

POLICYHOLDER INFORMATION

This document contains:

- 1. Your statement of demands and needs / About our Services**
- 2. Key facts / Policy Summary**
- 3. Terms and Conditions**

Statement of demands and needs

If you do not have insurance cover, which (i) assists in preventing identity theft; and/or (ii) assist you in resolving a case of identity theft; and/or (iii) covers the expenses incurred whilst trying to regain your identity, this identity protection policy will meet your needs.

About our services

Barclaycard is a trading name of Barclays Bank PLC, registered in England No. 1026167, Registered Office 1 Churchill Place, London, E14 5HP. Barclays Bank PLC is authorised and regulated by the Financial Services Authority (authorisation number 122702). Our address and details of our authorisation can be checked at www.fsa.gov.uk/register or by calling the FSA on 0845 606 1234. We only offer identity theft insurance arranged by Card Protection Plan Limited (CPP) and underwritten by Homecare Insurance Limited (FSA authorisation number 202880). CPP and Homecare are both wholly owned subsidiaries of CPP Group Plc. You have not received advice on whether this policy is suitable for your needs; you should make your own choice whether this is suitable. If you are unhappy with the sale of this cover contact the Complaints Manager, Barclaycard Customer Services, Barclaycard House, Massey Road, Stockton on Tees, TS17 6ES. If you are unhappy with your policy contact Homecare on 0844 848 2914. If you remain dissatisfied you may be able to refer to the Financial Ombudsman Service (phone: 0845 080 1800). Barclays Bank PLC 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 100% for the first £2000 and 90% for the remainder of the claim, without upper limit.

Identity Protection Alert Policy Summary

This is a summary of cover only. Full terms and conditions are included in a policy pack sent on acceptance of your application. Terms are also provided at each policy renewal.

The Insurer

Identity Protection Alert is arranged by Card Protection Plan Limited ("CPP"), acting as agent for the insurer, Homecare Insurance Limited.

About Identity Protection Alert

Identity Protection Alert provides protection against identity theft, including insurance against expenses and legal costs incurred when telling the authorities and/or financial and other organisations that your identity has been stolen, when correcting personal information after identity theft and if you have to take legal action to remove inaccurate information or defend yourself against actions brought as a result of identity theft.

It offers several services to help you spot the early signs of identity theft, such as online access to your credit reports and access to an internet service which monitors your personal information online.

Policies are sold for one year but will renew automatically until you tell us that cover is no longer required. To be eligible for cover, you must be over 18 and live either in the United Kingdom, Jersey or Guernsey.

Principal features of Identity Protection Alert

- Up to £60,000 cover against legal and other costs and loss of earnings incurred when repairing credit ratings, financial information and other personal information after identity theft
- Identity theft advice line; alerts when your credit report changes; internet monitoring of your personal details; credit report updates; protective registration of key documents; and fraud resolution service.

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.

- Legal expenses must be notified to us and agreed by us before you incur costs ('What is not covered' section)
- Loss of earnings will not exceed £500 per week and is only available for six weeks in a row ('What is not covered' section)
- Pre-existing cases of identity theft will not be covered. Whilst you won't be able to claim any costs for a pre-existing case, we will make a caseworker available to you to help you resolve the issue ('What is not covered' section)
- Cover is not available if identity theft is carried out by someone living at your address ('General conditions of this cover' section)
- Commercial identity theft is not covered (policy section A2)

Cancellation

You have a statutory 14 day right to cancel with a full premium refund. This also applies when your policy is renewed. To cancel, please call 0844 848 4277. If you cancel outside this 14 day period, no refund of your premium will be made.

Claims and Complaints

If you are unhappy with your policy, please telephone 0844 848 4277. If you remain unhappy following a complaint, you may be able to refer to the Financial Ombudsman Service (0845 080 1800). Please also call 0844 848 4277 if you want to make a claim. You will then be told what you should do and how you can provide the documents we need to process your claim.

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 100% for the first £2,000 and 90% for the remainder of the claim, without upper limit.



