

Home insurance

Policy wording



Building Society

A big welcome to Nationwide Home Insurance

Thank you for choosing Nationwide.

When you insure your home and your belongings, you absolutely need to know that the insurance you've chosen will do what it says it will.

At Nationwide, we understand that. We're a building society, set up when a group of people came together to help each other buy their own homes, so we recognise how valuable your home and possessions are to you. And that's why:

- we've worked with Royal & Sun Alliance Insurance Ltd (RSA) to bring you Home Insurance. So, together we're here for you when you need us.
- we've worked hard to make sure that the policy's easy to understand so you know exactly how you're covered by your policy, what's covered and what isn't.

And that's what this booklet's for.

We hope you don't ever need to make a claim. But if you do...

...we think it's also important that you're in the hands of people who care. And who know what they're doing. That's why our home insurance isn't just about the cover it provides, it's also about the kind of service you can expect – from our claims specialists and approved tradespeople ready to repair your home or replace your things, through to our home emergency helpline, legal advisers, health advisers and a counselling service.

Your contract is based on the information you've given us. And your policy, which includes this booklet, your Statement of Facts and your Policy Schedule, are all evidence of that contract. Please read all three carefully to check that your cover is right for you and keep them in a safe place.

How to get around

Pages

4	Your cover options
5	Buildings, Contents & Accidental Damage Cover
6	Optional extras cover options
8	Your quick guide to making a claim
9	Help when you need it
11	About your policy
12	Your contract with us
13	Words with special meaning
17	Policy exclusions
19	Policy conditions
22	Buildings Cover - Section 1
28	Contents Cover - Section 2

Pages

35	Garden Cover - Section 3
37	Out & About Cover - Section 4
39	Bicycle Cover - Section 5
40	Home Emergency Cover - Section 6
44	Legal Cover - Section 7
55	How to make a claim
56	How we settle claims for Buildings Cover
57	How we settle claims for Contents Cover, Garden Cover, Out & About Cover, Bicycle Cover and Matching Items Cover
58	Claims conditions
61	How to make a complaint
62	How we use your information
64	Useful phone numbers

Your cover options

You've a range of options, so you can choose the policy that will meet your needs. We've summarised the different types of cover shown on pages 5 to 7. Each one has its own section in this booklet, including exactly what we cover and what we don't.



Buildings, Contents & Accidental Damage Cover

Buildings and Contents Cover can be selected on their own or jointly. While Accidental Damage Cover is an optional extra.



Buildings Cover

Our cover's designed to protect your home's buildings against damage by fire, storm, flood and other similar causes. The policy also covers other permanent structures on your land, like your garage and any outbuildings.

Buildings Cover doesn't include accidental damage cover to any of your buildings, such as breakage of drains and pipes. This is included in the Accidental Damage Optional cover.

Find out more on pages 22-26.



Accidental Damage Cover

By accidental damage we mean sudden, unexpected and visible damage that wasn't caused on purpose. You can add this optional extra to your Buildings Cover and Contents Cover.

With Buildings Accidental Damage Cover, the structure of your home's covered for accidental damage, for example, that caused by DIY accidents or breaking a window.

Contents Accidental Damage Cover protects the contents of your home against accidental damage, such as spilling wine on a carpet or a pet chewing the furniture.

Find out more on pages 26 and 34.

And if you've also chosen Garden Accidental Damage Cover, the contents of your garden, as well as your trees, plants, lawn and similar items will be protected against accidental damage.



Contents Cover

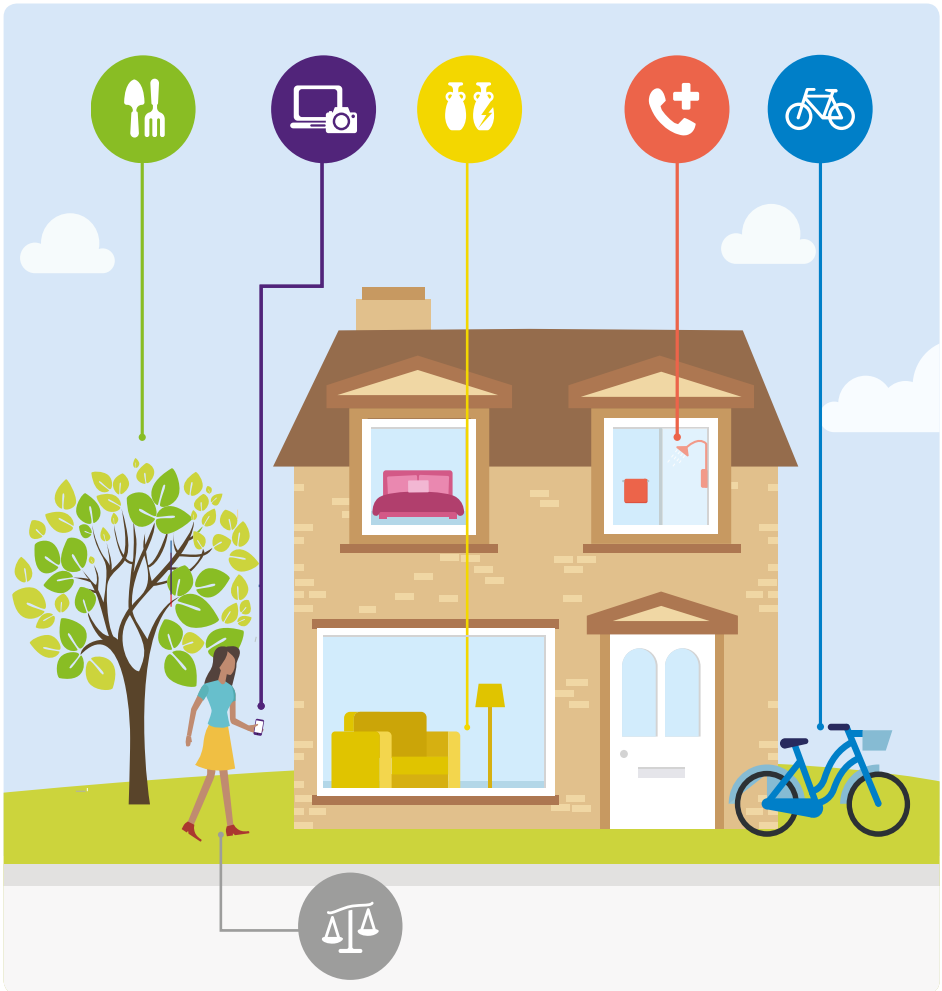
We cover your contents inside your home and garden against loss or damage through theft, fire, flood, storm, escape of water and other similar causes. This includes your household goods, like furniture and carpets, and your personal items such as laptops and clothes.

Contents Cover doesn't include accidental damage cover to any of your contents, such as televisions and computers. This is included in the Accidental Damage Optional Cover.

Find out more on pages 28-34.

Optional extras cover options

You can add our other optional extras to your cover too, for example, covering your trees, plants and lawn in your garden, or your possessions when they're not at home – see below and page 7 for more details.





Garden Cover

We cover garden contents left outside in your garden, including your trees, plants and lawn. They're covered for loss or damage caused by fire, theft, malicious damage or vandalism and other similar causes. You can choose Garden Cover if you've selected Contents Cover.

Find out more on pages 35-36.



Bicycle Cover

We cover your bicycles (as well as electrically powered bicycles and even tricycles and unicycles) and accessories like pumps and lights, whether you're at home or for up to 90 days a year anywhere else in the world. You can choose Bicycle Cover if you've selected Contents Cover.

Find out more on page 39.



