

Your Guide to Insurance for Life Insurance



About this Guide

This guide provides important information from both Barclays and Aviva (the insurance provider of this policy), and is for your reference. You will be referred to the various sections of this guide throughout the application process. You'll need to provide your agreement to a declaration. Before you do this, you must read certain sections of this guide, including Legal Statements, Key Facts, and consent to obtain a medical report. You have a 30 day cooling off period from the date of commencement of this policy and it is important that you read the rest of the contents of this guide within that time. The key sections of the document are as follows:

Barclays Important Information

Section 1 – About our Insurance Services – information about Barclays Insurances Services Company Limited including your rights, details of how we use your personal information and confirming that this product is offered without us providing advice to you.

Section 2 – General Information – key summary information regarding this Life Insurance product.

Section 3 – How much cover do you need – a tool that can help you decide the right level of cover for you, with some prompts of things you may want to consider.

Aviva Important Information

Section 4 – Legal Statements – Data Protection and Prevention of Money Laundering and how and when Aviva will share your medical information and why Aviva needs your consent to obtain a medical report from your doctor.

Section 5 – Key Facts – more detailed information about the key features, exclusions and limitations of this Life Insurance product and how to contact Aviva with any queries or complaints.

Section 6 – Life Insurance Plan Conditions – the terms and conditions of this Life Insurance plan.

Section 1

About our Insurance Services

In the following section 'we/us/our' refers to Barclays Bank PLC and Barclays Insurance Services Company Limited. Barclays Bank PLC arranges Life Insurance through Barclays Insurance Services Company Limited, which is a wholly owned subsidiary company of Barclays Bank PLC.

The registered address of both Barclays Bank PLC and Barclays Insurance Services Company Limited is 1 Churchill Place, London E14 5HP.

Statutory status

Barclays Bank PLC is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Financial Services Register no. 122702). Barclays Insurance Services Company Limited is authorised and regulated by the Financial Conduct Authority (Financial Services Register no. 312078). The Financial Conduct Authority is the independent watchdog that regulates financial services.

Financial Services Register

You can check details of our Regulators and Registration by visiting the 'Financial Services Register' at www.fca.org.uk/register. You can also contact the Financial Conduct Authority direct on 0800 111 6768.

Advice or information

We can only offer life insurance from a limited number of providers. This life insurance is provided by Aviva Life & Pensions UK Ltd and is offered on a non-advised basis. Therefore we will not make a recommendation about the suitability of this policy for your demands and needs.

Complaints

We hope that you are happy with the service provided. However, if you are unhappy with it, you can contact Customer Services, PO Box 520, Norwich NR1 3WG or telephone 0845 301 6367*.

If your complaint cannot be resolved, you may be entitled to refer your complaint to the Financial Ombudsman Service (FOS). Further information about FOS can be obtained from their website www.financial-ombudsman.org.uk or by writing to the Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR.

Following the complaints procedure does not affect your right to take legal action.

Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the FSCS if we cannot meet our obligations, depending on the type of business and the circumstances of the claim. Insurance advising and arranging is covered for 90% 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 limit. Please refer to

section 5, the Key Features Document, to find out whether the insurer is also covered by the FSCS.

Further information about compensation scheme arrangements is available from the FSCS website www.fscs.org.uk or write to Financial Services Compensation Scheme, 10th Floor, Beaufort House, 15 St Botolph Street, London EC3A 7QU.

Demands and needs statement

This Policy is designed to provide a cash sum if you die during the term of the policy. You may need to review and update your cover from time to time to ensure that it remains adequate.

Important Information

It's important that you answer all the questions on any application form fully, truthfully and accurately. This is because we'll use the answers you give to determine what your policy will cover and the price you will pay for the policy.

Even if you've already provided information in a previous application, you must provide it to us again on any application form.

If you don't answer all the questions fully, truthfully and accurately this could affect how much we pay out if you make a claim and could mean we won't pay out your claim at all.

We also recommend that you check your policy on a regular basis to ensure it remains adequate for your needs and update if required.

Data protection

We and other members of the Barclays Group will collect, use, share and store your information for research and analysis, and to develop and improve our services to you and other customers, and to protect our interests. We will also use your information to manage your policy(ies), provide our services, to prevent and detect fraud, money laundering and other crime, and to meet our obligations to any regulatory authorities.

