

## Card Protection: Guide to Insurance

### ABOUT OUR INSURANCE SERVICES

In the following section 'we/us' refers to Barclays Bank PLC. Name and address of the insurance intermediary: Barclaycard is a trading name of Barclays Bank PLC. Barclays Bank PLC Registered address: 1 Churchill Place, London E14 5HP. Use this information to decide if our services are right for you.

#### 1 The Financial Services Authority (FSA):

The FSA is the independent watchdog that regulates financial services.

#### 2 Whose products do we offer?:

**Card Protection:** We only offer Card Protection Insurance from Card Protection Plan Limited (CPP), Registered Office: Holgate Park, Holgate Road, York YO26 4GA. CPP arrange Card Protection cover for you with ACE European Group Limited who are based in the UK.

#### 3 Advice and your 'Demands and Needs':

Card Protection - you will not receive advice or a recommendation from us.

If you do not have insurance cover which:

- (i) enables you to cancel all missing cards in one phone call; and/or
- (ii) covers you for replacing locks and keys if your keys are lost or stolen; and/or
- (iii) covers you for the amount of any unauthorised transactions that take place on your lost or stolen cards which your card issuer holds you liable to pay; and/or
- (iv) provides emergency cash, this card protection policy may meet your needs.

#### 4 Who regulates us?:

Barclays Bank PLC is authorised and regulated by the Financial Services Authority. Our FSA Registered number is 122702. You can check this on the FSA's Register by visiting the FSA's website [www.fsa.gov.uk/pages/register](http://www.fsa.gov.uk/pages/register) or by contacting the FSA on 0845 606 1234.

#### 5 What to do if you have a complaint about how your policy was sold to you:

Please contact:

Barclaycard, PO Box 9131  
51 Saffron Road  
Leicester LE18 9DE  
Telephone 0844 811 9111

If you cannot settle your complaint with Barclaycard, you may be entitled to refer it to the Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR.

#### 6 Are we covered by the Financial Services Compensation Scheme (FSCS)?:

Barclays Bank PLC is covered by the 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 90% of the total claim, without any upper limit. Further information about compensation scheme arrangements is available from the FSCS on 020 7892 7300 or by visiting their website at [www.fscs.org.uk](http://www.fscs.org.uk).

## Barclaycard Card Protection: Policy Summary

This is a summary of cover only. Full terms and conditions are included in this policy pack. Terms are also provided at each policy renewal.

### The Insurer

Barclaycard Card Protection is provided by Card Protection Plan Limited ("CPP"), which arranges cover with the insurer, ACE European Group Limited.

### About Card Protection

Card Protection insurance provides a loss reporting line so that missing cards are promptly cancelled. It covers against any unauthorised transactions that your card issuer holds you liable for if your cards are lost or stolen. It also covers locksmiths' costs if your keys are lost or stolen and the unauthorised use of your mobile phone if it is lost or stolen. You can also receive an emergency cash advance if all your cash is lost at the same time as your cards and you are stranded without any other access to money. Policies are for a term of either one or three years. At the end of your policy term, you will receive a renewal notice but your policy will be renewed automatically and your payment will be collected unless you tell CPP beforehand that you do not want to renew. For three year cover, you should review your policy periodically to ensure this remains suitable. To be eligible for cover, you must be over 18 and live either in the United Kingdom or the Falkland Islands.

### Principal Features of Barclaycard Card Protection

- One telephone call to cancel all your cards and orders replacements.
- Cover for replacing locks and keys if your keys are lost or stolen. Includes car hire/travel expenses, costs of vehicle immobilisers or alarms being reset and costs of replacing vehicle infrared handsets.
- Up to £20,000 per policyholder per year for unauthorised transactions your card issuer holds you liable for if your cards are lost or stolen.
- Up to £1,000 cover for airtime abuse following the loss or theft of your mobile phone.
- Emergency cash advance, hotel bill advance and replacement travel ticket advance available.
- If you're abroad and your cards have gone missing, we will provide you with access to Language Line, a phone-based foreign language interpretation and assistance facility in order to translate for you in an emergency.
- Covers you and up to four other people living at your address.