Out & About Cover

We cover your possessions anywhere within the British Isles, and for up to 90 days a year anywhere in the world. You're covered against things like dropping your camera in the street, leaving your laptop on a train or losing your luggage on holiday. Out & About Cover can be selected if you've chosen Contents Cover.

Find out more on pages 37-38.



Home Emergency Cover

In a home emergency situation, such as a burst pipe or breakdown of your boiler, we'll give you immediate advice and assistance. And if your home is uninhabitable, we'll pay for overnight accommodation for you and your family. You can select Home Emergency Cover if you've chosen Buildings Cover, Contents Cover or both.

Find out more on pages 40-43.



Matching Items Cover

You can add this optional extra to your Buildings Cover and Contents Cover. If part of a matching set, pair or suite is lost or damaged and we can't repair or replace it with an identical item, we'll pay for the replacement cost of the whole set, pair or suite. So if a kitchen cupboard is damaged and we can't find an exact replacement, we'll pay to replace all the kitchen units.

Find out more on pages 26 and 34.



Legal Cover

If you're faced with a legal issue, we'll cover your legal expenses in a range of situations by paying for a solicitor to act on your behalf. Areas we cover include personal injury, consumer protection, residential issues, employment issues, tax, clinical negligence and legal defence issues. We also provide jury service and court attendance cover.

Find out more on pages 44-54.

Your quick guide to making a claim

We hope you won't need to make a claim. But if you do, here's how, in **four easy steps**:

Buildings Cover, Contents Cover, Garden Cover, Out & About Cover or Bicycle Cover



Help when you need it

When you protect your home or contents with Nationwide Home Insurance, you also have access to our helplines. So, in a difficult situation, we'll be there to help. We offer the following services and you'll find the phone numbers on your Policy Schedule.

24-hour home emergency helpline

Burst pipe? Damaged roof? Broken window? Use the helpline for urgent help with emergencies like these. We'll put you in touch with a skilled, reliable tradesperson who'll be able to carry out repairs for you.

If you've added Home Emergency Cover to your policy and you call the helpline on **0800 145 6070** to tell us about the emergency, we can usually pay the cost of the repair work too. If not, you'll need to pay the tradesperson for their work and any call-out fees.

Legal assistance helpline

You can use this service for confidential legal advice over the phone on any personal legal problem, as long as it's covered by the laws of the member countries of the European Union, the Isle of Man, the Channel Islands, Switzerland or Norway.

If you've selected Legal Cover, you can call our helpline on **0800 145 6080** and use the service to discuss any potential Legal Cover claim.

Counselling

If you're going through difficult times, we can help. Qualified and experienced counsellors can listen to you, talk with you and give you guidance in a range of areas, including marital and relationship problems, bereavement, stress and anxiety.

Tax advice

You can get confidential advice over the phone on personal tax matters. Specialists can give you information and advice on tax problems and the tax implications of a range of topics, such as investments, property, inheritance and pensions.

Health and medical advice

If you need information about general health issues or advice on medical matters, our over-the-phone service is here to help. The service can't give you a personal diagnosis, but you can get advice on allergies, side effects of drugs and how to improve your overall health, as well as information on health services, including NHS dentists.

Please call our Counselling, Tax advice, Health and medical helpline on 0800 145 6080.

Helpline terms and conditions

For the terms and conditions of the legal assistance, counselling, tax, health and medical helpline, see the additional helpline information on your Policy Schedule.



About your policy

Your Nationwide Home Insurance policy is made up of the policy wording, which is included in this booklet, and **your** Policy Schedule and Statement of Facts.

You can find **your** Policy Schedule and Statement of Facts online through **My Home Insurance** at nationwidehomeinsurance.co.uk/myhomeinsurance or in the pack **you** received with this policy booklet. **We've** added some information about them all below so **you** know exactly where to find what **you're** looking for.

Policy wording

The policy wording in this booklet sets out what's included under each type of cover, and what isn't. It also explains how **we** settle claims and includes other important information, such as the policy conditions and how **we** use **your** information.

Your Nationwide Home Insurance policy is underwritten and administered by Royal & Sun Alliance Insurance Ltd. When **we** say 'we', **we** mean Royal & Sun Alliance Insurance Ltd.

We've tried to make the wording as clear as **we** can. Some words and phrases have special meaning when they're used in connection with the policy and **we've** listed and explained these on pages 13 to 16. From this point on, whenever **we** use one of these words it'll be in **bold** type.

There are conditions **you** need to keep to as part of **your** policy, as well as things that are excluded. **We** explain the conditions and exclusions that apply to all parts of the policy on pages 17 to 21.

You can see how **we** settle claims for **Buildings** Cover, **Contents** Cover, Garden Cover, Out & About Cover and **Bicycle** Cover on pages 56 to 57. The process is different for **Home** Emergency Cover and Legal Cover, and **we** explain how **we** settle claims for those options in their specific sections of the booklet.

Policy Schedule and Statement of Facts

Your Policy Schedule shows which types of cover are included with **your** policy. It confirms the amount insured, the premium and other information such

as the **excesses** that apply to **your** cover and the address of **your** home.

To make sure **you're** aware of exactly what **your** insurance covers, it's important to read the policy wording and **your** Policy Schedule carefully. Check the details on **your** Policy Schedule and on **your** Statement of Facts which set out the information **you've** given **us**. If **you** spot a mistake or need to change anything, tell **us** straightaway.

If **you** don't provide correct information or inform **us** of any changes, **your** policy could be adversely affected. In some cases it might not be valid anymore or a claim may be rejected or not fully paid.

When **you** receive **your** policy, **you've** 14 days to make sure the cover is exactly what **you** need. If it isn't, **you** can send back **your** documents and ask **us** to make changes. Or **you** can ask **us** to cancel the policy, in which case **you'd** get a full refund of **your** premium as long as no claim's been made.

We'll send **you** a new Policy Schedule whenever **you** or **we** make a change. Each year before **your** insurance is due for renewal, **we'll** send **you** a new Policy Schedule and a Statement of Facts so **you** can check that the details are still correct and the cover still meets **your** needs. Remember to tell **us** if **you** need to increase the cover value of items shown on **your** Policy Schedule, or if **you** buy new jewellery, watches or any items containing gold, silver or platinum.

If **you've** got any questions about **your** policy, call **our** Customer Services Team on **0800 145 6060**.

Your contract with us

This policy booklet is part of the legal contract between **you** and **us**. The contract is based on the information that **you** gave **us** when **you** applied for **your** insurance. Together, the policy wording, Statement of Facts and **your** Policy Schedule form that contract, so it's best to keep them together.

It's important to read the Changes in **your** circumstances policy condition on page 19. This explains the circumstances when **you** need to tell **us** about changes after **your** policy's been issued.

Our part of the contract is that **we'll** provide the cover set out in this policy booklet for:

- the type or types of cover included on **your** Policy Schedule
- the **insurance period** shown on **your** Policy Schedule.

Your part of the contract is that **you** must:

- pay the premium shown on **your** Policy Schedule
- comply with all the policy conditions explained in this policy booklet.

If **you** don't meet these conditions, **we** may reject or reduce a claim payment or increase **your** premium. In some cases **your** cover may no longer be valid.

Under the laws of the United Kingdom (England, Scotland, Wales and Northern Ireland), both **you** and **we** may choose the law which applies to this contract (to the extent permitted by those laws). Unless **you** and **we** agree otherwise, the law which applies to this contract is the law which applies to the part of the United Kingdom in which **you** live. If **you** live in the Channel Islands or the Isle of Man, the law of the part where **you** live will apply.

We and **you** have agreed that any legal proceedings between **you** and **us** in connection with this contract will only take place in the courts of the part of the United Kingdom in which **you** live, or in the Channel Islands or the Isle of Man if **you** live in one of those. The language used in this policy and any communications relating to it will be English.