This policy document sets out:

- (i) the terms and conditions of the cover that the insurer, Homecare Insurance Limited, will provide in return for your premium, £12.50, during the period of insurance. It also sets out all the conditions, limits of liability and exclusions that apply to your cover.
- (ii) the terms and conditions of your agreement with CPP for introducing you to Homecare and acting as an intermediary in connection with the contract of insurance with Homecare.

Please read this policy document carefully.

Your contract with CPP

You have a contract with CPP separate from your contract with Homecare whereby CPP introduces you to Homecare and acts as intermediary in connection with the making of your contract contained in your policy. If you take up the policy you are obliged to pay CPP the fee in consideration of its introductory services. The obligations of CPP under its contract with you are discharged by performance when you take up the policy at the expiry of the cooling off period.

Your policy

Your Identity Protection policy is provided by Card Protection Plan Limited (CPP) acting as agents for the insurer, Homecare. Homecare pays CPP the commission in connection with your policy. All premiums paid in respect of your policy are deemed in law to have been paid to the insurer when received by CPP.

Your cover and benefits

1: Identity theft expenses insurance

What we will cover

In the event of an identity theft, we will pay a total of up to £60,000 for the following expenses:

- a) the communication costs you have to pay when you contact the police, credit agencies, financial service providers, other creditors, debt collection agencies or legal counsel regarding your case of identity theft. We will cover the costs of phone calls, faxes or postage (including registered post);
- b) any reasonable costs, including, but not limited to, communication costs that you have to pay for the signing of Statutory Declarations or similar documents following your identity theft;
- c) any administration fees you have to pay when a loan is rejected on the basis that the lender received incorrect credit information following identity theft, including any re-application fees you have to pay;
- d) your loss of earnings for any unpaid leave you have had to take to defend or resolve an identity theft;
- e) reasonable legal costs you have to pay to defend any case brought against you by debt collection agencies or similar; and
- f) reasonable legal costs you have to pay for the removal or deletion of any criminal or civil judgements incorrectly registered against you or to challenge any information in a credit report.

Exclusions and conditions of this cover

- We will pay a maximum of £60,000 for all claims under this section in each year.
- We must be informed of, and we must agree to beforehand, any legal costs that we might be liable to pay under this policy.
- Loss of earnings cover will not exceed £500 per week and will cover a maximum of 6 weeks in a row.
- You must provide the documentary evidence that we ask for to support your claim. If you can't provide this at the time of your claim, we must be satisfied that such costs were incurred before we pay any benefit.

2. Passport and Driving Licence Cover

What we will cover

If your passport or driving licence is lost or stolen during the period of insurance we will reimburse you for any charges you have to pay for the issue of replacements, including the issue of an emergency replacement of your passport while you are abroad.

Exclusions and conditions of this cover

- We will pay a maximum of £200 for all claims under this section in each year.
- You must have registered your passport and/or driving licence with us before the loss or theft happening.
- You must provide original documentary evidence to support your claim (for example, receipts from the issuing office or from a Consulate).

3. Credit reports from Experian

What is provided

We provide access to your credit reports online from Experian, when you request them. You do this by going to the members-only area of our website www.protectmyidentity.co.uk. Experian Limited is a leading credit reference agency in the United Kingdom (registered in England number 653331).

By ordering a copy of your credit report you will receive the information that could be taken into consideration by a lender using Experian as a credit reference agency. This will include public information and financial details. The credit report you receive is the statutory credit report produced by Experian under Section 7 of the Data Protection Act, 1998.

A record of each of your requests will be retained by Experian and will be included on any future reports that are provided at your request. Your requests will only be visible to you and not to any lenders.

Conditions of this service

- Due to the nature of the information provided, you acknowledge and agree that the value, accuracy, and/or relevance of the information may diminish after it is delivered.
- You agree that you may not reproduce, modify or in any way commercially exploit any information contained within your credit report including redistributing any such information or removing any copyright or trademark applied to any information or creating a database in electronic or structured manual form by systematically downloading and storing all or any such information.