By "your information" we mean personal (including information you provide us which may include sensitive personal data such as health and conviction details) and financial information we obtain from you or from third parties, such as, joint account holders, credit reference agencies (who may use the Electoral Register or other public or private databases to check your information), fraud prevention agencies or other organisations when you apply for an account or any other product or service or which you or they give to us at any other time.

If you provide personal and financial information relating to others (e.g. dependants or joint account holders) for the purpose of opening or administering your account(s), you confirm that you have their consent or are entitled to provide this information to us and for us to use it as set out in Guide to Insurance.

We and other members of the Barclays Group will use your information to inform you by letter, telephone, text (or similar messages), digital television, email and other electronic methods, about products and services (including those of others) which may be of interest to you. You may tell us if you do not wish to receive marketing communications from us and other members of the Barclays Group by writing to us or by visiting your local branch and providing your full name, address and account details and the types of communication that you no longer wish to receive (e.g. mail, telephone or email).

We may give information about you and how you use your products and services to the following:

- Fraud-prevention agencies and other organisations who may record, use and give out information to other insurers
- People who provide a service to us or are acting as our agents, on the understanding that they will keep the information confidential

- Anyone to whom we transfer or may transfer our rights and duties under this agreement
- We may also give out information about you if we have a duty to do so or if the law allows us to do so.

We will also share your information with insurers, and their agents, to obtain quotations on an ongoing basis and in the normal course of servicing and administering your insurance.

Otherwise we will keep information about you confidential.

If we transfer your information to a service provider or agent in another country, we will ensure that the same levels of protection are applied as we are required to apply to information held in the UK, and that they use your information only for the purpose of providing the service to us.

Section 2

General Information

Single application

We only offer individual Fixed Level Term Insurance.

This means that each person who requires cover will need to have their own individual policy.

Sum Insured and Term

You can start by choosing either the premium you want to pay or the amount of cover you require (the “sum insured”). Premiums are fixed for the duration of your policy. You should also decide how long you require cover under the policy (the “term”). Cover cannot go beyond the day before your 70th birthday and the policy will end if you stop paying premiums. Your policy has no cash-in value either during or at the end of its term.

When deciding how much sum insured you require, some things to think about are:

- how much your dependants would need to survive on should anything happen to you
- the amount of outstanding mortgage not already covered
- other outstanding loans not already covered
- education for your children
- any other expenses you wish to cover

Alternatively, if you already know how much you can afford to pay for life insurance each month, you can tell us the amount you want to pay (minimum of £6), and we'll tell you how much cover you can have for that amount.

The maximum sum insured is £500,000. The minimum sum assured is based on the minimum premium of £6 per month being applied.

Some things you could consider in deciding the term could include:

- how long is it before your dependants will start to earn their own income
- how many years has your mortgage got left to run
- how many years have other loans or debts got left to run
- how many years before your children finish their education

The minimum term is 1 year and the maximum is 51 years (the term must end before the date of your 70th birthday). You should read the Aviva Key Facts document (section 5) and the full terms and conditions (section 6) carefully – these explain more about how the cover works and some of the factors you should consider.

Level cover

We only offer level term insurance on an individual life basis.

- This is where the sum insured is the same over the whole term of the policy. For example, if you take out

£100,000 of life insurance cover on day one, you will be covered for £100,000 throughout the term of the policy

- It pays out a guaranteed lump sum if you die during the term of the plan.
- **Important Information:** This policy will not pay out on diagnosis of a terminal illness, only on death during the policy term

Policies in Trust – Factors to consider

Life insurance can be put in Trust. There are a number of advantages to doing this, some or all of which may apply to you, for example:

• To reduce your inheritance tax liability

- by making sure that the policy proceeds do not form part of your estate

• To ensure a speedy payment of any death claim

- Aviva will pay the claim to the surviving trustees on admission of the claim. There is no need to wait until personal representatives obtain a Grant of Representation (e.g. Grant of Probate).