This Nationwide Home Insurance policy has been issued by Royal & Sun Alliance Insurance Ltd in the United Kingdom.

Protection against inflation

Some items that **we** cover are protected against inflation. Each year, **we'll** increase the amount they're insured for in line with a recognised index. The items this applies to are specified **valuable** items in **your home**, the total **valuables** limit in **your home**, specified personal possessions under the Out & About Cover and specified bicycles.

We won't charge for any increase in cover until **your** policy renewal, when **your** new premium will be based on the increased sum insured and limits. If an index goes down, for **your** protection **we** won't reduce the sum insured or the limit – unless **you** ask **us** to.

Inflation protection doesn't apply to the overall level of **Buildings** Cover or **Contents** Cover or to any other limits on **your** policy.

Words with special meaning

Some words or phrases have a special meaning when they're used in this policy booklet and **we**'ve listed them here. Whenever **we** use one of them, it'll be in **bold** type.

If **you**'ve chosen Legal Cover, please also see pages 45 to 46 for details of more words with special meaning that apply to that cover.

Word	Meaning
Accidental damage	Sudden, unexpected and visible damage which hasn't been caused on purpose.
Bicycle(s)	Any bicycle , tricycle or unicycle. This includes electrically powered bicycles and their accessories, but not any other motorised or electric vehicles of any kind.
Buildings	<p>Your home, drives, walls, patios, paved terraces, footpaths, tennis courts, fixtures and fittings (examples below), fixed solar panels, permanently fixed alarm systems, drains, pipes, cables, underground tanks, fences, hedges that form the boundary of your home, gates, swimming pools and any items permanently fixed into the ground such as hot tubs, statues, garden ponds, fountains, pergolas and gazebos.</p> <p>Buildings Cover doesn't include aerials or satellite receiving equipment.</p> <div style="background-color: #0056b3; color: white; padding: 10px; border-radius: 10px; margin-top: 10px;"> <p>Examples of fixtures and fittings are:</p> <ul style="list-style-type: none"> • laminated flooring (but not fitted carpets which are covered under Contents Cover if that's included in your policy) • fitted kitchen units including fixed hobs in units • fitted bedroom furniture • permanently wired and fixed lighting. </div>
Business equipment	<p>Computer, telecoms and office equipment, office furniture and stationery.</p> <p>Business equipment doesn't include business stock and we don't cover:</p> <ul style="list-style-type: none"> • the cost of replacing paper records, except for their value as stationery, or • any loss or erasure of records, data, programs and software, or if they're damaged, distorted or corrupted.

Word	Meaning
<p>Contents</p>	<ul style="list-style-type: none"> • Household goods • Bicycles • Valuables • Personal money • Business equipment • Garden equipment and garden furniture • Portable personal items including clothing and personal items worn or carried. Examples include cameras, camcorders, sports equipment, laptops, binoculars, mobile phones, luggage, bags, camping equipment, electric wheelchairs and invalid carriages, spectacles, contact lenses, false teeth (but not crowned teeth or bridgework), artificial limbs and hearing aids • Home entertainment equipment such as computers, televisions, other audio and video equipment, aerials and satellite receiving equipment • Musical instruments • Coin, medal and stamp collections • Documents including deeds, bonds and securities. <p>Contents doesn't include:</p> <ul style="list-style-type: none"> • Motor and electric vehicles of any kind (except for ride-on lawnmowers, electric invalid carriages or wheelchairs, electrically powered bicycles, children's electrically powered toys and pedestrian controlled vehicles such as electrically powered golf trolleys) • Boats (other than hand-propelled boats and toys), hovercraft and wet bikes such as jet skis • Aircraft, unmanned aerial vehicles, hang-gliders and paragliders • Sand and wind yachts • Trains (apart from models) • Caravans and trailers • Any parts or accessories of any of the items above (except for removable entertainment or navigation equipment while it's removed) • Business stock and money used for business purposes • Fixtures and fittings (apart from fixed tenants' improvements and internal decorations).

Word	Meaning
Excess	The first part of any claim that you must pay. The excess amount is shown on your Policy Schedule.
Flood	<p>A rapid build-up or sudden release of water, from any source external to your home or land belonging to your home, which enters your home or land belonging to your home:</p> <ul style="list-style-type: none"> • at or below ground level; or • above ground level provided that part of the body of water enters your home at ground level; and • does so with a volume, weight or force which is substantial and abnormal. <p>Flood doesn't mean the gradual seepage of water into your home such as rising damp or a rise in the water table (the level below which the ground is completely saturated with water).</p>
Garden equipment and garden furniture	Items designed to be used or kept in a garden such as lawnmowers, gardening tools, garden furniture and ornaments, and unfixed equipment such as children's play equipment, temporary gazebos, water features, statues, pots, lights and barbecues.
Heave	Upward and/or lateral movement of the site on which the buildings stand caused by swelling of the ground.
Home	<p>The house, bungalow or flat at the address shown on your Policy Schedule, its outbuildings, including attached and detached garages, annexes, conservatories, sheds and greenhouses.</p> <p>Home doesn't include any parts of your home used for any trade, professional or business purposes except for office work.</p>
Household goods	Items designed for use in your home including furniture, curtains, carpets (but not laminated floors), blinds, cushions, rugs, throws, linen, towels, lamps, ornaments, paintings, unfixed statues, indoor plants, works of art, pots and pans, plates, cutlery, crockery, food and drink, and freestanding white goods such as microwaves, ovens, fridges, freezers, dishwashers and washing machines.
Insurance period	The period shown on your Policy Schedule and any further period for which you've paid or agreed to pay and we've accepted or agreed to accept your premium.
Landslip	Downward movement of sloping ground.

Word	Meaning
Money	Current bank notes and coins, stamps, cheques, electronic cash pre-payment cards, savings certificates, gift cards and tokens, postal and money orders, phone cards or vouchers, traveller's cheques, Premium Bonds, parking, luncheon and retail vouchers and season or travel tickets. Money doesn't include money used or held for any trade, professional or business purposes.
Policyholder	The person or persons named as policyholder on your Policy Schedule.
Subsidence	Downward movement of the site on which the buildings stand by a cause other than the weight of the buildings themselves.
Unoccupied	When your home is not lived in for more than 60 days in a row by your family or by anyone who has your permission. By 'lived in we mean activities, which must include bathing, cooking, eating and sleeping, all of which are frequently carried out in your home .
Valuable(s)	Jewellery, watches and items containing gold, silver or platinum.
We/our/us	Royal & Sun Alliance Insurance Ltd.
You/your	The person or persons named as policyholder on your Policy Schedule.
Your family	You , or any of the following people, as long as they normally live with you : <ul style="list-style-type: none"> • Your husband, wife or partner • Your children (including foster children and adopted children) • Your relatives • A partner, husband or wife of your children • Your domestic employees – someone employed to carry out domestic duties associated with your home, for example, a nanny or carer.

Policy exclusions

The following exclusions apply to all the types of cover available with **your** policy.