4: Credit reports expenses

What is provided

If you request a copy of your credit report from Equifax or Callcredit, we will reimburse you for the cost of acquiring two of those reports. Like Experian, Equifax and Callcredit are credit reference agencies who provide credit reports which include public information and financial details. For details on how to request the credit reports, go to www.equifax.co.uk or www.callcredit.co.uk. (CPP is not responsible for the content of these websites.)

Exclusions and conditions of this cover

- We will only reimburse the costs of a maximum of two credit report requests or £20, whichever the greater, under this policy section each year.
- You must provide the documents that we ask for to support your claim for costs.

5. Credit Report Monitoring

If you ask us to, we will provide a notification service that will alert you if your credit report is affected by any of the following:

1. Addition or deletion of credit account;
2. A change in payment history of a credit account;
3. Addition or deletion of County Court Judgements;
4. A search made on your credit report;
5. Addition or deletion of Notice of Correction
6. The settlement of an account; and
7. A significant balance change on a revolving credit account opened within the last six months.

Alerts will be sent by email or via SMS, dependant on your preference.

6. Confidential helpline

We will provide you with a confidential helpline to assist and advise you if you have concerns about being or becoming a victim of identity theft. Call **0844 848 4277** between the hours of 08:00 and 20:00, 7 days a week.

7. Fraud resolution services

If you become a victim of identity theft we will assign you with an individual caseworker to provide advice and assistance in regaining your identity. Your caseworker will provide you with your personalised action plan. If we think your case is complex enough, we may involve a third party to help resolve your case who may come to visit you at your home. We will consult you before we contact the third party to gain your permission to share information with them.

8. Protective Registration

If you lose your passport or driving licence or any other forms of identification, or you think your identity is being misused, we will, at your request, register your personal details with CIFAS to reduce the risk of your identity being used unlawfully to obtain credit or funds in your name. CIFAS is a not for profit membership organisation dedicated solely to the prevention of financial crime in the United Kingdom.

9. Valuable Document Registration

We will store your valuable document numbers securely on your behalf so that if you ever lose them, or need to refer to the numbers, we will make these available to you. Register your valuable document numbers with us by calling **0844 848 4277**.

10. Monitoring your internet presence

What we will provide

We will give you access to an internet service which finds, tracks and monitors your personal information online. The service is called 'DataPatrol' and is provided by Garlik, (a company registered in England and Wales, with number 05357233) which is dedicated to helping individuals have more power over the use of their personal information.

To access this service, log on to the members section of www.protectmyidentity.co.uk using your password.

During the Garlik registration process you will be taken through a series of steps where they will ask you to provide them with information about yourself. Please ensure that the information you enter is accurate and complete so that the internet tracking they carry out for you is as effective as possible.

Conditions and exclusions of this service

- 1) When registering with Garlik, you are only allowed to register with them once per product/service at any one time.
- 2) By registering with Garlik, you agree to be bound by their terms and conditions and by their Privacy Policy which is summarised in the 'Data Protection Notice – Your personal details' section below.
- 3) The DataPatrol service Garlik provide to you is provided on an "as is" and "as available" basis without warranties of any kind. Garlik checks a large, but limited, number of databases and websites and does not warrant that it will be able to find all available personal information that may exist about you. Garlik will however, use reasonable care and skill when providing the DataPatrol service, but gives no warranty as to the accuracy or completeness of any of the personal information that is made available to you as part of the DataPatrol service.
- 4) Garlik can only check the content of unsecure websites. They cannot check the content of websites whose content is secure, for example banking websites or shopping websites which display the padlock in the bottom corner of the screen. This means that it won't find information that you may have given legitimately to these websites.

Who is covered

Cover is only available to residents of the United Kingdom, Jersey or Guernsey who are over the age of 18 years and is applicable to the person whose name appears on the certificate of insurance only. Policies are non-transferable.

