

Home Insurance

Insurance Product Information Document

Company: Gresham Insurance Company Limited

Product: Barclays Home Insurance – Gadget, Bike, Sports Equipment and Personal Items 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 Gadget, Bike, Sports Equipment and Personal Items cover options, which provide cover for these items in and away from the home. It will also only be relevant to the covers you choose or have chosen. There are other cover options available depending on your needs.



What is insured?

Your items at home or away

Our covers are independent and can be bought separately, except gadget cover, which is only available if you are taking one of our contents covers for your main home.

Under our Gadget cover (Choose a sum insured between £1,000 and £10,000):

- ✓ Accidental damage and loss (including theft) of your gadgets, such as mobile phones, laptops, tablets and other portable electronic devices
- ✓ Theft from an unattended road vehicle – up to £1,500
- ✓ Cover for electrical or mechanical breakdown of mobile phones once the manufacturers warranty has expired
- ✓ Unauthorised use of data – up to £10,000

Under our Bike cover (Choose a sum insured between £250 and £5,000):

- ✓ Accidental damage and loss (including theft) of your pedal cycle anywhere in the world
- ✓ Insure the most expensive pedal cycle and all your pedal cycles at the address shown on your schedule will be covered
- ✓ Hire of a replacement pedal cycle until the day your claim is settled
- ✓ Public liability – if you're held legally liable for injury to a third-party or their property while using your bike – up to £5,000,000

Under our Sports Equipment cover (Choose a sum insured between £250 and £5,000):

- ✓ Accidental damage and loss (including theft) of equipment or clothing used solely in connection with sporting activities, anywhere in the world
- ✓ Theft from an unattended road vehicle – up to £1,500



What is insured? Continued...

Under our Personal Items cover (Choose a sum insured between £250 and £20,000):

- ✓ Accidental damage and loss (including theft) of your personal items, such as jewellery, watches, clothes, bags and musical instruments, anywhere in the world
- ✓ Theft from an unattended vehicle – up to £1,500
- ✓ Personal money – up to £500



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

Gadget, Sports, Bike and Personal Items don't cover:

- ✗ wear and tear
- ✗ items used for business or professional purposes
- ✗ faults or breakdowns (except for mobile phone breakdown as explained in the Gadget 'what is covered' section)

For **Gadget** we also don't cover:

- ✗ cosmetic damage such as dents, scratches or any other type of damage that does not affect how the gadget works
- ✗ loss of stored information, including downloads, music and applications

For **Bike** we also don't cover:

- ✗ theft unless the cycle is:
 - securely locked to an object that cannot be moved; or
 - in a locked building; or
 - in your immediate custody and control



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.
- ! Certain restrictions apply for theft from an unattended vehicle.



Where am I covered?

- ✓ Gadget, Bike, Sports Equipment and Personal Items cover you at home and anywhere else in the world.



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.