<p>Cyberattack</p>	<p>Any loss, damage, liability, claim, demand, cost (including legal costs) or expense of any kind directly or indirectly caused by, resulting from or in connection with a cyberattack which is targeted or brought against a public or private utility company or network operator of any kind (including without limitation gas, electricity, water and sewerage), or local, national or multinational governmental authority, agency or other public body.</p> <p>For the purposes of this exclusion, “cyberattack” means any assault or attempt to expose, alter, disable, destroy, steal or gain unauthorised access by any person or organisation (including cybercriminals) using one or more computers or devices against a single or multiple computers or networks, systems or infrastructure.</p>
<p>Existing or deliberate damage or illegal activities</p>	<p>Any loss, damage, liability, cost or expense of any kind:</p> <ul style="list-style-type: none"> • occurring, or arising from an event occurring before the insurance period starts, or • caused deliberately by your family, or • caused as a result of the buildings being used for illegal activity by your family.
<p>Failure of computers and electrical equipment</p>	<p>Damage or loss directly or indirectly due to:</p> <ul style="list-style-type: none"> • any computer or other electrical equipment or component failing to correctly recognise any date as its true calendar date, or • computer viruses.
<p>Pollution or contamination</p>	<p>Any claim or expense of any kind directly or indirectly caused by pollution or contamination, or arising from it. That’s unless it was caused by a sudden unexpected incident or oil or water escaping from a fixed oil or fixed water installation, which occurred during any insurance period and wasn’t the result of an intentional act.</p> <p>We class all pollution or contamination which arises from one incident as having occurred at the same time as that incident took place.</p>
<p>Radioactive contamination</p>	<p>Any expense, legal liability or any loss or damage to property directly or indirectly caused by, or contributed to, by:</p> <ul style="list-style-type: none"> • ionising radiation or radioactive contamination from any nuclear fuel or waste which results from the burning of nuclear fuel, or • the radioactive, toxic, explosive or other dangerous properties of nuclear machinery or any part of it.
<p>Sonic bangs</p>	<p>Any loss, damage, liability, cost or expense of any kind caused directly or indirectly by any flying object travelling at or above the speed of sound.</p>
<p>Terrorism</p>	<p>Any loss, damage, liability, cost or expense of any kind directly or indirectly caused by, resulting from, or in connection with, any act of terrorism.</p> <p>For the purpose of this exclusion, ‘terrorism’ means the use, or threat of use, of biological, chemical, radiological and/or nuclear force or contamination by any person(s), whether acting alone, or on behalf of, or in connection with, any organisation(s) or government(s), committed for political, religious, ideological or similar purposes, including the intention to influence any government(s) or put any section of the public in fear.</p>

Uninsurable risks	<p>Any loss, damage, liability, cost or expense of any kind directly or indirectly caused by or resulting from:</p> <ul style="list-style-type: none"> • any damage that occurs over time as a result of normal use or ageing including fading, corrosion, rusting, damp, decay, frost, fungus, mould, condensation or deterioration • rot, unless it's caused directly by an escape of water incident specifically covered by this policy • insects or moths • any reduction in an item's value caused by repairing your contents, or a drop in the market value of your home caused by rebuilding or repairing damage to your buildings. <p>Any loss, damage, liability, cost or expense of any kind directly or indirectly caused by, or resulting from, the following (except as covered by Home Emergency Cover if you've chosen this for your policy):</p> <ul style="list-style-type: none"> • any wild small mammal or bird (but not pets) that causes damage as part of its ordinary nature such as nesting or feeding • mechanical, electrical or electronic fault or breakdown • poor or faulty design, workmanship or materials.
War risks	<p>Any loss, damage, liability, cost or expense of any kind caused directly or indirectly by war, invasion or revolution.</p>

Your policy doesn't cover everything that can happen. For example, normal use or ageing, maintenance of **your home** and routine decoration aren't included. Here are some other examples:

Under Contents Cover you aren't covered for:

- **your** curtains fading in sunlight
- breakdown of appliances such as a television, **your** washing machine not working properly or an item reaching the end of its serviceable life
- **your** carpet wearing out and becoming threadbare.

And Buildings Cover doesn't include:

- rusted gutters, slipped or loose tiles, slates or rendering or decayed or rotten window frames – unless they're damaged by an event covered under **your** policy.

If **you** don't keep **your home** and belongings in good condition, **you** may find that damage has been caused by normal use or ageing or lack of maintenance, or that loss or damage has happened gradually over time. These aren't things **your** insurance covers.

Policy conditions

As part of **your** contract with **us**, **you** and **your family** must meet the policy conditions. **We** explain these here. If **you've** chosen Legal Cover, **you** can find details of other conditions which apply to that cover on pages 51 and 52.

If **you** don't meet these conditions, **we** may reject a claim or reduce a claim payment. In some circumstances **your** policy may not be valid.

Taking care	Your family must take all reasonable steps to avoid incurring liability and prevent loss or damage to everything covered by this insurance, and to keep all the property insured in good condition and in good repair.
Changes in your circumstances	<p>So that we can ensure we've got you fully covered you'll need to let us know if during the year your circumstances change or you need to change any of the information you've provided to us. You can do this using the contact details shown on your Policy Schedule.</p> <p>You must tell us within 30 days as soon as you know about any of the following changes:</p> <ul style="list-style-type: none">• an increase in the value of the items shown on your Policy Schedule• any changes to the information you've previously provided to us and shown on the most recent Statement of Facts document sent to you• you're going to move home permanently. <p>There's no administration charge for changing your cover but we may reassess your cover, terms and the price when we're told about changes in your circumstances. If you don't tell us about changes or give us incorrect information, the wrong terms may be quoted, a claim might be rejected or a payment could be reduced. In certain circumstances your policy might be invalid, and you may not be entitled to a refund of the premium.</p>

Fraud	<p>If your family, or anyone acting on behalf of you or your family, uses dishonesty, exaggeration or false documentation to obtain or support:</p> <ul style="list-style-type: none"> • a claims payment under your policy, or • cover for which you do not qualify, or • cover at a reduced premium <p>all benefits under this policy will be lost, the policy may be invalid, you may not be entitled to have your premium refunded, and legal action may be taken against you.</p>
Transferring your interest in the policy	<p>You can't transfer your interest in this policy to anyone else without our written permission.</p>
Cancelling the policy	<p>If you wish to cancel your policy, please write to us or call us. You can find our contact details on your Policy Schedule.</p> <p>If you cancel the policy, you may be entitled to a refund of the premium as long as no claim has been made during the current insurance period.</p>
Cancellation by you within the first 14 days	<p>We'll refund the premium if you cancel the policy within:</p> <ul style="list-style-type: none"> • 14 days from the cover start date; or • 14 days from getting your documents (whichever is later). <p>This is as long as you haven't made a claim during the current insurance period.</p>
Cancellation by you after the first 14 days	<p>We'll refund the premium for the remainder of the current insurance period if you cancel the policy:</p> <ul style="list-style-type: none"> • more than 14 days after the cover start date; or • more than 14 days after you received your documents (whichever is later). <p>This is as long as you haven't made a claim during this period.</p>
Where we cancel your policy	<p>We may cancel your policy for the reasons explained in the Changes in your circumstances condition on page 19 and the Fraud condition at the top of this page.</p> <p>We may also cancel your policy if we identify serious grounds for doing so, including but not limited to:</p> <ul style="list-style-type: none"> • failure to provide us with information we've requested that's directly relevant to your cover or any claim • the use or threat of violence or aggressive behaviour against our staff, contractors or property • the use of foul or abusive language, or • nuisance or disruptive behaviour. <p>In these circumstances we'd contact you at your last known address and seek to resolve the matter with you. If a solution can't be agreed, we may cancel your policy by giving you 14 days' notice.</p> <p>This won't affect your right to make a claim for any event that happened before the cancellation date.</p> <p>If we cancel your policy, we'll refund premiums already paid for the remainder of the current insurance period, as long as no claim has been made during this period.</p> <p>We also reserve the right to terminate the policy if there's a default in the instalment payments due under any Schedule of Payments. We'd give you 14 days' notice at your last known address.</p>

<p>Cancelling monthly premium instalments</p>	<p>Your policy has a normal insurance period of 12 months and your legal contract with us is for this period, but you may be paying your annual premium in monthly instalments.</p> <p>If you want to stop paying monthly, but continue with your policy, you'll need to call us on 0800 145 6060. We can then tell you what you'll have to pay for the rest of the insurance period and by when.</p> <p>If this amount isn't paid by that date, all cover under your policy will be cancelled from that date. If you've made a claim, or one has been made against you, before that date and during the current insurance period, you would need to pay the balance of the full annual premium.</p> <p>We reserve the right to cancel the policy if there's a default in the instalment payments due.</p>
<p>Financial sanctions</p>	<p>We won't provide any cover or be liable to provide any indemnity, payment or other benefit under this policy to the extent that the provision of such cover, indemnity, payment or other benefit 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, United States or other country of policy issue.</p> <p>If any such resolution, sanction, law or regulation takes effect during the insurance period, we may cancel this policy immediately by giving you written notice at your last known address.</p>



Buildings Cover – Section 1

This section shows **you** the cover **we** provide for **your buildings**.