### Conditions and Exclusions

These are the most important conditions and exclusions only. Full details of all conditions and exclusions are listed in the policy document.

You should refer to this if you want to decide if there are other conditions and exclusions that may be important to you.

- Card loss and key loss must be reported to CPP within 24 hours of discovery (policy section A9).
- The owner of the mobile phone must report the loss or theft within 24 hours of discovery (policy section A9).
- The value of any pre-paid vouchers for a handset will not be covered (policy section B2).
- You must be away from home when your cards are lost or stolen to be eligible for replacement travel ticket and emergency cash advances (sections B10 and B9).
- Hotel bill payment only available if you are abroad when cards go missing (section B5).
- To be eligible for cash advances and payments, you must apply for these within 48 hours of notifying us of your card loss. Advances are subject to status and repayable within 28 days (sections B5, B9, B10).
- Car hire or travel expenses cover available only if our locksmiths cannot gain access to your vehicle and will only cover three days' expenses, which must be agreed in advance by CPP when you report the loss and before these costs are incurred (section B3).

### Cancellation

You have a 21 day right to cancel from your policy start date and a 14 day right to cancel from your renewal date with a full payment refund. To cancel, please call 0844 848 2914. If you cancel outside these periods, you will not be entitled to a refund of the payment you have paid.

### Complaints and Claims

If you are unhappy with your policy or if you need to make a claim, please telephone 0844 848 2914. If you remain unhappy following a complaint, you may be able to refer to the Financial Ombudsman Service (0845 080 1800). If you need to make a claim, we will tell you what to do and what documents you must send us.

### Consumer Protection

CPP is a member of the Financial Services Compensation Scheme so you may be entitled to compensation if we cannot meet our obligations. Insurance advising and arranging is covered 90% of the claim, without any upper limit.

## Terms and Conditions.

### Please keep these in a safe place.

Your Barclaycard Card Protection policy is provided by the Insurer through Card Protection Plan Limited (CPP).

Please read this document carefully. It sets out:

- 1) 'Your contract with CPP' – the terms and conditions of your agreement with CPP for introducing you to the Insurer;
- 2) 'Your policy with the Insurer' – the terms and conditions of the insurance cover that the Insurer will provide to you; and
- 3) 'General conditions of both contracts' which apply to your contracts with both CPP and the Insurer.

When you purchase or renew a Barclaycard Card Protection policy, CPP will collect a payment from you in advance. This payment comprises both the premium payable to the insurer of 77p (see 'Your policy with the Insurer') and the fee payable to CPP for its intermediary services (see 'Your contract with CPP'). The fee is the difference between the premium and the total amount you pay. Both the fee and the premium are inclusive of Insurance Premium Tax.

### Your contract with CPP

For its fee, CPP will each year:

- i) act as intermediary by introducing you to the Insurer and its product;
- ii) act as intermediary in connection with the making of your contract with the Insurer; and
- iii) collect payments due from you and pay the premium to the Insurer on your behalf.

While carrying out these activities, CPP must comply with English law and UK regulation. Please see the 'Governing law' and 'Who regulates us' sections for more details.

When you purchase or renew the Barclaycard Card Protection policy, you must pay CPP the fee set out above for introducing you to the Insurer for carrying out the activities listed above.

The fee due may change from time to time but it will not change for this policy until the renewal date.

CPP's contract with you is fulfilled when you continue the policy at the end of the Cooling-off period and when CPP pays the premium to the Insurer. See the 'Cooling-off periods' section for more details on your cancellation rights.

CPP's full company name is Card Protection Plan Limited (registered number 1490503) and the registered office address is Holgate Park, York YO26 4GA, United Kingdom.

### Your policy with the Insurer

This section explains the terms and conditions of the cover that the Insurer will provide in return for your premium during the period of insurance. It also sets out all the conditions, limits of liability and exclusions that apply to your cover.

Your Barclaycard Card Protection policy is underwritten by the Insurer, ACE European Group Limited (ACE) whose main business is general insurance. ACE's registered number is 01112892 and its head office address is ACE Building, 100 Leadenhall Street, London EC3A 3BP, United Kingdom. [www.aceeuropeangroup.com](http://www.aceeuropeangroup.com). The Insurer pays CPP a commission of 5p a year from the premium. All premiums paid in respect of your policy are deemed in law to have been paid to the Insurer when received by CPP from you.

