

# FlexPlus Worldwide Family Travel Insurance Policy

## **This policy is automatically provided as a benefit of you being a Nationwide FlexPlus current account holder.**

These are the terms and conditions which apply to your worldwide travel insurance. Please take time to read this information about the cover that is provided to you and anyone else covered by this policy. The contract of insurance consists of the following elements:

- This policy booklet
- Any endorsements to your policy (as provided to you on any upgrade schedule)
- Any changes to your policy in notices we provide you

The provision of insurance is conditional upon all insured persons complying with these terms and conditions. It is the account holder's responsibility to ensure that all insured persons are aware of and comply with the policy conditions, otherwise we may refuse your claim or reduce your cover in the event of a claim.

If you have other insurance policies which provide the same cover, you should consider whether you are paying for duplicate cover.

This insurance is underwritten by Aviva Insurance Limited ('we', 'us', 'our'). Registered in Scotland, no. SC002116. Registered office: Pitheavlis, Perth, PH2 ONH. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. Firm Reference Number 202153.

You may check this information and obtain further information about how the Financial Conduct Authority protects you by visiting their website **[fca.org.uk](https://www.fca.org.uk)**.

# Contents

---

## 1. How to get help

Page 2

Manage your Policy  
More ways to get in touch  
Travel Assistant helpline

---

## 2. Making a claim

Page 5

What you need to do  
Limits and excesses  
Claims conditions

---

## 3. Things you need to know about this Travel Insurance

Page 10

Eligibility

- Who's covered
- Trip limits and restrictions

Known events  
Travel advice of the Foreign, Commonwealth & Development Office (FCDO)  
Period of Insurance  
Upgrading your cover  
Information and changes we need to know about

---

## 4. Your health

Page 16

What you need to tell us  
Pre-existing conditions upgrade

---

## 5. Policy cover

Page 19

Table of benefits  
A – Cancelling or coming home early  
B – Emergency medical and associated expenses  
C – Unexpected costs  
D – Your belongings  
E – Accidental death or permanent disability  
F – Personal liability  
G – Legal expenses  
H – Sports activities  
I – Winter sports  
J – Extended cruise upgrade (optional)

---

## 6. General exclusions

Page 41

## 7. General conditions

Page 44

## Key:

To help you when you read your policy

These boxes highlight what your policy does not cover

These boxes highlight other information we want to draw your attention to

# 1. How to get help

## 24 hour medical assistance

Call us on **01603 605 159** or **0044 1603 605 159** from abroad in case of medical emergency, or if you need medical assistance.

## Manage your Policy

**You might be surprised at the things you can do online.**

Just go to **[nationwidetravel.online.aviva.co.uk](http://nationwidetravel.online.aviva.co.uk)** to register and log on to MyAccount.

<b>Get cover for pre-existing medical conditions</b> Tell us securely online about any pre-existing medical conditions and get a quote for a pre-existing conditions upgrade	<b>Get a letter confirming proof of insurance</b> If you need confirmation of cover for visa or other travel requirements
<b>Purchase an upgrade</b> If you are planning a trip to last longer than 31 days get a quote to cover a trip up to 120 days If your trip is going to cost more than £5,000 per insured person get a quote to increase your cover to £7,500 or £10,000 If you are planning a cruise, get a quote to increase some of the standard limits (see section J. Extended cruise upgrade for more information)	<b>Find information about your cover</b> Find policy information, make changes to your cover and get copies of your documents  <b>Make a claim</b> If it is not a medical emergency, report your claim online. If you need to return home early you must call us before making any arrangements

## More ways to get in touch

It is easy to manage your travel insurance online using MyAccount, but you can still call us if you can't get online or if you'd just prefer to talk.

Claims	Contact	Opening hours
24 hour medical assistance	<b>01603 605 159</b> from the UK <b>0044 1603 605 159</b> from abroad	24 hours
Travel claims (which aren't a medical emergency)	<b>0800 046 2555</b> from the UK <b>0044 1243 976 418</b> from abroad	8am – 6pm Monday to Friday 8am – 4pm Saturday and Bank holidays Closed - Sunday
If you need to return home early you must call us before making any arrangements		
Complaints about a claim	<b>0800 046 2555</b>	8am – 6pm Monday to Friday 8am – 4pm Saturday and Bank holidays Closed - Sunday
Legal expenses	<b>0345 030 8029</b> from the UK <b>0044 1603 603 468</b> from abroad	24 hours

Customer service	Contact	Opening hours
Upgrades	<b>0800 0512 532</b>	8am – 8pm Monday to Friday
General travel insurance queries	<b>0800 0512 532</b>	8am – 6pm Saturday 10am – 4pm Sunday and Bank holidays  Lines closed: Christmas Day, Boxing Day and New Year's Day
Large print, audio or Braille policy documents	<b>03457 30 20 11</b>	8am - 8pm Monday to Saturday and Bank holidays
Questions about your FlexPlus account	<b>0800 11 88 55</b>	9am to 5pm Sunday

Travel Assistant	Contact	Opening hours
This helpline can assist you with travel advice before you go or while you are away.	<b>0345 030 8028</b> from the UK <b>0044 1603 603 467</b> from abroad	24 hours

Opening hours are subject to change – for the most up to date opening hours please visit **nationwide.co.uk** and follow the links to FlexPlus travel Insurance

Please do not call the Travel Assistant number for policy queries, changes or claims

Calls to 0800 numbers from UK landlines and mobiles are free. Calls to 01 and 03 prefixed numbers are charged at national call rates (charges may vary dependent on your network provider) and are usually included in inclusive minute plans from landlines and mobiles. The cost of calls to the UK from abroad will vary, please check with your network provider. For our joint protection telephone calls may be recorded and/or monitored.

## **Travel Assistant Helpline**

This service can help you sort out all kinds of travel problems before you go and while you are away, from providing information on the countries you are visiting to sorting out non-medical emergencies.

### **Advice before you travel:**

- any visa and entry permits you might need
- any necessary vaccination and inoculation requirements, and where you can get them
- what you should take with you regarding first aid and health
- what currencies and traveller's cheques to take with you and what the current exchange rates are
- the languages spoken, time zones, bank holidays and climate of countries you plan to visit
- import and export allowances for tourists

### **While travelling:**

- how to replace lost or stolen passports, driving licences, air tickets or other travel documents
- how to trace your baggage with the airline operator if it is delayed or lost
- why, how, where and when you should contact local embassies or consulates
- how to transfer money out to you if you need it
- cancellation of credit cards if lost or stolen, and helping you to report the loss to your card provider
- provide information to close relatives, friends or employers if you have to go into hospital

### **Other emergency services while travelling:**

- a 'phone home' translation and interpretation service if you need it in an emergency

### **Please note:**

There is no charge for the provision of the advice, guidance or other emergency services shown in the 'Travel Assistant helpline' above. However, if you wish us to obtain goods or services on your behalf that are not covered by a claim under this policy, you will need to pay any fees that the provider charges and you will need to adhere to the provider's terms and conditions.

# 2. Making a claim

## What you need to do

**If you have a medical emergency contact the 24 hour medical assistance number on 0044 1603 605 159 from abroad, or 01603 605 159 from the UK**

In life threatening situations seek medical attention immediately, don't delay getting help but do call our 24-hour medical assistance helpline as soon as you can. Our team will coordinate your treatment which may include moving you to another hospital or arranging to bring you home early. If necessary, we can arrange for a telephone consultation with our UK GPs.

In non-life threatening situations contact our 24-hour medical assistance helpline before making any arrangements for:

- Admission to hospital.
- Treatment, tests or investigations as an outpatient.
- Repeat consultations with a doctor.
- Travel or accommodation if you are unable to return home on your original planned return date

For a minor illness or injury treated with medication from a pharmacy or one-off treatment at a clinic, keep any receipts for costs incurred and contact us when you get home. If you need assistance, contact the 24-hour medical assistance number at any time.

**See section 1. 'How to get help' for more information on how to contact us`  
You can also make a travel claim at [nationwidetravel.myclaimshub.co.uk](https://nationwidetravel.myclaimshub.co.uk)**

## Unrecoverable costs

Your travel policy provides cover for unrecoverable costs. If you need to make a claim for travel, accommodation or costs related to your trip which any insured person has paid (or legally has to pay), we will consider claims for your costs which are unrecoverable from your travel and/or accommodation provider or agent, your debit/credit card company, PayPal, ABTA, ATOL (or similar organisations).

For example, if your trip is cancelled by your tour operator or booking agent you may have a right to a refund from them for some or all of the cost of your trip.

If you cannot recover all your costs and your circumstances are covered by the terms of your policy, we will consider costs which you have been unable to recover.

## Information to support your claim

When you make a claim, we may ask you for:

- Proof of booking and any costs paid.
- Details of any refund you have been able to obtain.
- Evidence that you are not able to recover your costs elsewhere.

Please check these terms and conditions carefully to ensure you:

- Understand what is and is not covered.
- Contact the relevant helpline as soon as you can for assistance.
- Keep any documentation that we require. You will need to provide this in order for us to validate and settle your claim - we may refuse to pay your costs where you cannot provide this.

**Our medical assistance claims lines are open 24 hours a day, and for claims which are not an emergency you can also make a claim online. See section 1. 'How to get help' for full information.**

Type of claim	What to do	What you'll need
<b>Cancelling your trip or coming home early</b>	<ul style="list-style-type: none"><li>• Check that the reason you need to cancel or come home early is covered</li><li>• Contact the Travel Claims helpline before returning home</li></ul>	<ul style="list-style-type: none"><li>• For medical claims, you will need to provide us the relevant medical reports and we will send a medical certificate for completion by the patient's doctor to confirm the reason for your claim</li><li>• Evidence of your booking and the cancellation</li></ul>
<b>Emergency medical and associated expenses - Medical emergency</b>	<ul style="list-style-type: none"><li>• Contact the medical assistance helpline before any hospital admission or as soon as possible</li><li>• Contact the medical assistance helpline if you need to return home due to a medical emergency</li></ul>	<ul style="list-style-type: none"><li>• All medical reports given to you by the treating facility</li></ul>



