, 2) damaged or destroyed by fire.	Loss or damage arising from theft whilst the ignition keys have not been removed from the vehicle. Claims payable will be less the policy excess as stated.	✓	✓	✗
Cover for driving abroad Includes compulsory Third Party Liability insurance required to use the vehicle in the European Union.	You must tell us before travelling outside the EU so that we can tell you whether cover is available and if so, any additional payment required.	✓	✓	✓
Cover also includes 60 days cover within the EU (this cover will be comprehensive if you have comprehensive cover and third party fire and theft if you have third party fire and theft cover).	Cover is for up to 60 days per trip. Cover outside of the EU or for greater than 60 days may be available subject to individual underwriters terms and conditions and must be agreed in advance.	✓	✓	✗
Legal Liability For loss or damage to other peoples property, causing injury or death to other people.	Cover is limited to £20,000,000 for damage to property. This limit includes all costs, expenses and indirect losses. Cover for injury or death is unlimited.	✓	✓	✓
Cover for car accessories	Only applies to accessories fitted to the vehicle or stored in your private garage –excludes trailers and sound equipment.	✓	✓	✗
Sound and Sat-Nav equipment cover	We will provide unlimited cover for loss of, or damage to, manufacturer fitted audio and sat-nav equipment. For non-manufacturer fitted audio and sat-nav equipment we will provide cover up to a maximum of £500 less any excess applicable.	✓	✓	✗
Courtesy car	While the car is being repaired by one of our approved repairers following an accident covered by your policy. Courtesy cars are subject to availability and the supplying garage's terms & conditions.	✓	✗	✗
Personal accident We will pay £2,500 if either the Regular Driver or Regular Driver's spouse were killed or suffer loss of limb or sight while travelling in or getting out of any car.	When a member of your household was driving under the influence of drugs or alcohol to the extent which would constitute an offence under the laws of the country in which the accident occurred. Persons 75 years of age or over.	✓	✗	✗
Windscreen cover Repairs are free of charge with our Glass Helpline.	For a replacement windscreen/window you will have to pay the first £75 of any claim, shown in your Details of Cover as window glass excess.	✓	✗	✗
Driving other cars The Regular Driver is covered to drive other cars. Please check your policy documents carefully to see if your insurer offers this cover.	If cover applies, it is restricted to Third Party Only and does not cover cars hired under a hire purchase or lease agreement or cars owned by the Regular Driver. Cover will not apply if you no longer have the insured car or if it has been damaged beyond economical repair.	✓	✓	✓

Optional Benefits

Optional Cover	Significant exclusions or limitations	Comp	TPFT	TPO
No claims discount protection We will not reduce your no claims discount unless more than 2 claims happen over a 3 year period of cover.	You must have at least 4 years no claims discount. Available subject to underwriting terms and conditions.	✓	✓	✓
Legal Protection Underwritten by I.G.I Insurance Company Ltd. Legal expenses cover to reclaim uninsured loss in the event of a non-fault accident. Cover also provides a replacement vehicle for up to 48 hours.	Cover is limited to a maximum £100,000 indemnity. Any claims must be reported within 180 days. Any claim where the third party cannot be traced or identified. Drivers must be over 21 and under 75. Replacement vehicles are only available in England, Wales, Scotland, Northern Ireland, Isle of Man and Channel Islands.	✓	✓	✓
Breakdown Assistance Provided by RAC. You can choose from the following levels of cover: Rescue; Rescue, Recovery and At Home; Rescue, Recovery, At Home and Onward Travel. European cover can also be added to these cover options.	Only the vehicle insured with Barclays Motor Insurance is covered when driven by any authorised driver. Rescue cover is limited to UK, Isle of Man, Channel Islands and Republic of Ireland. Recovery and At Home is limited to UK, Isle of Man and Channel Islands. Onward Travel is limited to UK only.	✓	✓	✓
General Exclusions				
Cover	What is not covered	Comp	TPFT	TPO
Loss or damage to your car	Cover is not included: For wear and tear or depreciation, mechanical, electrical, electronic or computer failures or breakdowns, loss of use, reduction in value, fraud, deception. Unless you take all reasonable steps to safeguard the car against loss or damage and it is locked, any required security devices are activated and you remove all keys and keyless entry devices.	✓	✓	✓
Use of your car	Cover will not apply if: The insured car is used for any purpose not stated as covered on your policy. If the insured car is being driven by any person not stated as covered on the policy.	✓	✓	✓
Excesses and limits	Your policy may be subject to excesses, the amount you must pay in the event of a claim. Certain limits to a claim may also apply.	✓	✓	✓