All claims management and administration of this Barclaycard Card Protection policy is provided by CPP acting as agent for the Insurer. This means that when you contact CPP in connection with a claim or administrative matter, you are deemed to be making contact with the Insurer.

The Insurer must comply with English law and UK regulation. Please see the 'Governing law' and 'Who regulates us' sections for more details.

## Definitions

**£** – United Kingdom pound sterling.

**abroad** – In a country other than the one in which you reside.

**airtime abuse** – Use of a contract mobile phone by a third party without your permission following loss or theft.

**card** – Your credit, charge, cash, cheque, debit, pre-paid, contactless, store and other cards as shown in the schedule or reported to us before or at the time you report a card loss.

**card loss** – Loss by you or theft from you of a card during the period of insurance.

**claim** – Any claim you make under this policy.

**communication costs** – The cost of a phone call, fax or letter.

**contract mobile phone** – A mobile phone that is provided as part of a contract with a network provider.

**cover** – The benefits available to you under this policy.

**CPP** – Card Protection Plan Limited (registered number 1490503) whose Registered Office address is Holgate Park, York YO26 4GA.

**mobile phone loss** – Loss by you or theft from you of a contract mobile phone during the period of insurance.

**home** – The place where you live, for which you have given us the address, before making any claim.

**identification labels** – The labels supplied to you for the purpose of identifying your personal items.

**Insurer** – ACE European Group Limited (registered number 01112892) whose Registered Office is at ACE Building, 100 Leadenhall Street, London EC3A 3BP.

**Issuer** – The issuers of the cards.

**key tag** – The key tag supplied to you and to each policy holder.

**main policyholder** – The person you have told us is responsible for this policy.

**network provider** – Provider of the network to which your contract mobile phone is connected.

**paycard** – The card from which your payment will be collected.

**payment** – The total amount you pay for the contracts.

**period of insurance** – The period of insurance starting on the start date and including any future periods for which you make a renewal payment.

**personal belongings** – Your handbags, wallets, purses, briefcases or similar in which you kept the cards at the time of their loss or theft.

**personal items** – Any personal item other than personal belongings that is tagged or marked with our identification labels.

**policy** – These terms and conditions of your insurance contract with the Insurer and Certificate of Insurance, and any changes we may agree with you to such documents from time to time.

**policyholder** – The main policyholder and each person registered with us in order to benefit from this policy.

**premium** – 77p a year including Insurance Premium Tax or any other amount we agree with you from time to time.

**renewal date** – The renewal date shown in the Certificate of Insurance which we send you or which we tell you about at any other time.

**schedule** – The schedule we send to you from time to time, including information provided by you such as card numbers, mobile phone details and personal details.

**start date** – The start date shown in your Certificate of Insurance which we send you.

**unauthorised use** – Use of the card by someone else other than you following card loss.

**United Kingdom** – England, Scotland, Wales and Northern Ireland.

**we, us, our** – The Insurer.

**year** – A period of 12 consecutive months beginning on the start date or the renewal date, as applicable.

**you, your** – The policyholders.

## **A: Insurance policy conditions, exclusions and limits**

### **A1: Conditions**

- 1) You must provide us with full and accurate information in connection with your cover, including changes to your personal details;
- 2) You should take reasonable precautions to protect yourself against loss or theft of your personal property including, but not limited to, cash, passport and driving licence; but this condition shall not apply to any claims you may have under Section B1 Card cover;
- 3) You must provide all the documents requested, including original receipts (not copies) for any expenses claimed under this policy;
- 4) You must be over the age of 18 years old and live in the United Kingdom, Isle of Man, or the Falkland Islands;
- 5) You may not make a claim unless you have paid for the policy;
- 6) You must make claims and report losses of items within the timescales specified in these terms and conditions.