Type of claim	What to do	What you'll need
<b>Emergency medical and associated expenses – Quarantine during a trip</b>	<ul style="list-style-type: none"> <li>• Contact the medical assistance helpline when quarantine is imposed or as soon as possible</li> </ul>	<ul style="list-style-type: none"> <li>• Evidence of the requirement to quarantine, and for how long. We will let you know when you make your claim what kind of evidence we need, so call us as soon as possible</li> </ul>
<b>Unexpected costs - Travel disruption</b>	<ul style="list-style-type: none"> <li>• Contact your airline/carrier and they will advise if you should travel to the airport/ port to check in at your specified time</li> </ul>	<ul style="list-style-type: none"> <li>• Written confirmation from the airline/carrier of the actual date and time of your return to the UK</li> <li>• Documentary evidence of costs incurred if you make your own way home</li> </ul>
<b>Unexpected costs – Missed transport</b>	<ul style="list-style-type: none"> <li>• Do all you can to get to your departure point on time</li> <li>• Contact your carrier or their handling agents to see if they can offer suitable alternative arrangements</li> </ul>	<ul style="list-style-type: none"> <li>• A repair or assistance report if the vehicle you were travelling in broke down or was involved in an accident</li> </ul>
<b>Unexpected costs – Delayed transport</b>	<ul style="list-style-type: none"> <li>• Check that your delay was more than 12 hours before submitting a claim</li> </ul>	<ul style="list-style-type: none"> <li>• Written confirmation from the airline/carrier of the actual date and time of departure and the reason for the delay</li> </ul>
<b>Unexpected costs – Emergency travel Documents</b>	<ul style="list-style-type: none"> <li>• Report incident details to the police as soon as reasonably possible</li> </ul>	<ul style="list-style-type: none"> <li>• All receipts for any costs Incurred</li> </ul>

Type of claim	What to do	What you'll need
<b>Your belongings</b>	<ul style="list-style-type: none"> <li>• Take all reasonable steps to recover lost or stolen property</li> <li>• Report incident details to the police as soon as reasonably possible</li> <li>• Report the loss or damage to the airline/carrier within the timescales stated in their terms and conditions</li> <li>• Do not dispose of damaged Items</li> </ul>	<ul style="list-style-type: none"> <li>• A 'Property Irregularity Report' from the airline/ carrier and your baggage tag receipts</li> <li>• Proof of purchase of the lost, stolen or damaged item</li> <li>• Proof that you owned the money and its value</li> <li>• A written report from the police or any other relevant authority</li> </ul>
<b>Delayed baggage</b>	<ul style="list-style-type: none"> <li>• Report the loss to the airline/ carrier within the timescales stated in their terms and conditions</li> </ul>	<ul style="list-style-type: none"> <li>• Written confirmation from the airline/carrier of the number of hours delay</li> </ul>
<b>Legal expenses</b>	<ul style="list-style-type: none"> <li>• Contact the Legal Expenses helpline</li> </ul>	<ul style="list-style-type: none"> <li>• We will tell you when you call if we need anything else to deal with your claim</li> </ul>
<b>Winter Sports</b>	<ul style="list-style-type: none"> <li>• Make a claim as soon as you can</li> </ul>	<ul style="list-style-type: none"> <li>• Evidence from your tour operator or resort management that all pistes were closed, and how long they were closed for</li> </ul>

## Limits and excesses

All limits in this policy are per person (apart from Personal liability, which is per incident, per policy). You will need to pay the first £50 of any claim, per insured person, per incident, per trip (unless stated otherwise). This means that if the total value of your claim is less than £50, we will not make any payment to you.

If any one incident results in you claiming under more than one section of the policy you will only pay one excess, and where two or more people claim for the same incident, the most you will pay is twice the excess.

# Claims conditions

## Your duties

You must:

- Contact us as soon as is reasonably possible and provide all the information, documents, evidence and help we need to settle your claim or pursue a recovery.
- Tell us if you are aware of any writ, summons or prosecution.
- Send us every communication relating to a claim as soon as possible.

You or any person acting for you, must not negotiate, admit or reject any claim without our permission in writing.

## Our rights

If we want to, we can take over and conduct in the name of the person claiming under the policy, the defence or settlement of any claim or issue proceedings for our own benefit to recover any payment we have made under this policy. We shall have full discretion in the conduct of any proceedings or the settlement of any claim.

## Claims

You or your legal representative must pay for any certificates, information or other evidence we may need, for example death or medical certificates, police reports or purchase receipts. These costs will not be covered by the policy.

We may also ask you for evidence that your main home is in the UK.

If your claim is for personal belongings (or winter sports equipment) it may affect your claim if you cannot prove the value of, and that you were responsible for the lost, stolen, or damaged items. For example, a receipt or credit card or bank statement showing evidence of the purchase, proof of withdrawal or a currency exchange receipt. If you're claiming for damage, we may ask you to send us the broken item.

If we make a payment before cover is confirmed and our claims investigation reveals that no cover exists, you must pay us back any amount which we've paid, which you are not covered for.

If you make a medical claim, you may be asked to provide consent for us to access your medical records in accordance with the Access to Medical Records Act 1988 or Access to Personal Files and Medical Reports (Northern Ireland) Order 1991. Depending on the circumstances, you may also be asked for consent to access other medical or healthcare records. We'll use this information to deal with your claim, including assessing whether cover applies and assisting the treating doctor in providing you with the most appropriate treatment. Without this information, we may not be able to deal with your claim.

We will assess whether any proposed treatment is an emergency or whether it can wait until you have returned home. If appropriate, we will arrange for your return to the UK.

In the event of a claim for injury or illness, we may request and pay for you to be medically examined on our behalf. We may request and pay for a post-mortem in the event of a claim for death.

# 3. Things you need to know about this travel insurance

## Eligibility

### Who is covered

This policy provides cover for the following 'insured person(s)':

- 'You' – the Nationwide FlexPlus current account holder,
- 'your partner' who lives at home with you,
- 'your children' - you and/or your partner's dependent children aged under 23 when the trip starts (including stepchildren and foster children).

To be covered all insured persons must be residents of the UK:

- have their main home address in the UK,
- be living in the UK for more than 6 months a year,
- be registered with a UK doctor.

If an account holder is no longer a UK resident or changes their address to a non UK one, there will be no cover for that account holder, their partner or dependent children under this policy.

If the account holder becomes a UK resident again, travel cover under this policy will resume.

The account holder should check what cover is in place and any upgrades may need to be repurchased.

Cover will be in place whilst you are an account holder and will end when one of the 'automatic termination of cover' events shown in section '7. General conditions' occurs.

## Meeting your needs

This policy has been designed to meet the needs of people who wish to protect against costs that could arise in the course of their travels. It covers such things as cancellation, coming home early, emergency medical treatment, personal liability, legal expenses and the theft of your money.

## Trip limits and restrictions

### Trip duration limit

We will provide the insured persons with the cover set out in these terms and conditions for trips up to a maximum of 31 days duration. We will not cover any incident which occurs after 31 days unless a longer trip upgrade has been purchased.

## **Trips you're covered for**

By 'trip' we mean a journey that begins and ends in England, Scotland, Wales, Northern Ireland, the Channel Islands or Isle of Man ('UK'), where the journey starts after the account was opened and the return journey has been booked before leaving the UK, for any combination of the following:

- Holidays, for example winter sports holidays, cruises and travel for other personal reasons unrelated to an insured person's employment.
- Business travel outside the UK in connection with an insured person's job to carry out non-manual work such as administrative tasks, meetings and conferences.
- Voluntary, charity or conservation work or fundraising for a registered charity or conservation organisation.

Cover automatically applies for each trip booked. You only need to contact us if you need cover for pre-existing medical conditions, if a trip is booked to last longer than 31 days, your trip costs more than £5,000 per person or you are going on a cruise and you wish to increase some of the standard limits.

- If a trip or part of a trip is arranged for any reason other than those listed, alternative travel insurance should be sought as we will not pay any claim in these circumstances. If a trip is in connection with an insured person's job, they should check if the employer has travel insurance that would provide cover.

### **UK trips**

If the trip is solely within the UK, cover will only apply where the insured person is away from home for at least 2 consecutive nights. They must also have either pre-booked holiday accommodation in a commercially run premises or prepaid bookings on public transport including flights and ferries.

## **We will not cover**

- Any trip that started before the account was opened.
- Any trip where part, or all of the trip has been arranged:
  - In connection with an insured person's job where the trip involves manual or physical work of any kind, working with children, providing healthcare, policing, security or military service or an insured person's role as a politician, religious leader, professional entertainer or sportsperson.
  - To carry out charity or conservation work where this involves working in a healthcare environment or working at heights of more than 3 metres.
  - To seek medical treatment or advice for any illness or injury, or any elective procedures including cosmetic surgery, dental work, non-surgical procedure or fertility treatment.
  - To give birth or to collect newly adopted or surrogate children.

## Known events

This policy covers insured persons for unexpected and unforeseen events and circumstances, for example, having an accident while on holiday and needing urgent medical treatment.

### We will not cover

There is no cover in relation to any event, incident or circumstances if, at the time you opened your account or a trip was booked (whichever is later), any insured person knew, or could reasonably be expected to have known that:

- The event or incident had already occurred or was going to occur; or
- The circumstances existed or were going to exist, and the event, circumstance or incident could reasonably be expected to affect the insured person's travel plans.

For example:

- You would reasonably be expected to know of any event, incident or circumstances (like an air traffic control strike) that had been widely reported in the media in the UK at the time you opened your account or a trip was booked (whichever is later).
- There is no cover for cancellation of your trip if your travel plans were disrupted because flights were cancelled or any government or authority closed their borders, and these cancellations or restrictions were in place or had been announced at the time you opened your account or a trip was booked (whichever is later).

Please refer to section '6. General exclusions'.

## Travel advice of the Foreign, Commonwealth & Development Office (FCDO)

### FCDO - travel advice by country

Any travel restrictions or advisory notices for countries planned to visit may impact cover provided by this policy.

We will provide cover should a trip be booked and then the insured person needs to cancel the trip or come home early as a result of the FCDO unexpectedly advising against all travel or all but essential travel to the destination, or where British nationals are advised to return home.

Before booking a trip and again before travelling, check the FCDO website [gov.uk/foreign-travel-advice](https://www.gov.uk/foreign-travel-advice). It is packed with essential travel advice and tips, plus up to date information about different countries.

## We will not cover

- Any claim that happens as a result of an insured person:
  - travelling against the advice of the FCDO,
  - not complying with advice or measures which have been put in place by a government in the UK or overseas, for example quarantine rules or curfews,
  - not having the correct travel documents or not meeting the entry requirements to a country they are travelling to or through (for example visas or vaccination records).

## Reciprocal healthcare agreements

The UK has reciprocal healthcare agreements with a number of countries and territories worldwide. As a UK resident, these agreements mean that you may be entitled to urgent medical treatment at a reduced cost, or in some cases for free. We strongly recommend checking if the country being travelled to has a reciprocal healthcare agreement in place and what the requirements are before leaving the UK, more information can be found online at [nhs.uk](https://www.nhs.uk) and search for healthcare abroad.

## Period of insurance

Each trip taken whilst the cover is in force will be treated as a separate period of insurance, individually subject to all policy terms, conditions, limitations and exclusions. Cover for each separate trip applies as follows

- Cancellation cover begins from the date you open the account or the date of booking each separate trip (whichever is later) and ends when the insured person leaves home to start the trip.
- Cover under all other sections begins when the insured person leaves home to start the trip and ends upon returning home providing that the trip does not exceed the trip limit of 31 days, unless you've purchased the longer trip upgrade.