• To give away the value of your policy, whilst you can retain some control over any decisions in respect of the trust including who will ultimately benefit

• To protect assets from third parties, such as creditors

- as the trust property does not belong to you

It is possible to place this plan in trust at any time during the policy term. It is relatively straightforward to do, but we would always suggest that you think carefully before making a decision.

Anyone thinking of using a trust or doing anything under the provisions of a trust should rely on the advice of their own legal and/or financial advisers. We would urge you to seek appropriate professional advice relevant to your own circumstances before proceeding.

This is important for a number of reasons:

- creating a trust has taxation as well as legal consequences
- once the trust has been created it cannot be revoked
- the trustees have a special duty to the beneficiaries and inappropriate use of a trust power by a trustee can make her/him personally liable for any resulting loss to the beneficiary.

You're not required to put your plan in trust but if you would like more general information about doing so, please contact customer services on 0845 301 6367*.

For advice and further information about your tax position please speak to a tax or financial adviser.

Section 3

How much Life cover do I need?

It is important for you to think about how much cover is required for your needs and what the cover would actually be used for.

You will need to decide on the right level of cover. Our life insurance cover calculator gives you an idea of how much life cover you should consider based on the information you supply. You can access this by visiting www.barclays.co.uk/lifeinsurance. It's only a general guide to help you identify areas and isn't an actual quotation or advice. You should make your own decisions about the term and level of cover.

At any stage, if you are unsure and want advice or your needs are identified as being complex, then you could ask to speak to one of our mortgage advisors or you can find more information on how you can obtain independent financial advice by visiting www.unbiased.co.uk

Sections 4-6 contain important information from Aviva. Within these sections all references to “us”, “we”, or “our” refer to Aviva

Section 4

As part of your application to Aviva Life and Pensions UK Ltd (the insurer) you will be required to read the following statements and documents. During the application you will be asked to confirm your agreement to them.

Data protection

Aviva will hold and use the information provided:

- to process the application and administer the policy.
- for underwriting or claims handling.
- to detect and prevent fraudulent claims.
- to assess whether to offer insurance, including the terms.

In addition to sharing your information in confidence with Barclays, the information provided may also be shared in confidence with regulatory bodies, other insurers (directly or via share databases), Aviva group companies and third parties who provide services to Aviva. The information may be transferred to any country, including those outside the European Economic Area, for any of these purposes.

Prevention of money laundering

In accordance with money laundering regulations, we have to check the identity and address of everybody who's involved with, or has a 'beneficial interest' in, this policy. This can include policyholders, premium payers, settlors, third parties and beneficial owners.

How will this be carried out?

We can check your identity and address either electronically, or by asking you to send us some documents.

Electronic verification

To do this, we use a third party company to carry out the check. The check will leave a 'footprint' on your credit file but it isn't a credit check so it won't affect your credit rating.

Documentary verification

In certain circumstances we may ask you to give us more evidence of your identity and address. If we do, we'll let you know what you need to send us.

Obtaining additional medical information

Please read this section carefully as it contains information on how Aviva can obtain your medical information.

Aviva may need to obtain medical information from your doctor in addition to the information provided on the application form. This information is used to assist the underwriter in their decision making when assessing a new application, or considering a future claim.

You do not need to give your permission for Aviva to access your medical information but if you do not, we will not be able to proceed with your application. This does not prevent you from applying to other companies for insurance.

The medical evidence can be obtained in two different ways. You can choose either:

1. To authorise Aviva to make a 'subject access request' (SAR) to your doctor on your behalf to obtain a copy of your full medical records, or
2. To authorise Aviva to obtain a medical report from your doctor

1. Subject access request

If you authorise Aviva to make a subject access request under the Data Protection Act 1998 your doctor will need to send a **full copy of your medical records** straight to Aviva. This information will be used to assess or support your application. Aviva will keep a copy which may be used if a claim is made under your policy. Your medical records may contain information that is not relevant to your insurance, but Aviva will not use this. We can send you a copy of the subject access request if you wish to see it.

Aviva consider this is the most effective way of obtaining medical records; because they can usually obtain the information more quickly and can provide you with a decision faster. Also, because they obtain a full copy of your medical records they will not usually need to write back to your doctor for further information. Having a full copy also means there should be fewer disputes in the event of a claim because they will have seen your medical records when you applied.