### **A2: Exclusions and limitations**

- 1) Every effort will be made to provide you with emergency funds in line with the terms and conditions set out in sections B5, B9 and B10 of this policy. However, there may be times when it is not possible to arrange the transfer of funds to some countries or remote geographical locations due to events or conditions that are out of our control, for which we cannot be held liable.
- 2) Expenses not supported by valid original receipts may not be covered.

### **A3: Length of policy and premiums**

- 1) This policy provides cover that begins on the start date shown in your welcome pack and which continues for the period up to the renewal date in return for your premium. We will renew the policy on the renewal date unless you contact us before that date and ask us not to.
- 2) The premium due may change from time to time but it will not change for this policy until the next renewal date.
- 3) CPP will collect the premium (together with its fee) from a card or account which the main policyholder has told us to use. If you no longer want your policy to cover this card, CPP will collect payments from any other card registered for the main policyholder.

### **A4: Cancelling this policy**

- 1) You have a right to cancel your contracts within 21 days of your start date or 14 days of your renewal date. If you exercise this right to cancel then your contracts will be cancelled immediately and any payment you have made refunded.
- 2) If you cancel your policy outside the Cooling-off periods shown above, you will not be entitled to a refund except during the term of a three year policy, you are no longer eligible for the cover provided under the policy. In such circumstances, we will cancel your contracts and refund you an amount of each unexpired year left on your policy.
- 3) We will cancel your policy if you do not pay on the date it is due the amount payable for the policy comprising both the premium payable to us and the fee due to CPP.
- 4) We will cancel your policy, and you will not be entitled to a refund, if you have at any time:
  - (a) given us false or incomplete information;
  - (b) agreed to help anyone try to take money from us or CPP dishonestly; or
  - (c) failed to meet the terms and conditions of this policy or to act openly and honestly towards us or CPP.

### **A5: Other insurance**

If there is any other insurance which covers any of the benefits set out in this policy, you must tell us about this when you make a claim. We **will not pay** more than our share of any claim covered by other insurance.

### **A6: Dishonest claims**

If you make a claim which is in any way dishonest, we will refuse to pay any benefit. If we pay any benefit and later discover that your claim was dishonest, we will take steps to get the money back.

### **A7: Waiver of terms and conditions**

If we choose not to enforce a term or condition of this policy at a particular time, this will not prevent us from relying on that term or condition in the future.

### **A8: Who is covered**

Policies are designed to cover the main policyholder and up to four other policyholders. All of these people must live at the same address and agree that we can release their details to the other policyholders. The policy covers cards and keys held by the policyholder(s) and one contract mobile phone for each of the policyholders.

We may communicate with any policyholder, and ask their permission, on behalf of the other policyholders, to:

- register cards and valuable documents onto a policy;
- report a lost card;
- register mobile phones onto the policy;
- make contact with the card issuers; or
- process a claim.

However, we need permission from the main policyholder to amend the main policyholder's personal details, report a change of address, change the payment details, and to cancel the policy or change its term.

We can only change the marketing permissions with the consent of the individual concerned.

### **A9: Claims and loss reporting**

If your cards or keys are lost or stolen, you must report the incident to us within 24 hours of discovery. If you cancel your cards directly with your card issuer, we may need evidence of this communication before we pay a claim under section B1.

The owner of a lost or stolen contract mobile phone must report the loss or theft of the contract mobile phone to us and the network provider by telephone within 24 hours of discovering the mobile phone loss and if your contract mobile phone is stolen, you must notify the police and obtain a police reference number from them.

If you need to report lost or stolen cards, keys or mobile phones or make a claim on your policy, please call us any time on the telephone number in your welcome pack. You will be sent a claim form to fill in. All claims and supporting documents must be received within six months of the date of card, contract mobile phone or key loss. Please remember to include all the documents asked for, including original receipts (not copies) for any expenses claimed for. If you do not, we will not be able to process your claim until these are received. When all documents have been received, we aim to process claims within 14 days. If you are unhappy with the decision, you have the right to appeal. You must do this within 90 days of the claim decision. If you would like to appeal, please write to:

#### **The Appeals Team, Card Protection Plan Limited, Holgate Park, York YO26 4GA**

Please note that when processing and settling claims and appeals, CPP does so as agent for the Insurer and not as agent for any policyholder. Accordingly, any amount due to you in settlement of a claim is not deemed in law to have been paid out until received by you.