There is no cover for any incident that occurs after the trip duration has been reached.

## Extension of cover

If the insured person cannot get back to the UK before the trip limit ends, this insurance will remain in force:

- For up to 14 days if any vehicle the insured person is travelling in breaks down or their pre-booked transport is cancelled or delayed.
- For as long as deemed medically necessary by us for the insured person to remain abroad (having consulted with their treating doctor), providing there is a valid claim for emergency medical treatment under this policy.
- For as long as necessary in the event the insured person is quarantined.

## Upgrading your cover

We understand that your needs may change, and there may be times where you may need to increase some of the limits or extend your cover.

To find out more or to get a quote, you can go on-line at [nationwidetravel.online.aviva.co.uk](https://nationwidetravel.online.aviva.co.uk) or call the customer services upgrade number shown in '1. How to get help'. If we offer an upgrade, there may be an additional premium which you will need to pay.

To ensure you are fully covered, you should consider buying your upgrade at the point of booking the trip.

## Pre-existing conditions upgrade

This upgrade is designed to cover the costs of cancellation, emergency medical treatment abroad and getting home if any insured person becomes suddenly and unexpectedly ill or injured due to a pre-existing illness, injury or disease.

For more information about pre-existing medical conditions and the pre-existing conditions upgrade please refer to Section 4. Your health.

## Longer trip upgrade

If anyone insured by this policy is planning a trip which will last longer than 31 days, this upgrade will provide cover for the entire duration of the trip up to a maximum of 120 days.

A return trip must have been booked before you can buy this upgrade.

The upgrade is not available for Winter Sports holidays.

This upgrade covers one single trip, you will need to buy one for each trip that exceeds 31 days.

There is no cover for any incident that happens during a trip if it occurs after 31 days, unless you have purchased an upgrade in which case there is no cover once the selected upgrade duration expires.

## Cancelling or coming home early upgrade

The most we will cover for trip costs under 'A. Cancelling or coming home early' and the 'Travel Disruption' section in 'C. Unexpected costs' is £5,000 per person. If you or anyone covered by this policy are planning a trip and want to increase this limit you can upgrade to a maximum of £7,500 or £10,000 per person.

This upgrade covers one single trip, you will need to buy this for each trip you need an increased limit for.

If you have to cancel your trip you will only be covered for up to £5,000 per insured person unless you have purchased this upgrade.



## Extended cruise upgrade

If you have booked a cruise, this policy covers you as standard, including claims for cancellation and medical emergency. This upgrade provides additional cover for:

- additional travel and accommodation costs to get you to the next port if you miss the departure of your vessel due to emergency medical treatment or an excursion delay,
- cancellation by the cruise operator of a scheduled port stop,
- higher benefit limits for your belongings, confinement to accommodation and emergency travel document expenses.

This upgrade covers one single cruise, you will need to buy this for each cruise you need additional cover for.

## Information and changes we need to know about

You must take reasonable care to provide complete and accurate answers to the questions asked when you open this account or purchase an upgrade.

When we are notified of a change, we will let you know if it affects your policy, for example whether we are able to accept the change and if so, whether the change will result in revised terms or an additional premium. If the information provided by you is not complete and accurate, depending upon the information that you have given us, we may:

- Amend the underwriting decision(s) for declared pre-existing medical condition(s), which may result in accepted conditions being excluded or an additional premium.
- Apply an additional premium for an upgrade.
- Refuse to pay all or part of any claim.
- Cancel this policy.

You need to tell Nationwide:

- If you move address - if this means that you are no longer a UK resident or your main address is no longer in the UK, then you will no longer be eligible for the Travel Insurance. Please refer to the 'Eligibility' section for more information
- If you change your name (this affects our ability to maintain and service your policy).

If you are in any doubt, please contact Nationwide.

# 4. Your Health

## **Please read this section carefully.**

This travel insurance is designed to cover the costs of cancellation, emergency medical treatment abroad and getting home, if any insured person becomes suddenly and unexpectedly ill or injured due to a new illness, injury or disease.

Medical conditions that an insured person already has or had, are not all covered automatically as a pre-existing conditions upgrade may be needed. Please see below to find exactly which pre-existing medical conditions you need to tell us about, and when you need to tell us about them.

### **Pre-existing medical conditions you need to tell us about**

You need to let us know about every diagnosed illness, injury or disease where in the 12 months before opening your account or booking a trip (whichever is later) any of the following points apply.

An insured person has:

- been prescribed medication, including newly prescribed or repeat medication. This includes medication designed to control symptoms of a medical condition,
- had any medical treatment, investigations or tests, or is waiting for any of these,
- been referred to, is under the care of, or has had an appointment with a specialist or consultant,
- been admitted to hospital or had surgery.

If an insured person has any diagnosed medical conditions that don't meet the above criteria you don't need to tell us about them, and they are covered without the need for a pre-existing conditions upgrade.

### **When you need to tell us about them**

To make sure you are covered for cancellation before your trip, as well as for cover during your trip, you need to tell us:

1. When you open your FlexPlus account
2. Before booking a trip.

If you already have a trip booked - tell us as soon as you can to see if we can provide cover.

It is very important to make sure you are covered for your pre-existing medical conditions. If you are not and a trip had to be cancelled because of one of these conditions, we would not pay the cancellation costs for any insured person. The cost of emergency treatment abroad and getting back home can be extremely expensive and could have serious financial implications for you if you were to travel without the right cover and have to pay the costs yourself.

**You can let us know securely online about any medical conditions that you, your partner or your children have. Go to [nationwidetravel.online.aviva.co.uk](https://nationwidetravel.online.aviva.co.uk) to register and log on to MyAccount.**

## Undiagnosed health problems

If you are under investigation, for example waiting for tests or results, or a referral appointment for any undiagnosed health problems or symptoms, you should consider waiting until you have a diagnosis before booking a trip as undiagnosed health problems are not covered.

## What is not covered

We will not cover any claim for any insured person arising directly or indirectly from:

- Any undiagnosed health problem or symptom for which a diagnosis has been sought but not yet received, that the insured person was aware of:
  - before opening an account,
  - before booking a trip. (If the symptoms began after you have taken out a pre-existing conditions upgrade, cover will be in place until the upgrade expires),
  - before adding a pre-existing conditions upgrade.
- Any pre-existing medical conditions unless a valid upgrade is in place and all conditions were declared to us when the upgrade was added to your policy, or when you added another person to it.
- Prescribed medication not being taken as directed.
- Travelling against the advice of a doctor or without medical advice when it was reasonable to have consulted a doctor.
- Booking a trip or travelling to seek any kind of medical advice, treatment or investigation, or any complications arising, or conditions found as a result of that advice, treatment or investigation.
- Any insured person booking a trip or travelling when they have received a terminal prognosis.

## Pre-existing conditions upgrade

This upgrade is designed to cover the costs of cancellation, emergency medical treatment abroad and getting home, if any insured person becomes suddenly and unexpectedly ill or injured, because of a pre-existing illness, injury or disease.

### How it works

- If anyone insured under your policy has any pre-existing medical conditions that meet the criteria above, you can go on-line at [nationwidetravel.online.aviva.co.uk](https://nationwidetravel.online.aviva.co.uk) or give us a call on **0800 0512 532** to get a quote for an upgrade. It is essential that all of these conditions are declared as an incomplete upgrade may result in a claim not being paid.
- You will be asked some questions about each condition. Once the information has been assessed, a decision will be made for each person on whether we can provide cover or not.
- If we can provide cover, we will let you know whether or not there will be an additional cost. You can then choose if you want to add the upgrade to your policy.

- The upgrade will last for 12 months, and the expiry date will be shown on the upgrade schedule that you'll get.
- During the 12 months you do not need to tell us about changes to the health of the insured people named on the schedule, as we will provide cover for changes in the conditions you have already told us about, or any new symptoms or diagnoses, until the upgrade expiry date.
- We will contact you in writing at least 21 days before the end date on your upgrade schedule. To continue cover (including for any trips you've already booked), you will need to complete a new medical assessment. This is because we know your health changes over time, keeping your details updated annually means we can provide you with an accurate quote for the cover you need.

### **Adding another person to your pre-existing conditions upgrade**

If you already have an upgrade in place and there is a change in another insured person's health that means they need cover, we will add their details to the same upgrade. This means the end date on your upgrade schedule won't change.

If cover can be offered for the additional person and you choose to add the upgrade, the amount you pay will be based on the number of days left until the current upgrade expires.

### **Important information about the upgrade**

1. The upgrade is only valid if your account is open and you remain eligible for the travel insurance.
2. The pre-existing conditions upgrade is an annual contract and begins on the start date shown on the upgrade schedule, which will be provided to you when you take out or make changes to your cover. Cover will continue for a period of 12 months from the start date unless it is cancelled by you or us before then. See section '7. General conditions' for full details about cancellation.
3. If an insured person is on a trip when your upgrade with Aviva expires the cover will cease when the trip ends.
4. If you had an upgrade with Aviva and booked a trip before the expiry date to travel after this date, and we are unable to continue to cover your medical conditions or symptoms, you can make a cancellation claim for any unrecoverable costs you paid before your upgrade expired.
5. Our medical condition assessment system is updated on a regular basis. This might mean that when you complete a new medical assessment, the cover we offer and the premium we charge for your pre-existing medical conditions may change even if your health has not changed.

# 5. Policy Cover

## Table of Benefits

The table explains the main benefits, features, exclusions and limitations for each section of your policy. Please refer to the relevant section for further information.