2. Medical report

If you would prefer Aviva not to obtain your medical information under a subject access request, we can approach your doctor to complete a **medical report** under the Access to Medical Reports Act 1988. A set of questions will be sent to your doctor, who will then use the information from your health records to complete the report. Your doctor does not need to provide a complete copy of your health records to Aviva in this process. You can choose to see the report before it is sent to us. If you feel the details are incorrect or misleading, you can ask for them to be altered or for a statement of your views to be attached to the report. The doctor can withhold access to the report if he or she feels that it would cause physical or mental harm to you or others.

Whichever method Aviva use to obtain your medical information, Aviva will ask your doctor not to include information about:

- negative tests for HIV, hepatitis B or C;
- any sexually-transmitted diseases (unless there could be long-term effects on your health);
- predictive genetic test results.

If your doctor does include reference to this information Aviva will not take it into account when assessing your application or considering a claim. Your medical records may contain information that is not relevant to your insurance, but Aviva will not use this.

You should consider which option is right for you carefully because the information you and your doctor provide about your health will be used to make decisions on your application, and may be used to assess any claims made under your policy. The medical information you and your doctor provide may result in Aviva:

- Setting premiums at standard rates
 - Increasing premiums above standard rates
 - Refusing to provide insurance
 - Refusing to pay a claim.
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Section 5

Key features of Life Insurance

Life Insurance is provided by Aviva and arranged by Barclays, who sell Aviva life insurance products which include the Life Insurance policy. Any references to 'we', 'us' or 'our' refer to Aviva unless stated otherwise.



You can use this policy to cover yourself only.

Once you've taken out your policy, we will send you a policy schedule which shows what is included.

Is it right for me?

Yes, if you:

- Want a cash lump sum to be paid out if you die during the policy term.
- Want cover for yourself only.
- Want your cover to remain level over the term of the policy.

No, if you:

- Want a policy that covers you if you are diagnosed with a specified critical illness.
- Want a policy that pays out on diagnosis of a terminal illness.
- Want a regular income to cover your monthly expenses if you're ill or injured.
- Want a whole of life policy, which means you want to be covered for the rest of your life.
- Want to be able to stop your policy and get your money back.
- Want to cover two people under one policy. Usually referred to as joint cover.
- Want your cover to decrease over the term of your policy.

What to do next:

- This is a guide. Please ensure you read the key features document for further information to ensure you're happy the product is right for you.

The cash lump sum can be used to help protect your family and/or your mortgage:

- If you want to protect your family, the cash lump sum we pay can be used to help your loved ones maintain their lifestyle.
- If you want to protect your mortgage, the cash lump sum can be used to help pay off some, or all, of your outstanding mortgage.

Cover we provide

	Level cover
What is it?	Provides a fixed lump sum if you die during the term. The lump sum amount stays at the same level throughout the term.
Premium	You will pay a set premium each month until the policy ends.
What it can be used for	You can use the lump sum in any way you want. For example it could help cover mortgage payments, bills, childcare or education fees.

Key features

The Financial Conduct Authority is a financial service regulator. It requires us, Aviva to give you this important information to help you decide whether our cover is right for you. The Financial Conduct Authority is the independent watchdog that regulates financial services. You should read this document carefully so that you understand what you are buying, and then keep it safe for future reference.

Its aims

- To pay out a cash lump sum if you die before your policy ends.

Your commitment

- To answer the questions on your application correctly to the best of your knowledge.
- To pay us regular premiums for a set number of years, or until you die, if earlier.
- To tell us if any of the information you give us changes in the time between you completing your application and when we confirm that your cover will start.

Risks

- If you don't pay your premiums, your policy and your cover will end 30 days after your last premium was due.
- If your policy ends because you haven't paid your premiums, you won't get any money back.
- If you don't give us all the information we've asked for, or if you give us incorrect information on your application, we may not be able to pay out when you make a claim and your cover may be cancelled.
- If you decide to end your policy, you won't get any money back as the policy has no cash-in value.

Questions and answers

What is Life Insurance?

- It's an insurance policy which pays out a cash lump sum if you die during the policy term.

Who can take out a policy?