## B: Cover and benefits

### B1: Card cover

If you lose your card or it is stolen:

- 1) We will reimburse you for the amount of any unauthorised transaction arising from use of a lost or stolen card which your card issuer holds you liable to pay.
- 2) We will cover any amount which you have to pay for a replacement card.
- 3) We will reimburse you for the cash balance or the value of points stored if it is a pre-paid card and you are unable to recover the balance or value from a card issuer or retailer.
- 4) When you report a card loss to us, we will contact the card issuer and ask them to cancel the card and provide a replacement.

We **will not pay**:

- more than £20,000 per policyholder per year;
- more than £100 per card per year for claims relating to balances stored on lost or stolen pre-paid cards;
- any amount relating to the value of or balances on lost or stolen pre-paid cards if you are unable to provide evidence to our satisfaction that you have sought reimbursement from card issuers or retailers of the balance or value lost and that your request has been declined;
- any courier costs associated with delivering an emergency replacement card to you.

### B2: Contract mobile phone cover

If you lose your contract mobile phone or it is stolen:

- 1) We will pay amounts which you have to pay to a network provider as a result of airtime abuse in the twelve hours before the time at which you report the loss of your contract mobile phone to us.
- 2) When you report a contract mobile phone loss to us, we will try to connect you to your network provider so that you can report the loss to that network provider. Please note: usually only the owner of the contract mobile phone can report this to the network providers as they will not normally accept instructions from third parties.
- 3) We will give you the contact details of your three contacts if you have given these details to us beforehand.

We **will not pay**:

- more than £1,000 of any contract mobile phone theft claim.
- any claim that is not supported by a police reference number.
- any claim that is not supported by the required documentation, which may include an itemised bill showing unauthorised calls. If you cannot provide this document and a crime reference number or you cannot provide evidence to our sole satisfaction that the contract mobile phone loss took place, you will not be covered for airtime abuse.
- We will not cover airtime abuse of a mobile phone that is not a contract mobile phone.
- We will not cover the value of the contract mobile phone.

### B3: Key cover

#### A. House keys

If your keys are lost or stolen:

- 1) If your house keys are lost or stolen, we will arrange for a pre-approved locksmith to replace locks that need to be changed and provide cover against the costs you have to pay for this.
- 2) If you do not need to have your house locks replaced, we will pay up to £30 per incident for new keys to be cut for an existing lock.

#### B. Vehicle keys

- 1) If your vehicle keys are lost or stolen and you require immediate assistance to gain access to your vehicle, we will arrange for a pre-approved locksmith to give you access into your vehicle and provide cover against the costs you have to pay for this.
- 2) We will arrange for up to three new keys for each lock or one new key for each vehicle lock that has been replaced and provide cover against the costs you have to pay for this.
- 3) If your vehicle keys are lost or stolen, and we cannot arrange for a pre-approved locksmith to gain access to your vehicle, we will refund the cost of hiring a car or taxi fares or using public transport for up to three days, provided:
  - (a) you notify us of the need for transport at the time you report your keys lost or stolen and we agree the cost with you in advance; and
  - (b) you do not hire a car with an engine size of over 1600cc.
- 4) We will provide cover against the costs that you have to pay if you have to replace infrared handsets for vehicle immobilisers or alarms when these are lost or stolen at the same time as your vehicle keys.
- 5) We will also provide cover for costs you have to pay to have immobilisers or alarms reprogrammed or otherwise reset as a result of the loss or theft of your vehicle keys.

#### C. All keys

- 1) If your keys are not lost or stolen but are otherwise inaccessible we will arrange for our pre-approved locksmith to gain entry to your premises, property or vehicle to recover your keys.
  - You must receive our prior approval before you incur any costs that you wish to claim for under this section.
  - We **will not pay** more than £1000 for all claims under this section in each year.
  - We will only provide one key tag for every policyholder.
  - We do not cover broken keys or keys stuck in a lock.
  - Locks that were already damaged before keys were lost or stolen are not covered.
  - We will only cover keys and locks owned by you.
  - We will not accept liability to your premises, property or vehicle arising from our replacement of locks or gaining entry unless this is caused by our negligence.