General conditions of this cover

Your cover under this policy depends on you meeting the following conditions:

- a) You must provide full and accurate information in connection with your cover.
- b) You must file a police report and notify your banks or building societies, payment card companies and issuers of other accounts of the identity theft as soon as possible.
- c) You must do all you reasonably can to avoid making a claim and keep your claims as low as possible.
- d) You must take all reasonable action to prevent continued unauthorised use of your identity.
- e) You may not make a claim unless the policy premium has been paid.
- f) In order to be eligible for cover for lost or stolen passports and driving licences, you must have registered the document numbers with us prior to the loss or theft occurring.
- g) 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.
- h) If you make a claim which is in any way dishonest, we will refuse to pay any benefit. If we pay any benefit and then later discover that your claim was dishonest, we will take steps to get the money back.
- i) If we choose to set aside a term or condition of this policy, this will not prevent us from relying on that term or condition in the future.
- j) You must meet all of our terms and conditions. This applies to the terms and conditions set out here and any others which we change or add to this policy at a later date.

What is not covered

1. This policy does not cover your liability if:
 - a) the identity theft is committed by someone who lives at your home address; or
 - b) the identity stolen is a commercial identity or your losses arise out of your business activity; or
 - c) the legal costs you are claiming have not been agreed by us before they are incurred by you; or
 - d) the losses you are claiming were not incurred during the period of insurance. However, we will provide you with the benefits detailed under sections 3 to 10 of these terms and conditions in such instances.
2. If your identity is used abroad unlawfully, or the identity theft occurs while you are abroad, the amount of advice we provide may be limited.
3. No liability will be accepted for any loss or cost incurred by you as a result of any action you take on the advice we may have provided.
4. Whilst we have not set a limit for the number of online Experian credit reports that we will provide you with, we reserve the right to refuse any such request at anytime during the period of insurance.

Length of policy and premiums

1. This policy provides cover that begins on the start date and which continues for the period up to your renewal date in return for the premium. We will renew the policy on the renewal date unless you contact us before that date and ask us not to. These dates will be stated on your certificate on insurance.
2. The premium may change from time to time but it will not change for your policy until the next renewal date.
3. You must pay the premium and fee on the date they are due.

Governing law

This policy is governed by and will be interpreted in accordance with English law. We, the insurer and you agree that any disputes may be settled only in the English courts.

Cooling-off periods

Remember that you have a right to cancel your policy. If you decide to cancel within 14 days of your policy start date or renewal date please call us on **0844 848 4277** and we will cancel your policy right away and refund the payment you have made.

Please note that if you choose to cancel your policy outside of the cooling-off periods shown above, you will not be entitled to a refund.

Cancelling this policy

1. We will cancel your policy if we do not receive your premium on the date it is due. However, we may reinstate your policy if you then pay it.
2. We will cancel your policy 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 the insurer dishonestly; or
 - c) failed to meet the terms and conditions of this policy or to act openly and honestly towards us.
3. We can cancel your policy by giving you at least 14 days' written notice at your last known address. If we cancel your policy under such circumstances, we will refund in full any premium you have paid on or after your most recent renewal date.

Complaints

If at any time you want to tell us about a problem with your policy, please call us on **0844 848 4277**. Or you can write to the Complaints Manager at:

**Identity Protection Plan
Homecare Insurance Limited
Holgate Park
York
YO26 4GA**

We will do our best to answer your query within five working days. If we cannot reply to your complaint by then, we will send you 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 up with us.

Claims

If you need to make a claim please call us on **0844 848 4277**. Please also remember that claims for legal expenses must have received our prior approval before being incurred.

If you do make a claim, you may be required to provide the following documents to support it:

- requests or demands from the providers of finance or credit for the repayment of debt;
- copies of receipts proving any expenses you may have incurred (for example, mail receipts or phone bills);
- invoices for any loan rejection or reapplication fees and associated application forms and rejection letters;
- statutory declarations and letters from your solicitor;
- invoices for any legal expenses being claimed;
- proof that you took, and that it was necessary for you to take, unpaid leave; and/or
- proof of earnings (for example, wage slips for the previous 3 months or an accountant's declaration)
- proof of payment for credit reports from Equifax or Callcredit

If you don't provide documents we ask for, your claim may be delayed or we may not be able to pay your claim at all.