Your Policy Schedule will show if **you**'ve chosen **Buildings Cover**. If **you** haven't, but **you**'d like to add it to **your** policy, please give **us** a call on **0800 145 6060**.

You can find **your** Policy Schedule online through **My Home Insurance** at nationwidehomeinsurance.co.uk/myhomeinsurance or in the pack **you** received with this policy booklet.

What we cover		What we don't cover
Damage to your buildings caused by the following:		Anything set out in the policy exclusions on pages 17 and 18. The policy excess shown on your Policy Schedule applies to all types of cover except 4, 9, 13 and 18 below.
1	Fire, lightning, explosion, earthquake or smoke.	
2	Storm or flood . A storm will involve very strong winds powerful enough to cause structural damage to homes within its path. It's usually accompanied by torrential rainfall, hail or heavy snow. Damage caused by normal weather conditions commonly experienced in the UK is often the result of normal use or ageing or lack of maintenance and isn't covered.	Damage to fences, hedges or gates.
3	Damage to water or oil pipes and tanks caused by the water or oil freezing.	Damage while your home is unoccupied .
4	Water escaping from washing machines, dishwashers, fixed water or fixed heating systems.	The escape of water excess shown on your Policy Schedule. Damage while your home is unoccupied . Damage to the appliance or system which the water escapes from, unless that damage was caused by freezing. Damage by water escaping which results in subsidence , movement, settlement or shrinkage of any part of your buildings or of the land belonging to your buildings .
5	Oil escaping from a fixed heating system.	Damage while your home is unoccupied . Damage to the appliance or system which the oil escapes from, unless that damage was caused by freezing.
6	Riot or public unrest.	

What we cover		What we don't cover
7	Malicious damage or vandalism.	Loss or damage while your home is: <ul style="list-style-type: none"> • unoccupied • lent, let or sublet to anyone other than your family unless force and violence has been used to get into or out of your home.
8	Theft or attempted theft.	Loss or damage while your home is: <ul style="list-style-type: none"> • unoccupied • lent, let or sublet to anyone other than your family unless force and violence has been used to get into or out of your home.
9	Subsidence or heave of the site on which your buildings stand or of land belonging to your buildings . Landslip.	The subsidence, heave or landslip excess shown on your Policy Schedule. Damage to patios, paved terraces, footpaths, tennis courts, swimming pools, hot tubs, garden ponds, statues and fountains permanently fixed into the ground, drains, septic tanks, pipes and cables, central heating fuel storage tanks, drives, walls, fences, hedges and gates – unless your home is damaged by the same cause and at the same time. Damage to solid floors or damage caused by solid floors moving – unless the foundations of the outside walls of your home are damaged by the same cause and at the same time. Damage caused by structures bedding down or settlement of newly made up ground. Damage caused by the coast or a riverbank being worn away. Damage caused by or from demolition, alteration or repair to your home .
10	Falling trees or branches.	Damage to fences, hedges or gates. The cost of removing a fallen tree or branch if it hasn't damaged your buildings .
11	Falling aerials or satellite receiving equipment, their fittings or masts.	
12	Collisions involving vehicles, aircraft or anything dropped from them. Collision involving animals.	Damage by pets.

Your Buildings Cover also includes the following extras:

What we cover		What we don't cover
13	<p>Locks and keys.</p> <p>Accidental damage to the locks of the outside doors of your home.</p> <p>Loss of the keys to the outside doors of your home.</p> <p>Accidental damage to the locks of, or loss of the keys to safes or alarms in your home.</p> <p>We'll pay for the replacement of the lock mechanism or to change the locks. The most we'll pay is the locks and keys limit shown on your Policy Schedule.</p>	<p>The locks and keys excess shown on your Policy Schedule.</p>
14	<p>Alternative accommodation.</p> <p>If your home is uninhabitable as a result of damage to your buildings caused by an event covered under your policy, or if your home's occupied by squatters, we'll pay:</p> <ul style="list-style-type: none"> the additional cost of similar short-term accommodation for your family, including accommodation for any pets living with you rent you'd have received but have lost, including ground rent. <p>The most we'll pay is the alternative accommodation limit shown on your Policy Schedule.</p>	<p>Any costs your family have to pay once your home is fit to live in again.</p> <p>Any costs you agree to pay without first getting our written permission.</p>
15	<p>Emergency services.</p> <p>We'll pay for any damage the emergency services cause to your buildings while getting into or out of your home to deal with an emergency.</p> <p>We'll also pay for any re-landscaping of your garden at your home needed as a result of damage caused by the emergency services attending to an emergency.</p>	
16	<p>Cover while you're selling your home.</p> <p>If you're selling your home and it suffers any damage between exchange and completion, we'll pay the benefit to the buyer once the sale goes through.</p> <p>This cover only applies if your home is damaged by an event covered under the Buildings Cover of your policy.</p>	<p>This cover doesn't apply if the buyer or someone acting for them has already arranged buildings insurance for the home.</p>

What we cover	What we don't cover
<p>17 Trace and access.</p> <p>Finding a leak: if it's necessary to remove and replace any part of your buildings to find the source of a water or oil leak from a heating or water system, we'll pay the cost.</p> <p>The most we'll pay is the trace and access limit shown on your Policy Schedule.</p> <div style="background-color: #0056b3; color: white; padding: 10px; border-radius: 10px; margin: 10px 0;"> <p>For example, we'll pay for the cost of removing and replacing any flooring to trace and gain access to a leaking pipe.</p> <p>Repairing the source of the leak is only covered if the damage was caused by damage covered under your policy, for example, by a frozen pipe.</p> </div>	
<p>18 Your legal liability as a property owner.</p> <p>We'll cover your family's legal liability for damages and costs to others which results in:</p> <ul style="list-style-type: none"> • accidental death, disease, illness or accidental physical injury to anyone • accidental damage to physical property caused by any single event occurring during the insurance period where your family's legal liability is: <p>a) as owner of your buildings and land belonging to it</p> <p>b) a result of your ownership of any home previously lived in by you and insured by us. This covers any liability you face because of Section 3 of the Defective Premises Act 1972 or Section 5 of the Defective Premises (Northern Ireland) Order 1975, as long as you don't have this cover under any other policy.</p> <p>The most we'll pay is the property owner's legal liability limit shown on your Policy Schedule, plus defence costs agreed by us in writing.</p>	<p>Anything owned by your family, or anything that's your family's legal responsibility.</p> <p>Injury, death, disease or illness to any member of your family (other than your domestic employees such as nannies or carers who normally live with you).</p> <p>Liability arising from any employment, trade, profession or business of any of your family.</p> <p>Liability accepted by any of your family under any agreement, unless the liability would exist without the agreement.</p> <p>Liability covered by any other policy.</p> <p>Liability arising from The Party Wall etc. Act 1996.</p> <p>b) Any home previously owned and occupied by you in which you still hold legal title or have an interest.</p> <p>Any incident that happens more than seven years after the last day of the last insurance period we provided for a home owned and occupied by you.</p>

Did **you** know? It's the occupier not the owner who's normally liable for accidents at **your home**. If **you're** the occupier, **you** can protect **yourself** against third party liability claims by choosing separate cover that usually comes as part of a **home contents** insurance policy.