Section	Main benefits and features	Per person per trip		Significant or unusual exclusions
		Limit	Excess	
<b>Cancelling or coming home early</b>	<p>Unrecoverable unused pre-paid costs associated with the trip</p> <p>Additional travel costs (if unable to use a return ticket), and/or accommodation costs necessary to return home</p>	<b>£5,000</b>	<b>£50</b>	<ul style="list-style-type: none"> <li>• Pre-existing medical conditions unless you have a valid pre-existing conditions upgrade in place</li> <li>• Any event, incident or circumstance if, at the time you opened your account or booked a trip (whichever is later) it was known or could reasonably be expected to have been known that it could impact the insured person's travel plans</li> </ul>
<b>Emergency medical and associated expenses</b>	<p>Emergency medical treatment if the insured person falls ill or is injured on their trip</p> <p>Costs if quarantined during a trip</p>	<p><b>£10 million</b></p> <p><b>Lower limits apply for some associated expenses</b></p>	<b>£50</b>	<ul style="list-style-type: none"> <li>• Pre-existing medical conditions unless you have a valid pre-existing conditions upgrade in place</li> <li>• Costs for unused return travel where we have provided an alternative as part of your claim.</li> </ul>

Section	Main benefits and features	Per person per trip		Significant or unusual exclusions
		Limit	Excess	
<b>Unexpected costs</b>	<b>Travel disruption</b> Unexpected additional travel and accommodation costs to allow continuation of the trip if pre-paid travel plans are disrupted	<b>£5,000</b>	<b>£50</b>	<ul style="list-style-type: none"> <li>Any event, incident or circumstance if, at the time you opened your account or booked a trip (whichever is later) it was known or could reasonably be expected to have been known that it could impact the insured person's travel plans</li> <li>Any claim where the insured person had not allowed enough time, or done everything they reasonably could to get to their departure point for the time shown on their itinerary</li> <li>Any costs for running out of medication because the insured person had not taken enough with them to cover their time away</li> </ul>
	<b>Missed transport</b> Cover if pre-booked transport is missed because of an unexpected transport delay	<b>£1,000</b>	<b>£50</b>	
	<b>Delayed transport</b> Cover if pre-booked transport is delayed	<b>£250</b> <b>(£25 per 12hr period)</b>	<b>Nil</b>	
	<b>Emergency travel documents</b> Cover to enable continuation of the trip, or come home if a return ticket cannot be used because of a lost, stolen or accidentally damaged passport or visa	<b>£750</b>	<b>Nil</b>	
	<b>Emergency medical supplies</b> Cover for emergency medical supplies if an insured person has to stay past their scheduled return date	<b>£250</b>	<b>Nil</b>	

Section	Main benefits and features	Per person per trip		Significant or unusual exclusions
		Limit	Excess	
<b>Your belongings</b>	If belongings are lost, stolen or accidentally damaged during a trip	<b>£1,500</b> total including: <b>£300</b> for individual items, pairs or sets <b>£500</b> in total for valuables <b>£500</b> for money ( <b>£100</b> for under 16yrs)	<b>£50</b>	<ul style="list-style-type: none"> <li>• Belongings, valuables or money deliberately left somewhere that is not in an insured person's full view, with someone they know, or their travel provider</li> <li>• Valuable or money unless kept in the insured person's hand luggage while travelling</li> <li>• Theft of valuables or money from an unattended vehicle or caravan unless it was broken into, and left in an enclosed storage compartment</li> </ul>
	If bags are delayed for more than 12 hours on the outward journey	<b>£250</b>	<b>Nil</b>	
	If golf equipment is lost, stolen or accidentally damaged	<b>£1,500</b>	<b>£50</b>	
	If golf equipment is delayed for more than 12 hours on the outward journey	<b>£300</b>	<b>Nil</b>	
<b>Accidental death or permanent disability</b>	Cover if an insured person suffers an accidental bodily injury that leads to death or permanent disability	<b>£50,000</b> <b>£2,000</b> for death benefit if aged under 16 yrs	<b>Nil</b>	<ul style="list-style-type: none"> <li>• Any claim for death or disability caused by sickness, disease, nervous shock or naturally occurring condition</li> </ul>

Section	Main benefits and features	Per person per trip		Significant or unusual exclusions
		Limit	Excess	
<b>Personal liability</b>	Cover if an insured person causes an accident on a trip which leads to death or injury to any person, or loss or damage to property	<b>£2 million</b>	<b>£50</b> for incidents arising from the occupation of temporary holiday accommodation	<ul style="list-style-type: none"> <li>• Claims arising from an insured person's trade, business or profession, or involvement in manual or physical work of any kind.</li> <li>• Use or ownership of animals, firearms, watercraft, electrically or mechanically powered vehicles, drones or any aircraft</li> </ul>
<b>Legal expenses</b>	Cover to pursue a civil claim if an insured person suffers personal injury or death during a trip, or in the event of a dispute related to the provision of a holiday contract	<b>£50,000</b>	<b>Nil</b>	<ul style="list-style-type: none"> <li>• Any costs incurred before your claim has been accepted</li> </ul>
<b>Winter sports</b>	Cover for loss, theft or accidental damage to winter sports equipment	<b>£500</b>	<b>£50</b>	<ul style="list-style-type: none"> <li>• Equipment deliberately left somewhere that is not in an insured person's full view, with someone they know, or their travel provider</li> </ul>
	Piste closure	<b>£300</b>	<b>Nil</b>	
	Winter sports holiday disruption	<b>£200</b>	<b>Nil</b>	
	Ski Pack	<b>£500</b>	<b>Nil</b>	<ul style="list-style-type: none"> <li>• Loss or theft from motor vehicles</li> </ul>



Section	Main benefits and features	Per person per trip		Significant or unusual exclusions
		Limit	Excess	
<b>Extended cruise upgrade (Optional)</b>	Missed port departure	<b>£1,000</b>	<b>Nil</b>	<ul style="list-style-type: none"> <li>Anything excluded under the Your belongings, Unexpected costs and Emergency medical and associated expenses sections</li> </ul>
	Cancelled port stop	<b>£150</b>	<b>Nil</b>	
	Emergency travel document expenses	<b>£1,250</b>	<b>Nil</b>	
	Your belongings	<b>£2,000</b> total including: <b>£600</b> for individual items, pairs or sets <b>£1,000</b> in total for valuables	<b>£50</b>	

## A - Cancelling or coming home early

### What we will cover

We will pay the costs shown in this section if an insured person unavoidably has to cancel their trip or come home early because:

- They, a person they're going to stay with, a close relative or a business colleague who must be at work in order for them to go on their trip becomes ill, is injured, dies or is quarantined. You will also be covered if the insured person's travelling companion has to cancel the trip or come home early because of one of these events.
- They or their travelling companion are:
  - called as a witness or for jury service or to attend a tribunal in a court of law,
  - formally notified of redundancy,
  - needed at home following a burglary or severe damage to their home,
  - unable to reach or use their pre-arranged accommodation due to a natural disaster, severe weather, fire, explosion or an outbreak of food poisoning,
  - denied boarding because there are too many passengers, and no alternative is available for more than 12 hours from the scheduled departure time,

- a member of HM Armed Forces, the Emergency Services, a government department or the NHS and leave is cancelled due to an unexpected posting or an emergency in the UK,
- pregnant and are advised by a doctor not to travel as a direct result, or the transport operator confirms they would be travelling outside the conditions of carriage. The pregnancy must have been confirmed after you opened your Nationwide FlexPlus current account, or booked your trip, whichever is later.
- The insured person or their travelling companion's:
  - travel or accommodation provider becomes insolvent,
  - passport or visa is stolen in the 7 days before travelling,
  - pre-booked travel arrangements on their outward journey from the UK are cancelled or delayed for more than 12 hours or diverted after departure, and the travel provider has been unable to provide suitable alternative arrangements.
- In the 31 days before the departure date, or while the insured person is away on their trip:
  - they or their travelling companion is the victim of a violent crime that has been dealt with by the police,
  - the FCDO issues an advisory notice advising British nationals against all (or all but essential) travel to the insured person's destination, or to leave the area in which they are staying,
  - a government closes the border or introduces a local lockdown which prevents the insured person from travelling or continuing their trip,
  - a terrorist attack or natural disaster happens within a 50-mile radius of the insured person's pre-arranged accommodation, and they do not wish to travel or they wish to return home early.

## **We will pay the following:**

- Unrecoverable costs that each insured person has paid or legally has to pay for their own unused personal travel and accommodation, as well as their own personal unused pre-paid costs associated with the trip (for example, pre-paid excursions, green fees or kennel or cattery fees).
- Additional travel and accommodation costs to allow the insured person to return home early if they cannot use their return ticket.

The most we will pay for cancelling or coming home early is £5,000 per person (unless you have a valid cancellation upgrade).

We will only pay for costs that you have paid for people who are insured under this policy. If you are travelling with friends or family who are not covered by this policy, they should purchase their own travel insurance to ensure that they are covered should the trip have to be cancelled. The only exception to this is where an insured person pays for accommodation which is a fixed cost, regardless of how many people are staying, for example a single villa or apartment, where we may be able to cover the accommodation costs that have been paid.

We will consider claims for costs which are unrecoverable from the insured person's travel and/or accommodation provider or agent, their debit/credit card company, PayPal, ABTA, ATOL or similar organisations.

## **We will not cover**

- Anything excluded under section '4. Your health'.
- Any claim where, at the time of opening your account or booking a trip (whichever is later), the insured person knew that the illness, injury or quarantine of a travelling companion, person the insured person was going to stay with, close relative or business colleague could reasonably be expected to affect the insured person's travel plans.
- Any claim for severe/adverse weather where the insured person has not allowed sufficient time to reach the departure point taking into account the weather forecast for the journey.
- The cost of any medical tests or vaccinations required to travel.
- Travel and accommodation costs relating to timeshare or holiday club agreements for example management fees, maintenance costs and exchange fees.
- Any costs paid for using Air Miles loyalty, reward or points schemes.
- Voluntary redundancy, resignation or dismissal.
- Costs for coming home early unless they have been authorised by us before arrangements are made.
- Any claim for additional travel and accommodation costs if a return ticket hadn't been purchased before the claim event occurred.
- Any claim where the travel or accommodation provider has offered suitable alternative arrangements and the insured person has refused them.
- Any claim for coming home early after the insured person has chosen to move to alternative accommodation.
- The cost of the original return travel to the UK if we've paid for alternative transport for the insured person to return home.
- Cancellation due to theft of passport or visa unless it was kept in a concealed place (for example a drawer or cupboard), on your person or in a bag that is on your person.
- Anything in section '6. General exclusions'.

## B - Emergency medical and associated expenses

If you have a medical emergency contact the 24 hour medical assistance number at any time on 0044 1603 605 159 from abroad, or 01603 605 159 from the UK.

### In life threatening situations

Seek medical attention immediately, do not delay getting help but call our 24-hour medical assistance helpline as soon as you can. Our team will co-ordinate your treatment which may include moving you to another hospital or arranging to bring you home early. If necessary, we can arrange for a telephone consultation with our dedicated medical team.

### In non-life threatening situations

Please contact our 24-hour medical assistance number before making any arrangements for any of the following:

- Admission to hospital.
- Treatment, tests or investigations as an outpatient.
- Repeat consultations with a doctor.
- Travel or accommodation if you are unable to return home on your original planned return date.

For a minor illness or injury treated with medication from a pharmacy or one-off treatment at a clinic, keep any receipts for costs incurred and contact us when you get home.

**See section 1. 'How to get help' for more information on how to contact us.**

## What we will cover

We will provide the cover shown in this section if an insured person is suddenly and unexpectedly ill, is injured or dies or is quarantined during a trip. By 'quarantine' we mean mandatory isolation in line with rules imposed by local government, or as advised by the insured person's treating doctor.

### Emergency medical

Emergency medical treatment (including rescue services to get to hospital following injury or illness), and emergency dental treatment required for immediate pain relief only.