If you are unhappy with a decision we have made about your claim, you can appeal. If you would like to appeal a claims decision, please write to:

**The Appeals Team
Identity Protection Plan
Homecare Insurance Limited
Holgate Park
York
YO26 4GA**

Please note that any amount due to you in settlement is not deemed in law to have been paid out until received by you.

Recording calls

We record all telephone calls to us. We do this to:

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

Special needs

All communications and policy documents will be in English unless otherwise agreed.

We are committed to meeting the needs of all our policyholders, including those with special needs. Our letters and other policy documents are all available in Braille, large text or on audio tape. You can also contact us through TYPETALK if you need. If you would like to use any of these services, please contact us on **0844 848 4277**. We will be happy to help.

Who regulates us

Homecare and CPP are both 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/register or by contacting the FSA on **0845 606 1234**.

Definitions

Unless the context otherwise provides, where the following words are shown in this document they shall have these meanings:

Business – your occupation, profession, trade or other means of employment.

Claim – any claim that you make under this policy.

Identity theft – the theft or unauthorised use of your personal identification or identity, which has or could reasonably result in the unlawful use of your identity and has arisen from a number of reasonably associated acts.

Policy – these terms and conditions and any changes that we may agree with you from time to time.

Renewal date – the renewal date shown in your certificate of insurance or which we agree with you from time to time.

Start date – the start date shown in your certificate of insurance.

We, us, our, Homecare – Homecare Insurance Limited (registered in England number 2793290) whose registered office is at Holgate Park, York YO26 4GA.

You, your – the person whose name appears on the certificate of insurance.

Data Protection Notice – Your personal details

Homecare Insurance Limited and Card Protection Plan Limited

Homecare will use the information you provide to:

- manage your policy; and
- process any claim you make in connection with identity theft.

Homecare may pass your personal information to our approved suppliers so that we can send correspondence to you.

If you use a payment card to pay for your policy, we may ask the issuer of that card to tell us about changes in your address and other personal and financial details so that we can update your policy records. This may include, but is not limited to, asking for new card or account numbers and for information about changes to any of your personal contact details (e.g. phone or fax numbers, or e-mail addresses).

We and our approved suppliers 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 by phone, post or e-mail for these purposes. If you would prefer this not to happen, please let us know at any time.

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

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

CPP will use the information you provide to collect payments when due.

CIFAS

If you report the loss or theft of important documents, such as but not limited to your passport or driving licence, we will, with your consent, register your personal details with CIFAS for the purposes of fraud prevention in the United Kingdom. This information will be made available to the members of CIFAS and participating fraud prevention agencies who may use and search these records to:

- help make decisions about credit and credit related services for you and members of your household;
- help make decisions on motor, household, credit, life and other insurance proposals and insurance claims for you and members of your household;
- trace debtors, recover debt, prevent fraud and to manage your accounts or insurance policies; or
- check your identity to prevent money laundering, unless you provide satisfactory proof of identification.

Experian

If you request a copy of your credit report, your personal details will be passed to Experian so they can provide you with a copy of said report. Experian will verify your identity by checking the details you provide against details held on databases to which they have access. Experian will keep a record of this check which may be used by other organisations for verification and fraud prevention services. If you have requested a copy of your credit report, we may ask Experian to provide us with your updated personal and contact information to ensure that our records remain accurate.

Garlik

If you register for Garlik's services, the 'Privacy Policy' on their website will explain how they use your personal information. To summarise, they will never sell, rent, or otherwise provide your personally identifiable information to any third parties for marketing purposes, unless they have your consent to do so. They will only share your personally identifiable information with third parties to carry out your instructions and to provide specific services. All communications between you and the Garlik website, while logged in, are protected through secure socket layer (SSL) encryption. All information you provide to them is stored on their secure servers. Garlik asks for your permission before sending you email communications, you have the right to unsubscribe at any time by sending an email to support@garlik.com.

You have a right to see all the information we hold about you. If you want to see this information, please write to:

**The Compliance Manager
Homecare Insurance Limited
Holgate Park
York
YO26 4GA**

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

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