- You have to be aged between 18 and 68 to start the policy.
- The policy can last between one and 51 years, but it has to stop before you reach age 70 at the latest.

What's included?

- We include life cover for you.

Protection Promise (Underwriting Cover)

We also include up to 90 days' free life cover from the date we receive your application to when we make a decision:

- We'll cover you for up to £1,000,000, across all Aviva applications, or the amount of life insurance you've asked for on your application, whichever is lower.

- Your underwriting cover ends on the earliest of:

–90 days from the date we received your application, **or**
 –10 days after we confirm our decision to accept you, **or**
 –the day we postpone or decline your application.

- Underwriting cover is intended to provide security and protection against the unexpected. This means it doesn't provide cover if your death results from a suicide or any medical condition that you had when you applied for your policy.
- Your underwriting cover and policy will be invalid if you have not provided us with complete and accurate information on your application. It's also really important to keep us informed of any changes in your health or medical history prior to your application being accepted or Aviva providing you with our decision or starting cover.
- Until we confirm you have Protection Promise (Underwriting Cover) it can be altered or withdrawn at any time.

Can I make changes to my policy?

Your policy offers some flexibility, so this means that you can change:

- how long you want your cover to last
- the amount of cover you've got

Depending on the type of change you make, we may change or replace your original policy, or you may have to take out a new policy. We may also need you to give us some medical information.

You should review your cover to ensure that it remains adequate over time.

✓ When will the policy pay out?

- If you die before the policy ends.

We only pay out once, so if you make a claim your policy will end.

✗ When will the policy not pay out?

• We won't pay out if:

- You don't provide any documents or evidence to support your claim.
- You haven't paid your premiums.
- You gave us incorrect or incomplete information on your application, if this affects the cover we provide.
- You die outside of the policy term.
- If you die as a result of intentional self-inflicted injury or committing suicide within the first 12 months of taking out your policy.

What will my premiums be?

- Your illustration gives you an idea of how much you'll need to pay for the amount of life cover you've chosen. This amount may change when we've made our final decision on your application.
- Your premiums are based on the cover you choose and your personal circumstances.
- You pay your premiums monthly by Direct Debit.
- Your premiums are guaranteed to stay the same throughout the policy term.

What about tax?

- The cash lump sum we pay out on death is currently free from income and capital gains tax.
- It may be subject to inheritance tax unless you put your policy in trust. If you need more information on trusts, please ask us for further details.
- Tax rules may change in the future.

Can I change my mind?

- You can change your mind within 30 days from the later of:
 - The start date.
 - The day you receive your policy schedule.
- If you decide you don't want the policy, we'll give you your money back, if you change your mind within 30 days.
- You'll be sent a cancellation notice which will include a phone number that you can call and an address you can send it to if you change your mind about your policy. Alternatively, you can contact us at the Aviva address given overleaf.
- Your policy will continue if we don't receive your cancellation notice within 30 days.
- If you cancel your policy after 30 days you won't get any premiums back.

How to contact us

To speak to someone about your policy

If you want to get in touch with us you can phone or write:

Call us on **0845 301 6367***.

The Customer Call Centre is open Monday to Friday, 8am to 8pm, Saturday from 9am to 6pm and Sunday 10am to 4pm.

Outside of these hours, you can use the same number and leave us a message.

Write to us at:
Customer Services
PO Box 520
Norwich
NR1 3WG.

To make a claim

Call our Life Claims Department on 0845 301 6367*.

From outside of the UK, you can call +44 1603 603 462*.

To make a complaint

If you want to make a complaint, you can contact us at:

Call us on **0845 301 6367***.

Write to us at:
Customer Services
PO Box 520
Norwich
NR1 3WG.

If you're not satisfied with our response, you can write to:
Financial Ombudsman Service
Exchange Tower
London
E14 9SR

Call **0800 0234 567*** or **0300 123 9 123***.

Email to: complaint.info@financial-ombudsman.org.uk
This won't affect your legal rights.

Other important information

Terms and conditions

This key features document only gives a summary of Aviva's Life Insurance. You should read the policy terms and conditions. You can contact us for a copy.

Law

We'll write your contract in English and the law of England will apply in any legal dispute. We'll always write and speak to you in English.