If **your** Policy Schedule says '**Buildings Accidental Damage** included' then **your** cover also includes the following extras:

What we cover		What we don't cover
19	<p>Accidental damage to your buildings.</p>	<p>Damage by any cover listed elsewhere in the Buildings Cover and which is specifically excluded under that cover.</p> <p>Accidental damage caused by the gradual seepage of water into your home, such as rising damp or a rise in the water table (the level below which the ground is completely saturated with water).</p> <p>Accidental damage caused to drains and pipes providing services to or from your home.</p>
20	<p>Accidental breakage of drains and pipes used to provide services to or from your home, which your family is legally responsible for.</p> <p>If a drain or pipe is blocked and normal methods of removing it are unsuccessful, such as rodding or jetting between the main sewer and your home, we'll then pay the cost of breaking into and repairing the pipe.</p>	<p>Damage by any cover listed elsewhere in the Buildings Cover and which is specifically excluded under that cover.</p>



If **your** Policy Schedule says '**Buildings Matching Items** included' then **your** cover also includes the following extra:

What we cover		What we don't cover
21	<p>Matching items.</p> <p>If part of a matching set, pair or suite is lost or damaged by an event covered under your Buildings Cover and we can't repair it or replace it with an item of the same colour, make, model, material and size, we'll pay the cost of replacing the whole matching set, pair or suite, including any undamaged parts.</p> <div style="background-color: #0056b3; color: white; padding: 10px; border-radius: 10px; margin-top: 10px;"> <p>So, for example, if you damage a kitchen cupboard and we can't replace it with an identical unit, we'll replace all the kitchen units.</p> </div>	<p>The cost of replacing all undamaged parts of a matching set, pair or suite where the cost of repairing or replacing the lost or damaged part is below the policy excess.</p>





Contents Cover – Section 2

This section shows **you** the cover **we** provide for **your contents**.

Your Policy Schedule will show if **you've** chosen **Contents** Cover. If **you** haven't but **you'd** like to add it to **your** policy, please give **us** a call on **0800 145 6060**.

You can find **your** Policy Schedule online through **My Home Insurance** at nationwideinsurance.co.uk/myinsurance or in the pack **you** received with this policy booklet.

If **you'd** like to protect items outside **your home**, **you** can choose from the following optional extras which are explained in sections 3 to 5:

- Garden Cover for additional items in **your** garden including **your** trees, shrubs, hedges, bushes, plants and lawn
- Out & About Cover for possessions **you** take with **you** away from **your home**. For cover for accidental loss of **contents** in or away from **your home**, this optional extra needs to be selected.
- **Bicycle** Cover for **your bicycles** when they're away from **your home**.

What we cover		What we don't cover
<p>Loss of, or damage to, contents inside your home which are:</p> <ul style="list-style-type: none"> • owned by your family, or • your family's responsibility under contract, for example, hiring furniture or glasses for a special event, or • visitors' personal possessions. <p>The most we'll pay for valuables is the valuables total limit and single item limit shown on your Policy Schedule, unless a particular item is specified on your Policy Schedule.</p> <p>The most we'll pay for money in the home, visitors' personal possessions or business equipment are the relevant limits shown on your Policy Schedule.</p> <p>We also cover loss of, or damage to, your contents while they're in the open on the land belonging to your home. The most we'll pay is the contents in the open limit shown on your Policy Schedule.</p> <p>We cover loss or damage caused by the following:</p>		<p>Anything set out in the policy exclusions on pages 17 and 18.</p> <p>The policy excess shown on your Policy Schedule applies to all types of cover except 3, 14, 15, 18, 19 and 26 below.</p> <p>Your Policy Schedule also shows you:</p> <ul style="list-style-type: none"> • the money in the home excess for your personal money • the visitors' personal possessions excess • the contents in the open excess.
1	Fire, lightning, explosion, earthquake or smoke.	
2	Storm or flood .	
3	Water escaping from washing machines, dishwashers, fixed water or fixed heating systems.	<p>The escape of water excess shown on your Policy Schedule.</p> <p>Loss or damage while your home is unoccupied.</p> <p>Loss of, or damage to, the appliance or system which the water escapes from.</p>

What we cover		What we don't cover
4	Oil escaping from a fixed heating system.	Loss or damage while your home is unoccupied . Loss of, or damage to, the appliance or system which the oil escapes from.
5	Riot or public unrest.	
6	Malicious damage or vandalism.	Loss or damage while your home is: <ul style="list-style-type: none"> • unoccupied • lent, let or sublet to anyone other than your family unless force and violence has been used to get into or out of your home.
7	Theft or attempted theft using force and violence to get into or out of your home . The most we'll pay for theft from outbuildings and from detached garages is the theft from outbuildings limit shown on your Policy Schedule.	Loss or damage while your home is unoccupied .
8	Theft or attempted theft not using force and violence to get into or out of your home . The most we'll pay for theft from outbuildings and from detached garages is the theft from outbuildings limit shown on your Policy Schedule.	Loss or damage while your home is: <ul style="list-style-type: none"> • unoccupied • lent, let or sublet to anyone other than your family. Loss by deception – unless the only deception was someone tricking their way into your home . Loss of money .
9	Subsidence or heave of the site on which the buildings stand or of land belonging to the site. Landslip .	Loss or damage caused by the coast or a riverbank being worn away. Loss or damage caused by or from demolition, alteration or repair to your home .
10	Falling trees or branches.	
11	Falling aerials or satellite receiving equipment, their fittings or masts.	
12	Collisions involving vehicles, aircraft or anything dropped from them. Collisions involving animals.	Loss or damage by pets.

Your Contents Cover also includes the following extras:

13	<p>Special events.</p> <p>We'll increase your Contents Cover by the special events limit shown on your Policy Schedule during the 30 days before and 30 days after:</p> <ul style="list-style-type: none"> • Christmas or other religious festival • the birth of a child in your family • a birthday, anniversary, wedding day or civil partnership ceremony of you or any member of your family; <p>for contents purchased for the event.</p> <p>That's as long as this is within the insurance period shown on your Policy Schedule.</p> <p>The most we'll pay is the special events limit shown on your Policy Schedule.</p>	
----	--	--

What we cover		What we don't cover
14	<p>Locks and keys.</p> <p>Accidental damage to the locks of the outside doors of your home.</p> <p>Loss of the keys to the outside doors of your home.</p> <p>Accidental damage to the locks of, or loss of the keys to, safes or alarms in your home.</p> <p>We'll pay for the replacement of the lock mechanism or to change the locks. The most we'll pay is the locks and keys limit shown on your Policy Schedule.</p>	<p>The locks and keys excess shown on your Policy Schedule.</p>
15	<p>Accidental loss of metered water, liquid petroleum gas or oil at your home.</p> <p>The most we'll pay is the accidental loss of metered water, liquid petroleum gas or oil limit shown on your Policy Schedule.</p>	<p>The accidental loss of metered water, liquid petroleum gas or oil excess shown on your Policy Schedule.</p> <p>Loss or damage while your home is unoccupied.</p>
16	<p>Temporary removal.</p> <p>Loss or damage to contents which are:</p> <ul style="list-style-type: none"> • owned by your family • owned by a dependant relative • your family's or dependant relative's responsibility under contract (for example, if you hire furniture or glasses for a special event) anywhere in the British Isles when they're being moved to or from, or while temporarily kept inside: • any private dwelling where your family's living • a building where your family's working or studying • a hospital, care home, nursing home or a hospice where your dependant relative's staying • a locked bank safety deposit. <p>We cover loss or damage caused by:</p> <ul style="list-style-type: none"> • fire, lightning, explosion, earthquake or smoke • storm or flood 	<p>The policy excess shown on your Policy Schedule – unless the damage was caused by escape of water in which case the escape of water excess shown on your Policy Schedule applies.</p> <p>Loss of money.</p> <p>Any amount exceeding the:</p> <ul style="list-style-type: none"> • temporary removal limit shown on your Policy Schedule • the student limit shown on your Policy Schedule • the dependant relatives limit shown on your Policy Schedule.