#### B4: Handbag and wallet cover

We will pay up to £200 for the cost of replacing personal belongings which are lost or stolen at the same time as the card while you are away from your home.

We **will not pay** anything unless:

- (a) you reported the loss to the police local to where the incident occurred as soon as possible;
- (b) you have written evidence from the police of making a report (if this evidence is not available, we must be satisfied that you reported the matter); and
- (c) you provide original documentary evidence for the replacement items (for example, replacement receipts).

We **will not pay**:

- more than one claim per policyholder under this section in each year.
- the first £15 of each claim.

#### B5: Paying emergency hotel bills

We will pay your hotel bill up to £3,000 per claim if:

- (a) you lose your card whilst abroad and report the loss to us; and
  - (b) you do not have any other way of paying the bill.
- You must ask us to pay the hotel bill within 48 hours of the time you call us to report the card loss.

- You must agree to us contacting a registered credit reference agency to check your credit status before we pay the bill. If we are not satisfied with the result of that check, we may refuse to advance you any money.
- We will pay the hotel bill direct to the hotel. You must then repay the full amount of the hotel bill to us within 28 days.

#### **B6: Replacement cash**

We will pay the face value of any cash or banknotes which are lost or stolen at the same time as the card whilst you are abroad. We **will not pay** anything unless:

- you have reported the loss to the police local to where the incident occurred as soon as possible; and
  - you have written evidence from the police of making a report (if this evidence is not available, we must be satisfied that you reported the matter).
- You must provide original documents to prove that you had the cash or banknotes immediately before the loss or theft. For example, ATM receipts, bank statements, Bureau de Change receipts.
  - We **will not pay** more than £300 for all claims under this section in each year.

#### **B7: Passport and driving licence**

- If your passport is lost or stolen while you are abroad, we will:
  - help you to arrange an emergency replacement; and
  - pay any charges you have to pay for the issue of the emergency replacement while you are abroad.
- If your driving licence is lost or stolen while you are abroad, we will pay any charges you have to pay for the issue of a replacement when you return home.

We **will not pay** anything unless:

- the loss or theft of the passport or driving licence happens and is reported to us at the same time as the card loss; and
  - you have provided original documentary evidence to support your claim (for example, receipts from a Consulate).
- We **will not pay** more than £300 for all claims under this section in each year.

#### **B8: Personal items**

If your personal items are lost or stolen, we will:

- pay phone or postage costs for anyone who finds them to return them to us;
- let you know where the items are; and
- pay any costs you have to pay to get the items back to you.

We **will not pay** anything unless:

- the personal items have been tagged or marked with the identification labels we have provided; and
  - you have provided original documentary evidence showing the costs you have incurred (for example, receipts).
- You must agree with us beforehand the method of getting the items back to you.
  - We **will not pay** more than £200 for all claims under this section in each year.

#### **B9: Emergency cash**

We will advance you up to £750 for transport charges and provide you with an additional £5,000 per claim to cover basic living expenses if:

- you are away from your home; and
  - you have no other way of getting credit or funds.
- You must ask us for the emergency advance within 48 hours of the time when you call us to report the card loss.
  - You must agree to us contacting a registered credit reference agency to check your credit status before cash

is provided. If we are not satisfied with the result of that check, we may refuse to advance you any money.

- You must repay us in full within 28 days.

#### **B10: Replacement travel tickets**

We will advance you cash to replace travel tickets so that you can return to your home if:

- your travel tickets have been lost or stolen from somewhere other than your home at the same time as the card; and
  - you ask us for replacement travel tickets within 48 hours of the time when you call us to report the card loss.
- You must agree to us contacting a registered credit reference agency to check your credit status before cash is provided. If we are not satisfied with the result of that check, we may refuse to advance you any money.
  - You must repay us in full within 28 days.

#### **B11: Communication costs**

We will pay any communication costs that you have to pay when you report a card, key or mobile phone loss to us, the police and to any other insurer.

- You must provide original documentary evidence to support your claim (for example, telephone bills or receipts).

