

Home Insurance

Insurance Product Information Document

Company: Gresham Insurance Company Limited

Product: Barclays Home Insurance – Buildings & Contents Cover

Registered in England, Registered No. 110410. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Registered Office: 8 Surrey Street, Norwich, Norfolk, NR1 3NG. Firm Reference Number 202160.

This is a summary of our insurance policy. You will find all the terms and conditions, along with other important information, online or in the policy documents.

What is this type of insurance?

With Barclays Home Insurance, you can choose individual elements of standard or optional cover. This document focuses on the core Buildings and Contents Cover options and will only be relevant for the covers that you choose or have chosen. There are other cover options available depending on your needs.



What is insured?

Buildings & Contents Cover

For most customers, the amount we'll pay to rebuild your home and/or replace your contents is unlimited. If you are ineligible for unlimited cover, a selected sum insured will apply. This amount will show on your schedule.

Under our Buildings Cover:

- ✓ Damage to the structure of your home (including garages and outbuildings) – up to buildings sum insured
- ✓ Replacement of external door locks if keys are lost or stolen – up to £1,000
- ✓ Sourcing a domestic water or fuel leak which is damaging the home (including making good after the leak's been fixed) – up to the buildings sum insured
- ✓ Cost of alternative accommodation if your home is uninhabitable following insured damage – up to £100,000
- ✓ Matching sets, pairs or suites of items – up to £10,000
- ✓ Public liability – if you're held legally liable (as the homeowner) for injury to a third-party or their property – up to £5,000,000

Under our Contents Cover:

- ✓ Theft of, or damage to, contents (in your home, garages, outbuildings or gardens) – up to the contents sum insured (except for theft from garages, outbuildings or gardens where a lower limit of £3,000 applies)
- ✓ Replacement of external door locks if keys are lost or stolen – up to £1,000
- ✓ Household removals – up to contents sum insured
- ✓ Matching sets, pairs or suites of items – up to contents sum insured
- ✓ Damage to freezer food caused by change in temperature – up to £500
- ✓ Occupiers and personal liability – if you are found to be legally responsible for injury to a third party or their property – up to £5,000,000
- ✓ Tenant's liability – if you're held legally liable for damage to your landlord's property – up to £10,000



What is insured? Continued...

Optional covers

- Accidental damage to Buildings
- Accidental damage to Contents
- Protected No Claims Discount (NCD) – claim up to twice in five years without losing your NCD or impacting premiums as a direct result of a claim



What is not insured?

Below are some of the key exclusions and restrictions. A full list of what is not covered along with the general exclusions can be found in the policy document.

- ✗ Wear and tear or gradual deterioration
- ✗ Repair of breakdowns or faults
- ✗ Wet or dry rot
- ✗ Storm damage to fences, gates and hedges
- ✗ Damage caused by faulty or unsuitable materials, design or poor workmanship
- ✗ Certain damage (e.g. from burst pipes) to buildings or contents when your home is unoccupied for more than the number of days shown on your schedule
- ✗ Motorised vehicles, aircraft, boats, boards, caravans or trailers

Optional Covers

Buildings Accidental Damage

- Damage caused by building alterations, renovations, extensions or repairs
- Chewing, scratching or fouling by domestic animals

Contents Accidental Damage

- Accidental Damage caused by chewing, scratching or fouling by domestic animals



Are there any restrictions on cover?

- ! Certain limitations may apply to your policy. For example:
 - the excess (the amount you have to pay on any claim);
 - monetary limits for certain covers; and/or
 - clauses that exclude certain types of loss or damage.
- ! Other limitations apply if your property is used for a business or profession



Where am I covered?

- ✓ At the home you're insuring – as long as it's within the United Kingdom, Channel Islands or Isle of Man.
- ✓ Optional accidental damage cover also only applies inside your home and garden (including outbuildings).



What are my obligations?

- You must take reasonable care to give us complete and accurate answers to any questions we ask – whether you're taking out, renewing or making changes to your policy.
- Please tell us immediately if the information set out in the application form, 'Your Statement Of Fact' document or your schedule changes.
- You must observe and fulfil the terms, provisions, conditions and clauses of this policy – failure to do so could affect your cover.
- You must tell us about any loss, damage or liability as soon as possible – so we can tell you what to do next and help resolve any claim.
- If you need to make a claim, we will tell you what information you need to provide us to achieve a settlement. For full details please see the "General Conditions" section in the policy booklet.



When and how do I pay?

You can pay your premium all at once by credit / debit card or annual direct debit – or monthly by direct debit.



When does the cover start and end?

From the start date (shown on your schedule) for 12 months.



How do I cancel the contract?

You can cancel your policy within 14 days of purchase or renewal (or from the day you receive the policy or renewal documents, if this is later).

If you cancel before the cover starts we'll refund the premium you've paid.

If you cancel after your cover has started, we'll reduce your refund to pay for the time you were covered.

To cancel your policy, call 0800 158 4075.