### Associated expenses

- The necessary travel and accommodation costs for a person who has to stay with and/or travel to be with the insured person, where we agree this is necessary.
- Accommodation costs (of similar standard to the accommodation which had been booked for the trip), and additional travel costs if the return ticket can't be used, if the insured person:
  - o needs to stay beyond their planned return date because they're quarantined or medically unfit to travel home,
  - o is quarantined and the accommodation which had been pre-booked for the trip does not meet legal quarantine requirements.
- Bringing the insured person home if it is medically necessary, when it will be arranged by us.

- Costs of returning the insured person's body home or burial or cremation outside of the UK.
- Unrecoverable costs that the insured person has paid (or legally has to pay) for their own unused personal travel and accommodation, as well as their own unused pre-paid costs associated with the trip.

## **The most we will pay for:**

- Emergency medical and associated expenses outside of the UK is £10 million per person.
- Associated expenses within the UK is £10,000 per person.
- Emergency dental treatment is £500 per person.
- Non-refundable green fees is £500 per person.
- Unused personal travel and accommodation costs is £5,000 (unless you have a valid cancellation upgrade).

If a valid claim is made under this section, we'll also pay a benefit of £50 for each full 24 hours the insured person is in hospital, confined to their accommodation or quarantined, up to maximum of £1,000 per person.

## **We will not cover**

- Anything excluded under section '4. Your health'.
- Any claim where an insured person has travelled against the advice of a doctor or travels without medical advice when it was reasonable to have consulted a doctor.
- Any claim where an insured person does not follow the advice of our medical assistance provider.
- The cost of inpatient hospital treatment, outpatient treatment or going home early that our medical assistance provider has not agreed beforehand.
- The cost of any travel or accommodation costs if you are unable to return home on your original planned return date that our medical assistance provider has not agreed beforehand.
- The cost of any non-emergency treatment or surgery including exploratory tests which are not directly related to the illness or injury that you originally went to hospital for.
- Any form of treatment that our medical Assistance provider thinks can reasonably wait until you return home.
- The cost of the original return travel to the UK if we have paid for alternative transport for the insured person to return home.
- Extra costs following the insured person's decision not to move hospital or return home, where having consulted with their treating doctor, it was deemed safe for them to travel by us.
- Alternative medicine or medical treatment that is not mainstream or the usual method of treatment of the insured person's illness or injury in the UK.

## **We will not cover continued...**

- Any costs for dental work involving precious metals or dental fittings.
- Extra costs because the insured person has requested a single or private room, or treatment in a private facility that our medical assistance provider has not agreed beforehand.
- Costs relating to any medical treatment received in the UK unless this is:
  - onboard a cruise in UK waters,
  - during travel to or from the Channel Islands or Isle of Man and these costs are not covered by reciprocal healthcare agreement.
- Medication which, at the time the trip started, the insured person knew that they would need while they were away.
- Quarantine costs of remaining in holiday accommodation where the insured person is able to return home.
- Costs for treatment or services provided by a health spa, convalescent or nursing home or any rehabilitation centre unless it is deemed necessary by our medical assistance provider.
- Anything in section '6. General exclusions'.

## **C - Unexpected costs**

### **What we will cover**

#### **Travel disruption**

We will cover unexpected additional travel and accommodation costs to allow the insured person to continue their trip or to get home at the end of their trip, if their pre-paid travel plans are disrupted for the following reasons:

- The insured person is unable to reach their departure point or their pre-arranged accommodation due to a natural disaster, severe weather, fire, or explosion.
- A natural disaster, severe weather, fire, explosion or an outbreak of food poisoning means the insured person is unable to use their pre-booked accommodation.
- The insured person's travel or accommodation provider becomes insolvent.
- The insured person's pre-booked travel arrangements are cancelled or delayed for more than 12 hours from the time shown on their ticket or diverted after departure and the travel provider has been unable to provide suitable alternative arrangements.
- The insured person is denied boarding because there are too many passengers and no alternative is available for more than 12 hours.

We will also pay a proportionate refund for any unrecoverable costs for unused pre-paid event tickets, green fees and excursion costs if:

- The insured person arrives at their destination later than scheduled due to their travel plans being disrupted for one of the reasons listed above.
- The cruise ship the insured person is travelling on is unable to dock at the scheduled destination.

### **Missed transport**

We will pay for alternative travel and accommodation costs to enable the insured person to reach their destination if their pre-booked transport is missed because of an unexpected transport delay, such as the vehicle they are travelling in breaking down, or public transport being delayed or cancelled.

### **Delayed transport**

We will pay £25 for each full 12-hour period an insured person's pre-booked transport is delayed if they decide to continue the trip.

We will work out the length of the delay from the date and time of the scheduled departure.

### **Emergency travel documents**

If an insured person's passport or visa is lost, stolen or accidentally damaged while they are outside the UK, we will pay for an emergency travel document and additional travel and accommodation costs to enable them to continue their trip or return home if they cannot use their return ticket.

### **Emergency medical supplies**

If an insured person is unable to return home on their pre-booked transport and their prescribed medication has run out as a result of having to make alternative travel arrangements, we will pay for emergency medical supplies.

## **The most we will pay for:**

- Travel disruption is £5,000 per person (unless you have a valid cancellation upgrade).
- Missed transport is £1,000 per person.
- Delayed transport is £250 per person.
- Emergency travel documents is £750 per person.
- Emergency medical supplies is £250 per person.

All costs for alternative transport or accommodation must be of a similar standard to that which was originally booked.

The Excess applies to claims for Travel disruption and Missed transport only.

## We will not cover

- Any costs where the travel or accommodation provider has offered alternative suitable arrangements and the insured person has refused them.
- Any costs under Travel disruption or Missed transport where we have paid a claim for cancelling or coming home early due to the same event.
- Any claim for missed transport where the insured person has not allowed sufficient time to reach their departure point.
- Any costs for running out of medication because the insured person has not taken enough with them to cover their time away.
- Any claim under emergency travel documents, for travel and accommodation expenses of any person who could travel without the insured person making the claim but decides to stay with them.
- The costs of purchasing a replacement passport or visa.
- Anything in section '6. General exclusions'.

## D - Your belongings

Please read this section carefully to ensure both the cover and the limits provided meet your needs. If the cover or limits do not provide you with enough cover then you may need to seek insurance for your belongings elsewhere, for example through your home contents insurance.

**Belongings** – means the insured person's luggage and its contents and anything worn or carried whilst travelling, (but excluding golf equipment, money and valuables).

**Golf equipment** – means golf clubs, golf bag and golf trolley.

**Valuables** – means jewellery, watches, items made of or containing precious metals or stones, binoculars, handheld games consoles and equipment, mobile phones, mp3 players, photographic or video equipment, e-readers, laptops, tablets and any accessories designed to be used with any of these including headphones.

**Money** – means personal cash, postal or money orders, pre-paid coupons or vouchers, non-refundable pre-paid event and entertainment tickets, passports, visas, driving licences and travel tickets that are owned by the insured person.

## What we will cover

We will cover you if any insured person's belongings, golf equipment, valuables or money are lost, stolen or accidentally damaged during the trip.

We will also pay for:

- Hire of replacement golf equipment,
- The replacement of essential items that the insured person needs on the trip.



If their belongings or golf equipment is delayed on the outward journey and the transport provider can confirm that the insured person was without them for more than 12 hours.

If the transport provider confirms that these are permanently lost, and you make a claim for this loss, we will deduct any payment made for the replacement of essential items from that claim.

For belongings and valuables which are:

- Less than 2 years old, we will pay the replacement cost where proof of the original purchase is provided.
- More than 2 years old or where proof of purchase cannot be provided, we will, at our option settle any claim by payment or replacement and all claims will be settled based on their value at the time of loss.

We will not pay more than the original cost that the insured person paid for the items.

For golf equipment, we will calculate the value of any item at the time of loss less a deduction for wear and tear and depreciation.

Age of golf equipment	What we will pay
Under 1 year old	90% of value
Under 2 years old	70% of value
Under 3 years old	50% of value
Under 4 years old	30% of value
Over 4 years old	10% of value

**The most we will pay for loss, theft or accidental damage of:**

- Your belongings is £1,500 per person. This includes limits of:
  - o £300 for any individual items, pairs or sets,
  - o £500 for any valuables,
  - o £500 for money (£100 personal cash limit if under 16yrs old).
- Golf equipment is £1,500 per person.

**The most we will pay for temporary loss of bags is**

- £250 for the replacement of essential items.
- £300 for the hire of replacement golf equipment.

The excess does not apply to claims for temporary loss of bags.

## **We will not cover**

- Belongings, golf equipment, valuables or money that have been deliberately left somewhere that is not in the insured person's full view, with someone they know, or with their travel provider.
- Valuables or money unless kept in the insured person's hand luggage while they are travelling.
- Theft from an unattended motor vehicle or caravan unless it was locked and there is evidence of a break in.
- Theft of valuables or money from an unattended vehicle or caravan unless left in an enclosed storage compartment, boot or luggage space.
- Theft from a hotel room/apartment unless there is evidence of a break in and any valuables and/or money were left in a locked safe.
- Theft of money or valuables from an unattended tent.
- Damage to glass (except lenses in cameras, binoculars, telescopes or spectacles), china or similar fragile items.
- Belongings, golf equipment, valuables or money confiscated or detained by customs or other officials.
- Items used in connection with an insured person's job unless they belong to the insured person personally.
- Pedal cycles, fishing or scuba equipment, or drones.
- Winter sports equipment, for example skis, snowboards, boots, helmets, bindings or poles. See section 'l. Winter sports' for details of the cover provided under this policy.
- Parts and accessories of any motor vehicles, caravans, trailers, aircraft, boats, boards or craft designed to be used on or in water.
- Contact lenses, hearing aids, or medical or dental fittings.
- Bonds, securities or documents of any kind (other than those defined as money).
- Shortages due to a mistake or change in exchange rates.
- Wear and tear or loss of value.
- Hired sports equipment, other than hired golf equipment.
- Claims for delayed baggage or golf equipment on the insured person's return trip home.
- Anything in section '6. General exclusions'.

## E - Accidental death or permanent disability

### What we will cover

We will pay a benefit if an insured person suffers an accidental bodily injury during their trip that requires urgent and immediate medical attention, and within 24 months of the accident, the injury leads solely, directly and independently to one of the following:

- Death (the benefit will be paid into the insured person's estate).
- Total and permanent loss of use of an entire arm, leg, hand or foot.
- Permanent loss of sight to the extent that the insured person's is eligible to be registered as severely sight impaired.
- Permanent disablement which entirely prevents the insured person following any occupation suited to their education, experience and capability.

We will pay £50,000 for the accidental death or permanent disability of an insured person (other than death benefit if under 16 years old where we will pay £2,000).

Only one benefit will be paid under this section, regardless of the number of injuries sustained. The benefit will be paid to the insured person or their legal representative. If they die, it will be paid into their estate.

No excess applies to this section.