We **will not pay**:

- more than £100 for all claims under this section in each year in respect of card loss.
- more than £50 for all claims under this section in each year in respect of mobile phone loss.
- more than £50 for all claims under this section in each year in respect of key loss.

#### **B12: Communication costs for medical emergencies**

We will pay any communication costs that you have to pay in a medical emergency.

- We **will not pay** more than £100 for all claims under this section in each year.
- You must provide original documentary evidence to support your claim (for example, telephone bills or receipts).

#### **B13: Language Line**

We will provide you with access to Language Line, a phone-based foreign language interpretation and assistance service, if

- you report a card loss to us; and
- you are abroad at the time of card loss; and
- you ask for this at the same time as or following notification of card loss.

To access Language Line, you will need to know your policy number and post code. For confirmation of either, please ask when you contact us to notify us of card loss.

Provision of Language Line is dependent upon availability of interpreters fluent in the language required by you, neither of which can be guaranteed by us at all times. For details of available languages, please refer to the list available on the website hosted by Language Line Ltd (the provider of this service) at [www.languageline.com](http://www.languageline.com).

Owners of mobile phones used to contact Language Line from abroad may be subject to roaming charges levied by network providers.

CPP will not be responsible for these charges.

#### **B14: Protective registration**

If you tell us you have lost personal documents at the same time as the card, we will register your personal details with CIFAS to reduce the risk of your identity being used unlawfully to obtain credit or funds or other products or services. CIFAS is a not-for-profit membership organisation dedicated solely to

the prevention of financial crime in the United Kingdom.

## General conditions of both contracts

### Cooling-off periods

Remember that you have a right to cancel your contracts. If you decide to cancel within 21 days of your start date or 14 days of your renewal date, please call CPP on the telephone number in your welcome pack or write to CPP at the address below. Your contracts will be cancelled immediately and any payment you have made refunded.

### General information

You should review your policy periodically to make sure it remains adequate for your needs.

You may have to pay other taxes or costs that are outside our contract with you.

### Complaints

If at any time you have a problem with your contracts, please call CPP on the telephone number in your welcome pack. Or you can write to the Complaints Manager at:

**Barclaycard Card Protection, Card Protection Plan Limited,  
PO Box 353, York YO26 4GA**

We will do our best to answer your query within five working days. If no reply has been sent by then, you will be sent an acknowledgement letter to keep you informed of progress. If you are not happy with our reply, you can take the matter to:

**The Financial Ombudsman Service, Insurance Division  
South Quay Plaza, 183 Marsh Wall, London E14 9SR**

Please note that the Ombudsman will not be able to help unless you have first taken your complaint to CPP and your subsequent appeal is made within 6 months of our final reply.

The existence of these complaint procedures does not reduce your statutory rights relating to this policy. For further information about your statutory rights, contact the Office of Fair Trading or Citizens Advice Bureau.

### Governing law

These contracts are governed by and must be interpreted in accordance with the laws of England and Wales, unless you live in Scotland (in which case Scottish law will apply) or unless you and the Insurer agree otherwise. You, the Insurer and CPP agree that policy terms and all other communications will be issued in English.

### Who regulates us

CPP (Firm Reference Number 311489) and the Insurer (Firm Reference Number 202803) are authorised and regulated by the Financial Services Authority (FSA). You can check this on the FSA's register by visiting the FSA website [www.fsa.gov.uk](http://www.fsa.gov.uk) or by contacting the FSA on 0300 500 5000.

### Consumer protection

CPP and the Insurer are covered by the Financial Services Compensation Scheme so you may be entitled to compensation if we cannot meet our obligations. Insurance advising and arranging is covered for 90% of the claim, without any upper limit. Further information about compensation scheme arrangements is available from the FSCS. Contact them at [www.fscs.org.uk](http://www.fscs.org.uk) or call them on 0207 892 7300.

### Recording calls

CPP records all phone calls from policyholders and other consumers.

This is to:

- provide a record of the instructions received from you;
- monitor quality standards;
- help us with staff training; and
- meet legal and regulatory requirements.