Potential conflicts of interest

- There may be times when Aviva plc group companies or our appointed officers have some form of interest in the business being transacted.
- If this happens or we become aware that our interests, or those of our officers, conflict with your interests, we'll take all reasonable steps to manage that conflict of interest. We'll do this in a way that treats all customers fairly and in line with proper standards of business.

Client classification

The Financial Conduct Authority has defined three categories of customer. You've been classed as a 'retail client', which means that you'll be provided with the highest level of protection provided by the Financial Conduct Authority rules and guidance.

Compensation

Financial Services Compensation Scheme (FSCS)

The policy is covered by the FSCS. You may be entitled to compensation from the scheme if Aviva becomes insolvent and we can't meet our obligations under this policy. The scheme may cover you for 90% of the total amount of your claim. This depends on the type of business and the circumstances of the claim.

You can get more details directly from the FSCS online at www.fscs.org.uk or by contacting them at:

Write to
Financial Services Compensation Scheme
10th Floor, Beaufort House
15 St Botolph Street
London
EC3A 7QU

Tel: **0800 678 1100** or **0207 741 4100***

Fax: **0207 741 4101***

*Call charges may apply. Please check with your service provider. For your security and to maintain quality service calls may be monitored and/or recorded.

Section 6

Life Insurance

Policy terms and conditions

These policy terms and conditions describe your policy, including:

- our obligations to you
- your cover
- claims conditions
- your obligations to us

These policy terms and conditions provide you with everything you need to know about your Life Insurance policy. It is important that you read them carefully along with your policy schedule.

If a claim is to be made, these policy terms and conditions will be useful, so please keep them somewhere safe.

Should you have any questions or queries about your policy then call us on **0845 301 6367*** and we will be pleased to help you.

You will see some words shown in **bold** type which are defined terms and have specific meanings when used in this document. The meanings of these words are shown in the definitions section at the front.

We will always act fairly, in good faith and in a reasonable manner towards you when dealing with your policy and when applying these policy terms and conditions. We encourage you to tell us whenever you feel we have not done so. This commitment is an overriding principle and you should read each of the sections in these policy terms and conditions in light of this commitment.

Life Insurance is provided by Aviva and arranged by Barclays, who sell Aviva life insurance products, which include the Life Insurance policy.

Definitions

Throughout these **policy terms and conditions** certain words are shown in **bold** type. These are defined terms and have specific meanings when used. The meanings of these words are set out below.

Application

The application that **you** made and that **we** have accepted.

Attending Consultant

The appropriately qualified medical specialist supervising care of the **life insured**.

End date

The date shown in the **policy schedule** on which benefits under this **policy** end.

Life insured

This is the person whose life is being covered and in the event of their death a claim could be made.

Policy

This Life Insurance policy.

Policyholder

The person named as policyholder in the **policy schedule** or any other person who becomes the legal owner of the **policy**.

Policy schedule

This will show the specific detail of **your policy**, such as who it covers, the amount covered, how much it will cost and benefits included.

Policy terms and conditions

This document which forms **our** contract of insurance with the **policyholder** providing the cover under the **policy** as agreed. The **application** and **policy schedule** also form part of the contract and must be read together with these policy terms and conditions.

Premium

This is the monthly amount **you** will be required to pay in order for the benefits to be maintained. Monthly premiums must be paid by Direct Debit instruction from a current bank or building society account in the United Kingdom, Channel Islands or Isle of Man.

Premium due date

The day each month on which **premiums** are due.

Start date

The date shown in the **policy schedule** on which cover under this **policy** starts.

Sum insured

The amount payable under this **policy** in the event of a claim which **we** accept. The amount payable is set out in **your policy schedule**.

We/our/us

Aviva Life & Pensions UK Limited (company registration number 3253947).

You/your

The person named as **policyholder** in the **policy schedule** or any other person who becomes the legal owner of the **policy**.

Summary of benefits

These **policy terms and conditions** are written confirmation of a contract between Aviva Life & Pensions UK Limited and the **policyholder**.

In return for the payment of the agreed **premiums we** will pay the benefits in accordance with the **policy terms and conditions**.

The benefit available under this **policy** is set out in the table and is payable in the event of a claim which **we** accept.