### We will not cover

- Accidental death or permanent disability claims where the insured person is taking part in any aerial activity.
- Any claim for accidental death or permanent disability caused by sickness, disease, nervous shock, or naturally occurring condition or degenerative process.
- Anything excluded in section '6. General exclusions'.

## F - Personal Liability

### What we will cover

We will cover compensation an insured person legally has to pay if they cause an accident during a trip that leads to:

- Death or physical injury to any person.
- Loss or damage to property or belongings, including temporary holiday accommodation not owned by any insured person or member of their family.

We will also pay any legal costs or expenses incurred by the insured person in relation to the incident. Our consent must be obtained in writing before the insured person incurs any expenses.

- The most we will pay for personal liability is £2,000,000 per incident, per policy.

The £50 excess is only applicable for claims relating to temporary holiday accommodation.

## We will not cover

- Fines or damages to be paid as punishment rather than compensation.
- Loss of or damage to property which belongs to, or is under the control of any insured person, a member of their family or employee, other than temporary holiday accommodation.
- Death or bodily injury of an insured person, member of their household, or anyone employed by them.
- Liability arising from:
  - anything in connection with an insured person's trade business or profession, voluntary, charity or conservation work, casual paid or unpaid work,
  - involvement in manual or physical work of any kind,
  - owning or using:
    - any land or building, other than temporary holiday accommodation which is not owned by an insured person or a member of their family,
    - animals,
    - firearms, other than sporting guns used for clay-pigeon or small-bore shooting,
    - watercraft (other than surfboards or craft propelled by oars or paddles),
    - electrically or mechanically powered vehicles, other than golf buggies or vehicles designed to assist disabled persons (as long as not registered for road use),
    - drones or aircraft of any description.
- Anything in section '6. General exclusions'.

## G - Legal expenses

Legal expenses cover is underwritten by Aviva Insurance Limited. Claims handling is undertaken by Arc Legal Assistance Limited or such other company as we notify you of from time to time.

## What we will cover

If an incident causes the death of or injury to an insured person during the trip, which was not their fault we will provide a lawyer and legal costs to pursue a claim.

We will pay legal costs to help you claim for compensation for breach of contract on an agreement you have for services provided or due to be provided during your trip.

We will pay towards your first consultation with a local solicitor if you are arrested or held by authorities during your trip.

The most we will pay for legal expenses for personal injury or contract dispute is £50,000 per person.

The most we will pay in the event you are detained is £500.

No excess applies to this section.

## Personal legal advice

We will give you confidential advice over the phone on any personal legal problem that may lead to a claim under this section.

We will tell you what your legal rights are, what course of action is available to you and whether these can be best implemented by you or whether you need to consult with a lawyer.

## We will not cover

- Action against another insured person, a close relative, your travelling companion or anyone that you had planned to stay with.
- Any dispute against us, other than as shown under complains in Section 7. General conditions.
- Negligent surgery, clinical or medical procedure or treatment unless resulting from your treatment following an incident covered under emergency medical and associated expenses that occurred during your trip.
- Any alleged failure to correctly diagnose your condition.
- Any claim for breach of contract where the amount in dispute is less than £250.
- Claims that do not result from a specific incident that happened during the trip.
- Costs incurred prior to our written acceptance of your claim.
- An application for judicial review.
- Claims made by anyone other than you or your family enforcing their rights under this cover.
- Claims which, in the lawyer's opinion, are more likely to fail than succeed.
- Claims where the costs of the claim are more than the potential compensation.
- Costs relating to a contingency fee arrangement. In some countries a lawyer will only work for you if they receive a percentage of the compensation that you are rewarded. You cannot recover that percentage from this insurance.
- Anything in section '6. General exclusions'.

## Choice of lawyer

- If court proceedings are issued within the UK or there is a conflict of interest, you can choose your own lawyer.
- For proceedings outside the UK, we will choose the lawyer.
- We will appoint the lawyer subject to acceptance of our standard terms of appointment which are available on request.

## **Our rights and your obligations**

- On request, your lawyer must provide us with the information or opinion about your claim.
- You must fully co-operate with us and the lawyer.
- You must notify us immediately if anyone offers to settle a claim. If you do not accept an offer which the lawyer advises is reasonable, we may refuse to pay further costs.
- If your claim is successful, you must instruct your lawyer to attempt to recover all costs relating to your case.
- This cover will end if you:
  - o settle or withdraw a claim without our agreement,
  - o do not co-operate with us or the lawyer,
  - o dismiss a lawyer without our consent. We will not withhold consent without good reason.

If, due to the above, we incur costs that would not otherwise be incurred, we reserve the right to recover these from you.

## **H - Sports & activities**

### **What we will cover**

We will cover injury, illness or death that occurs whilst taking part in most sports activities.

The activities that are not covered are listed under 'Excluded activities'.

You and all other insured persons must take all reasonable precautions to protect yourselves against illness and injury, including making use of any appropriate safety equipment, including helmets, following any instructions provided (if taking part in an organised activity) and only taking part if medically fit to do so.

Some activities are excluded under the Personal liability section, particularly those involving the use of aircraft, watercraft and mechanical or electrical vehicles. Please refer to 'F. Personal liability' for further information.

### **We will not cover**

Any claim as a result of any insured person:

- Training for, or taking part in any race or time trial, organised sports event or competition, or any display, performance or tournament.
- Participating in an activity as a professional or where being paid or receiving benefits of any kind, such as travel and/or accommodation expenses.
- Anything in section '6. General exclusions'.

## Excluded activities

There is no cover for any claim that happens as a result of any insured person participating in the activities listed below or any financial loss as a result of an insured person being unable to participate in these activities.

### Land

- Adventure racing, endurance events, marathon, ultramarathon, multi-discipline events
- Boxing, martial arts
- Caving, potholing
- Cycle racing
- Expeditions
- Free running, Parkour
- Horse riding involving jumping or hunting
- Hunting
- Mountain biking – other than trails graded as easy or moderate
- Mountaineering, rock climbing, bouldering (outdoors), or via ferrata
- Track events involving the use of motor vehicles
- Trekking that involves an ascent to more than 5,000 metres altitude

### Water

- Canyoning or coasteering
- Cliff diving or jumping
- Free diving
- High diving
- Ice diving
- Kite surfing
- River sports involving rivers over grade 3
- Sailing or yachting more than 12 miles from shore or where not following the sailing regulations and competency requirements for the destination
- Scuba diving
  - o where this is the main reason the trip was booked.
  - o where not accompanied by a qualified instructor or dive master.
  - o beyond the depth to which the insured person is qualified to a maximum of 40m.
  - o that is professional, commercial or technical diving in nature, including but not limited to enriched air, tutor, solo, wreck, cave or cavern diving.
- Water ski jumping

## Aerial

- Base jumping
- Gliding
- Hang gliding
- Parachuting
- Paragliding
- Sky diving (other than tandem skydiving through a licensed operator)

## Winter sports

- Bobsleigh, cresta, luge, skeleton
- Freestyle skiing or snowboarding
- Off-piste skiing or snowboarding (unless accompanied by a qualified guide at all times in areas the resort management consider to be safe)
- Heli-skiing
- Glacier skiing
- Ski flying, jumping, stunting, or surfing
- Ski mountaineering

# I - Winter sports

## What we will cover

We will cover injury, illness or death that occurs whilst taking part in most sports activities.

Winter sports are covered up to 31 days per trip.

## Winter sports equipment

We will cover the insured person's owned or hired skis, snowboards, boots, helmets, bindings and poles if lost, stolen or accidentally damaged, we will also cover their lift pass if it is lost or stolen.

We will pay for the hire of replacement equipment if the winter sports equipment is lost, stolen, accidentally damaged or lost in transit for more than 12 hours.

We will calculate the value of any item at the time of loss less a deduction for wear and tear and depreciation.

Age of winter sports equipment	What we will pay
Under 1 year old	90% of value
Under 2 years old	70% of value
Under 3 years old	50% of value
Under 4 years old	30% of value
Over 4 years old	10% of value



## Piste closure

This section does not apply to cross-country skiing.

If all pistes at the resort the insured person has booked are closed because of lack of snow, excessive snow or high winds we will pay a daily benefit up to the limit shown below.

### Winter sports holiday disruption

We will pay a benefit for each day that an insured person is medically certified as being unable to ski or board, as well as a proportionate refund of their non-refundable ski pack (lessons from a ski school, ski hire and lift pass).

We will pay a benefit for additional travel and accommodation expenses if an insured person is delayed for more than 5 hours by avalanche or landslide and this means they cannot reach their resort or delays their departure from the resort on their return home.

The most we will pay for winter sports equipment is £500 per person.

### The most we will pay per person is:

- £500 for winter sports equipment.
- £300 for piste closure (£30 per day).
- £250 for loss or theft of lift pass.
- £200 for Winter sports holiday disruption (£50 per day), other than for a ski pack where we will pay up to £500.
- £300 for hire of replacement equipment.

The £50 excess applies to claims for Winter sports equipment only.

### We will not cover

- Any claim that happens as a result of any insured person participating in an excluded activity listed under winter sports in the sports activities section.
- Winter sports equipment which has been deliberately left somewhere that is not in the insured person's full view, with someone they know, or with their travel provider.
- Wear and tear, loss of value, or any damage caused by cleaning, repairing or restoring.
- Loss or theft of skis or snow boards from motor vehicles, unless they are locked in a ski/board locker or carrier or secured to a ski/board rack with a lock.
- Anything in section '6. General exclusions'.

## J - Extended cruise upgrade (optional cover)

Cover only applies if you have purchased the Cruise cover upgrade and is valid for the trip dates shown on your upgrade schedule.

By cruise we mean a pre-booked trip of at least 2 consecutive nights organised by a cruise operator on a passenger boat or ship with a documented schedule including at least one port stop.

### What we will cover

If you have booked a cruise, this policy covers you as standard, including claims for cancellation and medical emergency. This upgrade extends cover further for the duration of your cruise.

We will pay additional travel and accommodation costs to get you to the next port if, during a port stop, you miss the departure of your cruise vessel because you have been delayed due to:

- Emergency medical treatment that you have been receiving.
- A delay beyond your control when you are returning from a pre-booked excursion.

We will pay a benefit for each insured person for each port stop shown on your schedule that is cancelled by the cruise operator after your vessel has left the first port.

In addition, this upgrade increases the sums insured under these sections:

- Emergency travel document expenses (under Unexpected costs).
- Your belongings.
- Confinement to accommodation (under Emergency medical and associated expenses).

### The most we will pay for:

- Missed port departure is £1,000 per person.
- Cancelled port stop is £150 per person.
- Emergency travel document expenses is £1,250.
- Your belongings is £2,000 per person. This includes limits of:
  - £600 for any individual items, pairs or sets,
  - £1,000 for any valuables.
- Temporary loss of bags is £500 per person.
- Confinement to your cabin on medical advice is £150 per day, up to a maximum of £1,500 per person.

