



Customer Helpline

0800 422 0119

Opening Hours

9am to 5.00pm Monday to Friday

Correspondence Address

Monument Life Insurance dac
Policy Administration Department
PO Box 12146
Dublin 2, Ireland

Customer Name
Customer Address 1
Customer Address 2
Customer Address 3
Customer Address 4

Date

Policy number: *Policy number*

Product: *Product name*

Dear *Customer Name*

Your *product name* policy is ending

Following a review, Barclays and the insurance provider Monument Life Insurance DAC (We), have made the decision to withdraw our payment protection and income protection products and will no longer be providing these policies. We therefore need to let you know that your ***Product name*** policy will end on 30 June 2023.

A high-level summary of the cover provided by your policy is included in the table at the bottom of this letter. Please check the last annual statement we sent to you for full details of the cover provided by your policy.

What this means for you

We'll collect the final payment on your policy on ***Date*** which gives you cover up to and including 30 June 2023. You won't be insured after this date.

- If you still need some form of protection and want to look for an alternative provider, the British Insurance Brokers Association might be able to help. You can call them on 0370 9501790 or visit www.biba.org.uk. Please be aware there might be an initial qualifying period or exclusions for pre-existing medical conditions.
- Or alternatively, contact an independent Financial Advisor.
- If you have other PPI or income insurance policies with us, we'll send you a separate letter for each one.

Claims

If you've recently sent in a new claim, it'll still be processed and Monument will be in touch with you soon.

If you have an existing claim, you don't need to do anything. It'll continue to be assessed as normal for the claim period as long as you continue to meet the conditions and criteria in your policy document.

If you think you might have a new claim, please contact Monument as soon as possible on 0800 422 0119 (Monday to Friday, from 9am to 5.00pm).

Monument will only consider new claims if the event causing the claim happened before your policy end date. You'll need to meet all the conditions outlined in your policy document and provide all the necessary evidence.

If you'd like to cancel your policy before 30 June 2023, please cancel the associated direct debit using Mobile/Online Banking or by contacting your Bank.

For more information

If you have any questions, please visit the Monument website below, where you'll find frequently asked questions and answers.

<https://www.monumentregroup.com/barclays-ppi/>

You can also call Monument on 0800 422 0119 (Monday to Friday, from 9am to 5.00pm) and they'll be happy to help.

Where to find free, independent advice

If you're ever struggling financially or would like some impartial and confidential advice, here are some details of organisations who may be able to help.

- **MoneyHelper** – visit **[moneyhelper.org.uk](https://www.moneyhelper.org.uk)**
- **StepChange Debt Charity** – call them on **0800 138 1111** or go to **[stepchange.org](https://www.stepchange.org)**
- **National Debtline** – if you live in England, Scotland or Wales, go to **[nationaldebtline.org](https://www.nationaldebtline.org)** or call **0808 808 4000**. For help managing your money, use their digital advice tool
- **Citizens Advice** – visit your local Citizens Advice or go to **[citizensadvice.org.uk](https://www.citizensadvice.org.uk)**
- **Samaritans** – call **116 123** at any time or email **jo@samaritans.org**

Yours sincerely
Your Barclays team

You can get this in Braille, large print or audio by contacting us on 0800 422 0119.

Please note that call charges may apply. Please check with your service provider. To maintain a quality service we may monitor or record incoming and outgoing phone calls.

Notice of end of policy

This notice is to confirm that your policy with Monument Life Insurance DAC (Monument) for **Product name** will end on 30 June 2023.

A handwritten signature in black ink, appearing to read "Philip Kilmartin". The signature is fluid and cursive, with a prominent loop at the end.

Philip Kilmartin
Chief Operating Officer
Monument Life Insurance dac

Summary of product cover by product below

- **MortgageCare** provides cover in the event of accident/sickness or involuntary unemployment for up to 12 or 24 months. You choose the level of cover and the cover type required and you may not have chosen both these cover types, so please check your annual statement. This will confirm the amount you have chosen to protect and for how long.
- **Barclays Income Insurance (BII)** provides income protection in the event of accident/sickness or involuntary unemployment for up to 12 or 24 months. You choose the level of cover and the cover type required and you may not have chosen all of these cover types, so please check your annual statement. This will confirm the amount you have chosen to protect and for how long.
- **Personal Overdraft PPI** pays 10% of the overdraft limit in the event of accident/sickness or involuntary unemployment for up to 12 months, or the total overdraft limit in the event of death.
- **Business Overdraft PPI** pays 5% of the overdraft limit in the event of accident/sickness for up to 12 months, or the total overdraft limit in the event of death.
- **BusinessCare** provides £500 fixed income in the event of accident/sickness and £10000 in the event of death for a fixed £30 premium.
- **Advance Loan PPI** Pays 5% of the outstanding balance in the event of accident/sickness or involuntary unemployment for up to 12 months, or the total outstanding balance in the event of death.
- **Select Loan PPI** Pays 5% of the outstanding balance in the event of accident/sickness or involuntary unemployment for up to 12 months, or the total outstanding balance in the event of death or critical illness.