The table provides a brief summary of the benefit available under this **policy**. It is important to read the information in this table alongside these **policy terms and conditions** and **policy schedule**.

Benefit	Amount payable
Death benefit We will pay the death benefit if the life insured dies during the term of the policy .	The sum insured as set out in the policy schedule less any unpaid premiums .

Entitlement to benefit

- **We** will pay the death benefit if the **life insured** dies within the **policy** term.

We will pay the benefit if **we** have accepted a claim.

The **policy** has no cash-in value at any time.

Death benefit

If the **life insured** dies within the **policy** term and **we** have accepted the claim, **we** will pay the **sum insured** as set out in the **policy schedule**, less any unpaid **premiums**.

Once the death benefit is paid the **policy** will cease.

Policy flexibility

Once **we** have started cover under **your policy**, **you** can request that certain changes be made to it.

The following amendments will result in **us** amending **your** existing **policy** and will not require any further underwriting.

- Decreasing the **sum insured**
- Decreasing the **policy** term

You may request these changes be made to **your policy** with effect from the date that the next **premium** is due. **We** will use the premium rates and age applicable at the time that **we** make the change. **Your premiums** following the change cannot be less than the minimum **premium**. These **policy terms and conditions** will continue to apply.

The following amendments will require **your** existing **policy** to be cancelled and be replaced by a new policy and may require further underwriting:

- Increasing the **policy** term

You may request this change be made to **your policy** with effect from the date that the next **premium** is due. **We** will use the premium rates and age applicable at the time that **we** make the change. New policy terms and conditions applicable at that time will be issued in place of these **policy terms and conditions**.

The following amendment will require **your** existing **policy** to remain in force and **we** will issue a new policy to cover the change only and may require further underwriting:

- Increasing the **sum insured**

You may request this change be made to **your policy** with effect from the date that the next **premium** is due. **We** will use the premium rates and age applicable at the time that **we** make the change. New policy terms and conditions applicable at that time will be issued to cover the increase to the **sum insured** only.

Claims Conditions

Our requirements

- (a) **We** will make payment of benefits provided **we** receive such evidence as **we** may reasonably require of:
 - (i) the occurrence of an event on which any benefits are payable or the continuation of the circumstances under which any benefit is payable;
 - (ii) the claimant having legal ownership of the **policy**;
 - (iii) the date of birth of the **life insured**;
 - (iv) **our** completed claim form;
 - (v) conversations with and reports from third parties, such as coroners, **attending Consultants** and the police; and
 - (vi) such other information as **we** may reasonably require to enable **us** to assess the claim.
- (b) All medical certificates and the results of medical examinations and/or tests must be submitted to **us** in writing and must be provided by **attending Consultants** resident and practising in countries of the European Union, Andorra, The Channel Islands, The Faroe Islands, Gibraltar, The Isle of Man, Liechtenstein, Norway, Monaco, San Marino, Switzerland, Vatican City, USA, Canada, Australia or New Zealand. **We** may add further countries in the future.

- (c) If any claim under this policy is in any respect unfounded, for example providing false information to support a claim, then without affecting any other legal rights **we** may have, any benefit paid for that claim will be reclaimed, and no further benefit will be paid. **We** will also have the right to cancel the **policy** without refunding any **premiums**.

General Conditions

Premiums

- a. **Premiums** for **your policy** must be paid monthly by Direct Debit instruction from a current bank or building society account in the United Kingdom, Channel Islands or Isle of Man.
- b. The initial monthly **premium** payable and the date it is due are shown in the **policy schedule**. Subsequent **premiums** will be due on the **premium due date**. **You** are allowed 30 days from each **premium due date** for the payment of each **premium**. If a claim arises during this period, the unpaid **premium** will be deducted from any benefit payable. If a **premium** is not paid on the **premium due date** or within the 30 day period allowed the **policy** will be cancelled and all benefits under it will cease.
- c. All **premiums** due to **us** must be made in the currency of the United Kingdom.

Policy term

The **policy** term must be for a minimum period of 12 months.

The maximum **policy** term is 51 years.

However the actual maximum **policy** term available is restricted to the **life insured** being less than 70 years old at the **policy end date**.