The excess applies to claims for your belongings only.

## We will not cover

- Any claim under this section if your trip is not a cruise.
- Anything excluded under the Your health, Unexpected costs, Your belongings and Emergency medical and associated expenses sections.
- Any delay caused by an excursion unless the excursion was booked before your trip started or arranged by the cruise operator.
- Any delay due to emergency medical treatment unless the treating doctor has advised that the insured person is well enough to rejoin the cruise and our emergency medical assistance provider agrees.
- Anything in section '6. General exclusions'.

## 6. General exclusions

**These exclusions apply to all sections of this worldwide travel insurance.**

- Any claim for death, injury or illness resulting from the insured person's:
  - suicide or deliberate self-inflicted injury,
  - misuse of alcohol or drugs or consumption of alcohol or drugs (other than drugs taken under medical supervision and not for treating alcohol addiction) to an extent which causes immediate or long term physical or mental impairment, including impairment to the insured person's judgement causing them to take action they would not normally have taken,
  - misuse of alcohol or drugs causing an exacerbation of an accepted medical condition.
- Any claim that results from any insured person:
  - deliberately putting themselves at risk of death, injury or illness (unless their life was in danger, or they were trying to save human life),
  - standing or climbing on any balcony railing or jumping from or between balconies,
  - flying (other than as a fare paying passenger in a fully licensed passenger carrying aircraft),
  - being in control of a motor vehicle, unless fully licensed for such a vehicle in the UK (where applicable) and complying with all local laws applying to the use of the vehicle, for example, wearing a seatbelt where this is required by law (including if they are a passenger),
  - using a motorcycle, scooter, moped or quad bike unless wearing a crash helmet,
  - being in control of an electric or motor vehicle and
    - acting in a dangerous or careless manner,
    - exceeding the legal speed limit,
    - drink or drug driving.

## 6. General exclusions continued...

- Any claim because an insured person does not feel like travelling or does not enjoy the trip.
- Any claim that happens as a result of an insured person:
  - travelling against the advice of the FCDO,
  - not complying with advice or measures which have been put in place by a government in the UK or overseas, for example quarantine rules or curfews,
  - not having the correct travel documents or not meeting the entry requirements to a country you are travelling to or through (for example visas or vaccination records).
- Any claim as a result of an insured person having to quarantine on return to the UK.
- Any claim for costs which are recoverable from your travel and/or accommodation provider or agent, their debit/credit card company, PayPal, ABTA, ATOL or similar organisations.
- Any claim in relation to any event, incident or circumstances if, at the time you opened your account or the insured person booked a trip (whichever is later), the insured person knew that, or could reasonably be expected to have known that
  - the event or incident had already occurred or was going to occur,
  - the circumstances existed, or were going to exist,and that the event, incident or circumstances could reasonably be expected to affect the insured person's travel plans.
- Any claim for loss or theft unless reported to the police and a written report obtained (where it is not possible to obtain a police report we will accept other independent proof of loss such as a letter from the transport company, accommodation provider or vehicle hire company).
- Any claim where the insured person has not allowed enough time, or done everything they reasonably can, to get to their departure point for the time shown on their itinerary.
- Any loss that is not specifically described in this policy.
- Any costs you or another insured person have paid on behalf of persons not insured under this policy – other than where you have paid a fixed cost for accommodation regardless of how many people are staying and no one else has made any contribution.
- Any claim for course or tuition fees, project costs, sponsorship fees or similar.
- Any incident which occurs after 31 days, unless you have purchased a longer trip upgrade. Any incident after the longer trip upgrade ends.
- Any claim resulting from a tropical disease where the insured person has not had the recommended inoculations and/or taken the recommended medication.
- The cost of Air Passenger Duty (APD).

- Any complication or new condition found as a result of any advice, treatment or investigations where you have travelled with the intention of seeking medical advice or treatment.
- We shall not provide cover nor be liable to pay any claim or provide any benefit under this policy if to do so would expose us to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions laws or regulations of the European Union, United Kingdom or United States of America or any of its states.
- Any consequence whatsoever which is the direct or indirect result of any of the following, or anything connected with any of the following, whether or not contributed to by any other cause or event:
  - war, invasion, act of a foreign enemy, hostilities or warlike operation or operations (whether war has been declared or not), civil war, revolution, rebellion or insurrection, civil commotion which is of such severity or magnitude that it can amount to or be likened to an uprising, military power (even if properly authorised by the duly elected government), usurped power,
  - an attempt by hackers to damage or destroy a computer network or system (i.e. cyberattack),
  - any action taken to prevent, control or suppress, or which in any way relates to these exclusions.
- Claims directly or indirectly caused by
  - ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from burning nuclear fuel,
  - the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear part of an assembly,
  - pressure waves caused by an aircraft and other aerial devices travelling at sonic or supersonic speeds.

# 7. General conditions

## **Your cancellation rights**

This travel insurance is included as a benefit of your Nationwide FlexPlus current account. This means you do not pay a separate premium and would not receive a refund if you chose to cancel the policy.

If you want to cancel your policy, you need to close your Nationwide FlexPlus current account or switch to another Nationwide current account. For information on how to close or switch your current account please call Nationwide on **0800 11 88 55**.

If you close your account, all cover ends on the date your account is closed and any upgrades you have purchased will also be cancelled from this date.

## **Upgrades**

You have a statutory right to cancel within 14 days from the day of purchase of the upgrade, or the day on which you receive your documents, whichever is later. If you wish to cancel, you will be entitled to a full refund of the premium paid provided no one insured by this policy has travelled, and there has been no claim or incident likely to give rise to a claim. If you do not exercise your right to cancel, it will continue in force and you will need to pay any premium due.

For cancellations outside this 14-day period no refund of premium will be made.

## **Our cancellation rights**

Nationwide may cancel the Travel Insurance and/or any additional upgrades immediately on our behalf by sending at least 14 days' written notice to your last known postal and/or email address setting out the reason for cancellation. Valid reasons include but are not limited to the following:

- Where we reasonably suspect fraud.
- Where you fail to co-operate with us or provide us with information or documentation we reasonably require, and this affects our ability to process a claim or defend our interests.
- Where you have not taken reasonable care to provide complete and accurate answers to the questions we ask. See section '4. Your health', and 'information and changes you need to tell us about' in section '3. Things you need to know about this insurance'.
- Where Nationwide decide to offer this policy through an alternative provider.
- You harass our staff or representatives, or behave in an abusive, hostile or threatening manner.
- If you do not pay the required fee or premium for your FlexPlus account and/or any upgrade.

This travel insurance is included as a benefit of your Nationwide FlexPlus current account. This means you do not pay a separate premium and would not receive a refund for the insurance if we chose to cancel the policy.

## **Automatic termination of cover**

The policy will remain in force until the first of the following automatic termination events occur.

The account holder

- closes the account.
- Nationwide closes the account under one of the reasons set out in the Nationwide FlexPlus Current Account terms and conditions.

As your circumstances may change over time, it is important that you review the terms and conditions of your worldwide travel insurance regularly to check you remain eligible and that the cover remains adequate for your needs.

If an insured person is on a trip at the time an automatic termination event occurs, all cover will cease when the trip ends.

## **When we can make changes to your cover**

We can, at any time and after taking a fair and reasonable view, but no more than once in a 6-month period, make changes to your Travel Insurance terms and conditions, to reflect changes in our expectations of the future likely cost of providing cover. Policy cover may increase or decrease, but the changes will not be made for the sake of recouping past losses. When doing so we will only consider one or more of the following:

- Our experience and expectations of the cost of providing this product and/or other Aviva products of a similar nature.
- Information reasonably available to us on the actual and expected claims experience of insurers of similar products.
- Widely available economic information such as inflation rates and exchange rates.

Additionally, we can, at any time and after taking a fair and reasonable view, make changes to your Travel Insurance terms and conditions:

- To reflect changes (affecting us or your policy) in the law or regulation or the interpretation of law or regulation, or changes in taxation.
- To reflect decisions or recommendations of an ombudsman, regulator or similar person, or any code of practice, with which we intend to comply.
- In order to make your policy clearer and fairer to you or to rectify any mistakes that may be discovered in due course.

Changes may also be made for any of the reasons set out in the Nationwide FlexPlus Current Account terms and conditions.

Changes (together with the reasons for such changes) will be notified to you in writing, (or as set out in the Nationwide FlexPlus Current Account terms and conditions), at least 30 days in advance.

## **Claims Fraud**

If your claim is in any way dishonest or exaggerated, we will not pay any benefit under this policy, and we may cancel your policy and backdate the cancellation to the date of the fraudulent claim.

We may also take legal action against you to include recovery of any sums paid to you in respect of the fraudulent claim.

## **Contribution to claim**

If, at the time of an incident which results in a claim under this policy, there is any other insurance or other source covering the same loss, damage, expense or liability, we are entitled to approach that insurer and/or other source for a contribution towards the claim and will only pay our share.

## **Your duty to prevent injury, loss, theft or damage**

You and all other insured persons must take all reasonable precautions to protect yourselves, your property and the property of others.

## **Transfer of rights**

You cannot transfer your rights under this policy. A person, partnership (whether limited or not) or company who is not insured under this policy has no rights under the Contracts (Rights of Third Parties) Act 1999 to enforce any of its terms.

## **Payments made under compulsory insurance regulations and rights of recovery**

If the law of a country in which this policy operates requires us to settle a claim which, if this law had not existed, we would not be obliged to pay, we shall be entitled to recover such payments from the relevant person insured or the person who incurred the liability.

## **Choice of Law**

The law of England and Wales will apply to this contract, unless

- You and we agree otherwise; or
- At the date of the contract you are a resident of Scotland, Northern Ireland, the Channel Islands or the Isle of Man, in which case (in the absence of agreement to the contrary) the law of that country will apply.

## **Use of Language**

Unless otherwise agreed, the contractual terms and conditions and other information relating to this contract will be in English.

## **Multiple accounts**

Where an insured person holds more than one Nationwide FlexPlus account, only one travel insurance policy will apply. As such we will only pay out once per insured person for the same event.



## Complaints

### What to do if you are unhappy

If you are unhappy with any aspect of the handling of your claim we would encourage you, in the first instance, to seek resolution by contacting the Travel Claims Helpline number; or if your complaint is regarding anything else, please contact the Customer Services Helpline number.

### What will happen if you complain?

We aim to resolve all complaints as quickly as possible. If we are unable to resolve your concerns quickly, we will

- Acknowledge your complaint promptly.
- Assign a dedicated complaint expert who will review your complaint.
- Carry out a thorough and impartial investigation.
- Keep you updated of the progress.
- Provide a written response within eight weeks of receiving your complaint, this will inform you of the results of our investigation or explain why this is not possible.

Where we have been unable to resolve your concerns or have been unable to resolve your complaint within eight weeks, you may be able to ask the Financial Ombudsman Service to carry out an independent review. Whilst we are bound by their decision, you are not. Contacting them will not affect your legal rights.