What we cover	What we don't cover
<p>16 cont</p> <ul style="list-style-type: none"> • theft or attempted theft using force and violence to get into or out of the premises where the contents are temporarily kept • water escaping from washing machines, dishwashers, fixed water systems or fixed heating systems. Oil escaping from a fixed heating system • riot or public unrest • collisions involving vehicles, aircraft or anything dropped from them, or collisions involving animals • falling trees or branches • falling aerials or satellite receiving equipment, their fittings or masts • malicious damage or vandalism. <div data-bbox="176 823 568 1129" style="background-color: #e91e63; color: white; padding: 10px; border-radius: 10px;"> <p>We cover your possessions that you have with you while you re temporarily living, working or studying away from your home. And we cover your dependant relative s possessions while they re temporarily in hospital or a care home.</p> <p>You can also cover your contents for accidental loss or damage while they re outside your home with our Out & About Cover. Take a look at pages 37 and 38 for more details.</p> </div>	<p>Loss or damage if the premises where the contents are temporarily kept are left for more than 60 days in a row without any person residing, living, working or studying there.</p> <p>Loss or damage if the premises where the contents are temporarily kept are left for more than 60 days in a row without any person residing, living, working or studying there.</p> <p>Loss or damage by pets.</p> <p>Loss or damage if the premises where the contents are temporarily kept are left for more than 60 days in a row without any person residing, living, working or studying there.</p> <p>Loss or damage unless force and violence has been used to get into or out of the premises where the contents are temporarily kept.</p>
<p>17</p> <p>Alternative accommodation.</p> <p>If your home is made uninhabitable as a result of damage to your contents caused by an event covered under your policy, we'll pay:</p> <ul style="list-style-type: none"> • the additional cost of similar short-term accommodation for your family, including accommodation for any pets living with you • the cost of temporary storage of your contents. <p>The most we'll pay is the alternative accommodation limit shown on your Policy Schedule.</p>	<p>Any costs your family have to pay once your home is fit to live in again.</p> <p>Any costs you agree to pay without first getting our written permission.</p>

What we cover		What we don't cover
18	<p>Documents.</p> <p>The cost of replacing deeds and documents as a result of loss or damage caused by an event covered under your policy while they're:</p> <ul style="list-style-type: none"> • in your home • locked inside a bank safety deposit or solicitor's strongroom anywhere in the world. <p>Documents are covered for the cost of reprinting only. The most we'll pay is the documents limit shown on your Policy Schedule.</p>	<p>The documents excess shown on your Policy Schedule.</p>
19	<p>Food in your freezer or fridge.</p> <p>The cost of replacing food in your freezer or fridge in your home that's been spoilt by an accidental change in temperature in your freezer or fridge.</p> <p>The most we'll pay is the food in your freezer or fridge limit shown on your Policy Schedule.</p>	<p>The food in your freezer or fridge excess shown on your Policy Schedule.</p> <p>Loss or damage by an electricity or gas supplier deliberately cutting off or reducing the supply to your home.</p>
20	<p>Tenants' liability.</p> <p>If you're legally liable for damage to your home under the terms of your tenancy agreement (as a tenant but not as owner, leaseholder or landlord) we'll provide covers 1 to 12 of our Buildings Cover. See pages 22 and 23 for more detail.</p> <p>The most we'll pay is the tenants' liability limit shown on your Policy Schedule.</p>	<p>Damage by any cover listed elsewhere in the Buildings Cover and which is specifically excluded under that cover.</p>
21	<p>Tenants' improvements.</p> <p>We'll pay for damage to fixed tenants' improvements and fixed internal decorations in your home which you have added as a tenant of the home caused by covers 1 to 12 of this section plus cover 27 if Contents Accidental Damage cover has been selected. See pages 28, 29 and 34 for more detail.</p> <div style="background-color: #e91e63; color: white; padding: 10px; border-radius: 10px; margin-top: 10px;"> <p>Examples of fixed tenants improvements are:</p> <ul style="list-style-type: none"> • laminate flooring that you have fitted to your home • replacing a bathroom suite or kitchen cupboards. <p>Examples of fixed internal decorations are:</p> <ul style="list-style-type: none"> • the paint and wallpaper that you've used to decorate your home. </div>	<p>Damage by any cover listed elsewhere in the Contents Cover and which is specifically excluded under that cover.</p>
22	<p>Emergency services.</p> <p>We'll pay for any damage the emergency services cause to your contents while getting into or out of your home to deal with an emergency.</p>	
23	<p>Permanent household removal and temporary storage.</p> <p>Accidental loss or damage while moving your contents from your home to your new permanent home within the British Isles. This includes while your contents are kept inside temporary storage for up to seven days in a row.</p>	<p>Loss or damage to china, glass, pottery or other fragile items, unless they've been packed by professional packers.</p>

What we cover		What we don't cover
24	<p>Moving home.</p> <p>While you're moving home to a new permanent home within the British Isles, we'll cover your contents at both addresses for up to 90 days in a row.</p>	<p>This cover doesn't apply if you've got separate insurance for your contents at your new address.</p>
25	<p>Data downloads.</p> <p>The cost of replacing non-recoverable music, film or electronic data bought and legally downloaded by your family from a legitimate website if it's lost as a result of loss or damage caused by an event covered under your policy.</p> <p>The most we'll pay is the data downloads limit shown on your Policy Schedule.</p>	<p>The cost of remaking or recreating any unavailable music, film or electronic data.</p>
26	<p>Legal liability.</p> <p>We cover your family's legal liability:</p> <ul style="list-style-type: none"> • as occupier of your home and its land • as individuals, wherever you or your family are in the world • as an employer to any of your family's domestic employees, for example, a carer or nanny. <p>We agree to pay damages and costs to others which arise from any single event occurring during the insurance period which results in:</p> <ul style="list-style-type: none"> • accidental death, disease, illness or accidental physical injury to anyone • accidental damage to physical property. <p>The most we'll pay is the occupiers', personal or employers' liability limit shown on your Policy Schedule, plus defence costs agreed by us in writing.</p> <div style="background-color: #e91e63; color: white; padding: 10px; margin-top: 10px;"> <p>If you employ someone under a contract of service, you may need more specific Employers' Liability Cover by law under the Employers' Liability (Compulsory Insurance) Act 1969.</p> <p>If you think you may be affected by this, we strongly suggest you seek professional advice.</p> </div> <div style="background-color: #e91e63; color: white; padding: 10px; margin-top: 10px;"> <p>As owner of your home you may become legally liable for accidents involving your buildings as owner, not as occupier. To protect yourself against third party liability claims as owner, you can get separate cover which is usually supplied as part of a home buildings insurance policy.</p> </div>	<p>Anything owned by your family, or anything that's your family's legal responsibility.</p> <p>Injury, death, disease or illness to any member of your family (other than your domestic employees such as nannies or carers who normally live with you).</p> <p>Liability arising from any employment, trade, profession or business of any of your family.</p> <p>Liability arising from any of your family passing on any disease or virus.</p> <p>Liability arising from the ownership or use of:</p> <ul style="list-style-type: none"> • motor and electric vehicles of any kind (except for ride-on lawnmowers, electric invalid carriages or wheelchairs, electrically powered bicycles, children's electrically powered toys and pedestrian controlled vehicles such as electrically powered golf trolleys) • boats (other than hand-propelled boats and toys), hovercraft and wet bikes such as jet skis • aircraft, unmanned aerial vehicles, hang-gliders, paragliders, sand and wind yachts • trains (apart from models) • caravans and trailers • any parts or accessories of any of the items above. <p>Liability accepted by any of your family under any agreement, unless the liability would exist without the agreement.</p> <p>Liability arising from any of your family owning land or buildings.</p> <p>Liability covered by any other policy.</p> <p>Any liability resulting from any living creature other than cats and dogs your family own or are legally responsible for (except any dog defined as dangerous or allowed to be dangerously out of control under the Dangerous Dogs Act 1991 or the Dangerous Dogs (Northern Ireland) Order 1991, or any subsequent law).</p> <p>Liability arising from The Party Wall etc. Act 1996.</p>