Change of address

If **you** change address **you** should tell **us**.

Acceptance of Instructions

We will not accept any instruction, request or notice from **you** until **we** receive the information and documentation that **we** may reasonably require in order to administer the **policy**. **We** will make **our** requirements clear to **you**.

Cancellation

When **you** start **your policy** **you** will receive a cancellation notice which will confirm **your** 30 day cooling off period in which time **you** may cancel the **policy** and receive a refund of any **premiums** paid. After this time, the **policy** may be cancelled before the **policy end date** by **you** by providing **your** written consent to **us** at **our** administrative offices.

We will not refund **premiums** paid if **you** cancel the **policy** outside of the cooling off period. If **you** cancel **your policy** the **policy** will end and all benefits under it will cease.

Alterations

- (a) **We** may change the terms of the **policy** for any of the following reasons:
 - (i) To respond, in a proportionate manner, to changes in the way **we** administer policies of this type.
 - (ii) To respond, in a proportionate manner, to changes in technology or general practice in the life and pensions industry.
 - (iii) To respond, in a proportionate manner, to changes in taxation, the law or interpretation of the law, decisions or recommendations of an Ombudsman, regulator or similar person, or any code of practice with which **we** intend to comply.
 - (iv) To correct errors, if it is fair and reasonable to do so.

If **we** consider any variation to these conditions is to **your** advantage or is necessary to meet regulatory requirements, **we** may make the change immediately and will tell **you** at a later date.

We will tell **you** in writing of any change **we** consider is to **your** disadvantage (other than any change necessary to meet regulatory requirements) at least 60 days before the change becomes effective, unless external factors beyond **our** control mean that only a shorter notice period is possible.

If **we** change the terms of the **policy** and **you** are unhappy with the change then **you** will be able to cancel **your policy**. **We** will not refund **premiums** paid if **you** cancel **your policy**. If **you** cancel **your policy** the **policy** will end and all benefits under it will cease.

- (b) If the date of birth of a **life insured** has been incorrectly stated, the benefits payable under **your policy** will be amended by **us** having regard to the true date of birth. **We** will advise **you** of any amendments **we** make. If the true date of birth is such that, had it been known by **us** at the time the **policy** was applied for, the **life insured** would have fallen outside of the prescribed age limits to be eligible for the **policy**, then the **policy** cannot continue. In such circumstances, the **policy** would be cancelled with no benefits payable and **we** would advise **you** of the cancellation. **Premiums** would be refunded without interest.
- (c) **We** rely on the information given to **us**. If any of the information given to **us** is not true or not complete and this might reasonably have affected **our** decision to provide the **policy**, then **we** may:
 - (i) change the terms of the **policy**;
 - (ii) amend the **premiums** due under the **policy**; or
 - (iii) cancel the **policy** and refund the **premiums** paid without interest. If **we** cancel **your policy** the **policy** will end and all benefits under it will cease.

Third party rights

This **policy** does not give any rights to any person other than the **policyholder** and Aviva Life & Pensions UK Limited. No other person shall have any rights to rely on any terms under the **policy**.

The **policyholder** and Aviva Life & Pensions UK Limited may amend or cancel this **policy** without reference to, or the consent of, any other person.

General

- (a) If ownership of the **policy** is transferred to someone else (an assignment), **we** must be in receipt of the written notice of assignment before any payment can be made.
- (b) The **policy schedule** records details of the **policy** at the **start date**. Any alteration resulting in a change to your **policy** may not be reflected in the **policy schedule**. In this event, **we** will record such changes.
- (c) Where appropriate words in the masculine include the feminine and words in the singular include the plural and vice versa.

Law

This **policy** is issued in England under English law.

Braille, large font, audio material

You can order our literature in Braille, large font or audio. Just call **0845 301 6367*** or email Barclayslife @aviva.co.uk and tell us:

- the format you want
- your name and address
- the name or code of the document. The code is usually at the bottom of the page on the back of most documents.

The Customer Call Centre is open Monday to Friday, 8am – 8pm, and Saturday from 9am – 4pm.

*Call charges will apply. Please check with your service provider. For your security and to maintain quality service calls may be monitored and/or recorded.

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