### Special needs

We are committed to meeting the needs of all our policyholders, including those with special needs. Letters and other documents are all available on request in Braille or large text or on audio

tape. Hearing and speech-impaired policyholders who wish to speak to us and have a textphone available can do so by using the RNID's Tynetalk Relay service. This is available 24 hours a day, seven days a week and allows our customers who find this convenient to contact us via a Tynetalk Operator who will relay instructions and other requests verbally to our call centre staff. Please note that to use Tynetalk Relay, you must have or be able to get access to a textphone. If so, just dial 18001 and then dial CPP's number; once the call is connected, a Tynetalk Operator will join the call to relay your message. Our responses will then appear as text on your textphone. For Tynetalk, please call 18001 0844 848 2914. For all other services, including requests for Braille, large print or audio versions of any of our documents, please call 0844 848 2914. In all cases, we'll be happy to help.

### Data protection notice – your personal details

The information you provide will be used by us to:

- manage your card protection policy and provide the benefits described in these terms and conditions;
- collect payments when due; and
- process any claim you make in connection with lost or stolen cards, keys or mobile phones.

We will collect the payment from the card or account that the main policyholder has identified as the paycard or paying account. Following a loss report, or if a payment is rejected from your paycard, payments will be collected from any other card you have registered on your policy.

We will record your information on relevant databases and registers for the purposes of crime prevention and detection. If you make a claim, we may record your information on relevant insurance industry databases and registers for future claims administration and further fraud prevention and detection purposes, and may share your information with other insurers and fraud prevention agencies to prevent fraudulent claims.

If you report a lost card to us, your name and address and the details of the card will be passed to the card issuer so that they can cancel it and provide a replacement. If you tell us that your address has changed, your new address details will be passed to your card issuers so that they can update their records.

We may ask your card issuers for details of changes in your address and other personal and financial details so that CPP can be updated. This may include, but is not limited to, asking for updated or new card numbers or bank account details and for information about changes to any personal contact details (e.g. telephone, mobile phone or fax numbers or email addresses).

If you report the loss of important documents, such as your passport or driving licence, we will, with your consent, pass your name and address and your date of birth to CIFAS for the purposes of fraud prevention in the UK. CIFAS and other organisations may access and use this information to prevent fraud and money laundering, for example when:

- checking details on applications for credit and credit related accounts or other facilities;
- managing credit and credit related accounts or facilities;
- recovering debt;
- checking details on proposals and claims for all types of insurance; and
- checking details of job applications and employees.

Please also note the following:

- If false or inaccurate information is provided and fraud is identified, details will be passed to fraud prevention agencies.
- Law enforcement agencies may access and use the information.
- CIFAS and other organisations may access and use from other countries the information recorded by fraud prevention agencies.
- The fraud prevention agencies that may process your information are Callcredit (phone: 0870 060 1414), Equifax (phone: 0870 010 0583), Experian (phone: 08443 350 550), Synectic Solutions and EDA.

To help assess whether you qualify for emergency financial help, we will check your credit rating with a credit-reference agency who will keep a record of this enquiry. Other organisations using the agency may then use this information for credit assessments or to trace debtors and prevent fraud.

CPP, its business partners and other companies within the CPP group of companies may also use your personal information to contact you about goods and services that might interest you or invite you to take part in market research surveys. You may be contacted for these marketing or research purposes either by post or landline phone, or, if you have agreed, mobile phone or e-mail. If you would prefer this not to happen, please let us know when you call to register your cards, or call us at any time if you change your mind. You can also obtain details of the companies within the CPP group of companies who may use your personal information by writing to the Compliance Manager at the address shown below.

To avoid contacting you unnecessarily about products you may already have, we will compare your details with information on files prepared by our business partners. When we do this we may need to tell your card issuers that you have a policy with us and disclose enough personal data to enable your card issuers to identify you on these files.

By taking out the policy you consent that for the better performance of this contract we may transfer your data outside the European Economic Area.

You have a right to see all the information we hold about you.

If you would like to see this information, please write to:

**The Compliance Manager, Card Protection Plan Limited,  
Holgate Park, York YO26 4GA**

Please note that there will be a separate administration charge for this service.