You can contact the Financial Ombudsman Service by telephone on **0800 023 4567**. You can also visit their website at **[www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)** where you will find further information.

Please be aware that the Financial Ombudsman Service will only be able to consider your complaint when we have had the opportunity to consider and resolve this.

### Financial Services Compensation Scheme

Depending on the circumstances of your claim you may be entitled to compensation from the Financial Services Compensation Scheme (FSCS) if we cannot meet our obligations.

See **[www.fscs.org.uk](http://www.fscs.org.uk)**

# Privacy overview

## Aviva privacy notice

### Personal Information

The data controller responsible for this personal information is Aviva Insurance Limited as the insurer of the product. Additional controllers include Nationwide who are responsible for the sale and distribution of the product, and any applicable insurers, reinsurers or brokers we use.

We collect and use personal information about you so that we can provide you with a policy that suits your insurance needs. We collect and use Personal Information about you in relation to our products and services. Personal Information means any information relating to you or another living individual who is identifiable by us. The type of Personal Information we collect, and use will depend on our relationship with you and may include more general information (e.g. your name, date of birth, contact details) or more sensitive information (e.g. details of your health or criminal convictions).

Some of the Personal Information we use may be provided to us by a third party. This may include information already held about you within the Aviva group, information we obtain from publicly available records, third parties and from industry databases, including fraud prevention agencies and databases.

This notice explains the most important aspects of how we use your information but you can get more information about the terms we use and view our full privacy policy at [aviva.co.uk/privacy](https://www.aviva.co.uk/privacy) policy or request a copy by writing to us at: The Data Protection Team, Aviva, PO Box 7684, Pitheavlis, Perth PH2 1JR. If you are providing Personal Information about another person you should show them this notice.

### Personal information we collect and how we use it

We will use personal information collected from you and obtained from other sources:

- To provide you with insurance: we need this to decide if we can offer insurance to you and if so on what terms and also to administer your policy, handle any claims and manage any renewal.
- To support legitimate interests that we have as a business. We need this to:
  - o manage arrangements we have with our insurers, reinsurers and brokers we use, and for the detection and prevention of fraud,
  - o to meet any applicable legal or regulatory obligations: we need this to meet compliance requirements with our regulators (e.g. Financial Conduct Authority), to comply with law enforcement and to manage legal claims, and
  - o to carry out other activities that are in the public interest: for example, we may need to use personal information to carry out anti-money laundering checks.

We may also use personal information about other people, for example family members you wish to insure on a policy. If you are providing information about another person we expect you to ensure that they know you are doing so. You might find it helpful to show them this privacy notice.

The personal information we collect and use will include name, address, date of birth and financial information. If a claim is made we will also collect personal information about the claim from you and any relevant third parties. We may also need to ask for details relating to the health or any unspent offences or criminal convictions of you or somebody else covered under your policy. We recognise that information about health and offences or criminal convictions is particularly sensitive information. We will ensure that we only use that information where we need to for our insurance purposes (including assessing the terms of your insurance contract, dealing with changes to your policy and/or dealing with claims).

There may be times when we need consent to use personal information for a specific reason. If this happens, we will make this clear to you at the time. If you give us consent to using personal information, you are free to withdraw this at any time by contacting us – refer to the ‘Contacting us’ details below. Please note that if consent to use this information is withdrawn, we will not be able to continue to process the information you gave us for this/these purpose(s). This would not affect our use of the information where consent is not required. Of course, you don’t have to provide us with any personal information, but if you don’t provide the information we need we may not be able to proceed with your application or any claim you make.

### **Credit Reference Agency Searches**

To ensure the Insurer has the necessary facts to assess your insurance risk, verify your identity, help prevent fraud and provide you with our best premium and payment options, the Insurer may need to obtain information relating to you at quotation, renewal and in certain circumstances where policy amendments are requested. The Insurer or their agents may undertake checks against publicly available information (such as electoral roll, county court judgments, bankruptcy orders or repossession(s)). Similar checks may be made when assessing claims.

The identity of our Credit Reference Agency and the ways in which they use and share personal information, are explained in more detail at [www.transunion.co.uk/crain](http://www.transunion.co.uk/crain)

### **Automated decision making**

We carry out automated decision making to decide whether we can provide insurance to you and on what terms we can provide products and services, deal with claims or carry out fraud checks. In particular we may use an automated underwriting engine to provide a quote for this product, using the information we have collected. More information about this, including your rights to request certain automated decisions we make have human involvement, can be found in the “Automated Decision Making” section of our full privacy policy.

## **How we share your personal information with others**

We may share your personal information:

- with the Aviva group, our agents and third parties who provide services to us, Nationwide and other insurers (either directly or via those acting for the insurer such as loss adjusters or investigators) to help us administer our products and services,
- with regulatory bodies and law enforcement bodies, including the police, e.g. if we are required to do so to comply with a relevant legal or regulatory obligation,
- with other organisations including insurers, public bodies and the police (either directly or using shared databases) for fraud prevention and detection purposes,
- with reinsurers who provide reinsurance services to Aviva and for each other in respect of risks underwritten by Aviva, with insurers who cover Aviva under its group insurance policies and with our brokers who arrange and manage such reinsurance and insurance arrangements.

They will use your data to decide whether to provide reinsurance and insurance cover, arrange and manage such cover, assess and deal with reinsurance and insurance claims under such cover and to meet legal obligations. They will keep your data for the period necessary for these purposes and may need to disclose it to other companies within their group, their agents and third party service providers, law enforcement and regulatory bodies.

Your Personal Information may be shared with other Aviva group companies and third parties (including our suppliers such as those who provide claims services and regulatory and law enforcement bodies).

Some of the organisations we share information with may be located outside of the European Economic Area (“EEA”). We will always take steps to ensure that any transfer of information outside of Europe is carefully managed to protect your privacy rights. For more information on this please see our Privacy Policy or contact us.

## **How long we keep your personal information for**

We maintain a retention policy to ensure we only keep personal information for as long as we reasonably need it for the purposes explained in this notice. We need to keep information for the period necessary to administer your insurance and deal with claims and queries on your policy.

We may also need to keep information after our relationship with you has ended, for example to ensure we have an accurate record in the event of any complaints or challenges, carry out relevant fraud checks, or where we are required to do so for legal, regulatory or tax purposes.

## **Your rights**

You have various rights in relation to your personal information, including the right to request access to your personal information, correct any mistakes on our records, erase or restrict records where they are no longer required, object to use of personal information based on legitimate business interests, including profiling and marketing, ask not to be subject to automated decision making if the decision produces legal or other significant effects on you, and data portability. For more details in relation to your rights, including how to exercise them, please see our full privacy policy or contact us – refer to the ‘Contacting us’ details below.

## **Contacting us**

If you have any questions about how we use personal information, or if you want to exercise your rights stated above, please contact our Data Protection team by either emailing them at **dataprt@aviva.com** or writing to the Data Protection Officer, Pitheavlis, Perth PH2 ONH.

If you have a complaint or concern about how we use your personal information, please contact us in the first instance and we will attempt to resolve the issue as soon as possible. You also have the right to lodge a complaint with the Information Commissioners Office at any time.

We may use Personal Information we hold about you across the Aviva group for marketing purposes, including sending marketing communications in accordance with your preferences. If you wish to amend your marketing preferences, please contact us at: **contactus@aviva.com** or by writing to us at: Aviva, Freepost, Mailing Exclusion Team, Unit 5, Wanlip Road Ind Est, Syston, Leicester, LE7 1PD. More information about this can be found in the “Marketing” section of our full privacy policy.

## **Fraud Prevention and Detection**

In order to prevent and detect fraud we may at any time share information about you with other organisations and public bodies including the Police.

You should show this notice to anyone who has an interest in the insurance under the policy.

## Use of Your Information by Nationwide

This is a summary of how Nationwide uses **your** personal information, if **you would** like a more detailed explanation, please see Nationwide's full privacy statement "How Nationwide uses your information", available in branch or online at [nationwide.co.uk/privacy](https://nationwide.co.uk/privacy)

1. We collect and use **your** information so we can offer and manage **your** accounts, confirm **your** ID, prevent fraud, provide services to **you**, collect and recover debt and run our business.
2. We share **your** information as necessary within Nationwide, with our suppliers and with any third parties **you have** asked to act on **your** behalf. Information is shared with our insurance partners when applying for a Nationwide insurance product or it is a benefit of **your** account (e.g. FlexPlus Account).
3. If the law requires or allows us to, we will also share information as necessary with other organisations. This includes credit reference agencies, fraud prevention agencies and other government bodies, regulators and law enforcement agencies.
4. When we share **your** information with credit reference agencies they will use this to check **your** credit rating, along with the other details **you've** given us. These checks are part of most account application processes – however, they will leave a record on **your** credit file that other lenders can see. This might affect **your** ability to get credit elsewhere for a short while.
5. When we share **your** information with fraud prevention agencies they will use the data to prevent fraud and money laundering and verify **your** identity. If we believe someone poses a fraud or money laundering risk, we may refuse to provide the product they have asked for and we may also stop providing services they already have. The fraud prevention agencies will keep a record of any fraud or money laundering risk and this could mean that other organisations may refuse to provide services, financing or employment.
6. When we transfer information to third parties and organisations, whether inside or outside the **UK**, we'll make sure we only give them information that's necessary and that **your** data will stay secure.
7. We only use **your** information if we have a legal basis to do so, for example, if **you** have given us consent or if we need to use the information to meet our obligations to **you** in our terms and conditions. We may also use **your** information if necessary to comply with the law or to carry out our legitimate business interests.
8. **You** have certain rights when it comes to **your** personal information including the right to access **your** data. Further details on these rights and who to contact are available in branch or online at [nationwide.co.uk/privacy](https://nationwide.co.uk/privacy)



Ask in branch

Call **0800 11 88 55**

Visit **[nationwide.co.uk/current-accounts](https://nationwide.co.uk/current-accounts)**

Nationwide acts as an intermediary for the insurance products provided with the Nationwide FlexPlus current account. FlexPlus Worldwide Family Travel Insurance is underwritten by Aviva Insurance Limited on behalf of Nationwide Building Society.

Aviva Insurance Limited. Registered in Scotland, No. SC002116. Registered Office: Pitheavlis, Perth, PH2 0NH.

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority with Firm Reference Number 202153.

Nationwide Building Society is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 106078.

**Nationwide Building Society.** Head Office: Nationwide House, Pipers Way, Swindon, Wiltshire SN38 1NW.

We're happy to provide this document in Braille, large print or audio format. Just ask your local branch or call **03457 30 20 11**.

**Nationwide cares about the environment** - this literature is printed in the UK with biodegradable vegetable inks on paper from FSC<sup>®</sup> certified and other controlled material.