If **your** Policy Schedule says '**Contents Accidental Damage** included' then **your** cover also includes the following extra:

What we cover		What we don't cover
27	<p>Accidental damage.</p> <p>Accidental damage to your contents inside your home, including your contents in the open on the land belonging to your home.</p> <p>The most we'll pay for contents in the open is the contents in the open limit shown on your Policy Schedule.</p>	<p>Damage by any cover listed elsewhere in the Contents Cover and which is specifically excluded under that cover.</p> <p>Accidental damage caused by the gradual seepage of water into your home, such as rising damp or a rise in the water table (the level below which the ground is completely saturated with water).</p> <p>Deterioration of food.</p>



If **your** Policy Schedule says '**Contents Matching Items** included' then **your** cover also includes the following extra:

What we cover		What we don't cover
28	<p>Matching items.</p> <p>If part of a matching set, pair, suite or carpet is lost or damaged by an event covered under your Contents Cover and we can't repair it or replace it with an item of the same colour, make, model, material and size, we'll pay the cost of replacing the whole matching set, pair, suite or carpet, including any undamaged parts.</p> <p>The most we'll pay for contents in the open is the contents in the open limit shown on your Policy Schedule.</p> <div style="background-color: #e91e63; color: white; padding: 10px; border-radius: 10px; margin-top: 10px;"> <p>So, for example, if you damage a chair that's part of a three-piece suite and we can't repair it or replace it with a matching chair, then we'll replace the whole suite.</p> </div>	<p>The cost of replacing all undamaged parts of a matching set, pair, suite or carpet where the cost of repairing or replacing the lost or damaged part is below the policy excess.</p>



Garden Cover - Section 3

This section shows **you** the cover **we** provide for **your contents**, trees, shrubs, hedges, bushes, plants and lawn outside **your home** while in the open in **your** garden.

Garden Cover is an optional extra and can only be included if **you**'ve selected **Contents** Cover.

Your Policy Schedule will show if **you**'ve chosen Garden Cover. If **you** haven't, but **you**'d like to add it to **your** policy, please give **us** a call on **0800 145 6060**.

You can find **your** Policy Schedule online through **My Home Insurance** at nationwidehomeinsurance.co.uk/ myhomeinsurance or in the pack **you** received with this policy booklet.

What we cover		What we don't cover
	Loss or damage to your contents , trees, shrubs, hedges, bushes, plants and lawn outside your home while in the open in your garden which are: <ul style="list-style-type: none"> • owned by your family, or • your family's responsibility under contract (for example, hiring furniture or glasses for a special event). We'll also pay for garden re-landscaping design fees to repair the loss or damage. We cover loss or damage caused by the following:	Anything set out in the policy exclusions on pages 17 and 18. The garden excess shown on your Policy Schedule. Any amount above the Garden Cover limit shown on your Policy Schedule.
1	Fire, lightning, explosion, earthquake or smoke.	
2	Storm or flood . <div style="background-color: #4CAF50; color: white; padding: 5px; border-radius: 10px; margin-top: 10px;"> Loss or damage by flood is only covered if your home is flooded too. </div>	
3	Riot or public unrest.	
4	Malicious damage or vandalism.	Loss or damage while your home is unoccupied .
5	Theft or attempted theft.	Loss or damage while your home is unoccupied . Loss of money .
6	Falling trees or branches.	Loss or damage to trees, shrubs, hedges, bushes, plants and lawns. The cost of removing a fallen tree or branch if it hasn't damaged your contents .
7	Falling aerials or satellite receiving equipment, their fittings or masts.	
8	Collisions involving vehicles, aircraft or anything dropped from them. Collisions involving animals.	Loss or damage by pets.

What we cover		What we don't cover
9	<p>Subsidence or heave of the site on which the buildings stand or of land belonging to the site.</p> <p>Landslip.</p>	<p>Subsidence, heave or landslip damage to trees, shrubs, hedges, bushes, plants and lawn – unless your home is damaged by the same cause at the same time.</p> <p>Subsidence, heave or landslip damage to trees, shrubs, hedges, bushes, plants and lawn caused by:</p> <ul style="list-style-type: none"> • structures bedding down or settlement of newly made up ground • the coast or a riverbank being worn away. <p>Loss or damage caused by or from demolition, alteration or repair to your home.</p>
10	<p>Water escaping from a fixed water or fixed heating system.</p> <p>Oil escaping from a fixed heating system.</p>	<p>Loss or damage while your home is unoccupied.</p> <p>Loss of, or damage to, the appliance or system which the water or oil escapes from.</p>
11	<p>Emergency services.</p> <p>We'll pay for any re-landscaping of your garden at your home needed as a result of damage caused by the emergency services attending to an emergency.</p>	



If **your** Policy Schedule says 'Garden **Accidental Damage** included' then **your** cover also includes the following extra item:

What we cover		What we don't cover
12	<p>Accidental damage to your contents, trees, shrubs, hedges, bushes, plants and lawns outside your home while in the open in your garden.</p>	<p>Damage by any cover listed elsewhere in the Garden Cover and which is specifically excluded under that cover.</p> <p>Deterioration of food.</p>



If **your** Policy Schedule says 'Garden Matching Items included' then **your** cover also includes the following extra item:

What we cover		What we don't cover
13	<p>Matching items.</p> <p>If part of a matching set, pair or suite is lost or damaged by an event covered under your Garden Cover and we can't repair it or replace it with an item of the same colour, make, model, material and size, we'll pay the cost of replacing the whole matching set, pair or suite, including any undamaged parts.</p>	<p>The cost of replacing all undamaged parts of a matching set, pair or suite where the cost of repairing or replacing the lost or damaged part is below the policy excess.</p>



Out & About Cover - Section 4

This section shows **you** the cover **we** provide for **your** personal possessions anywhere within the British Isles and for up to 90 days in any **insurance period** around the world.

Out & About Cover is an optional extra and can only be included if **you**'ve selected **Contents** Cover.

Your Policy Schedule will show if **you**'ve chosen Out & About Cover. If **you** haven't, but **you**'d like to add it to **your** policy, please give **us** a call on **0800 145 6060**.

You can find **your** Policy Schedule online through **My Home Insurance** at nationwidehomeinsurance.co.uk/myhomeinsurance or in the pack **you** received with this policy booklet.

What we cover	What we don't cover
<p>Accidental loss or damage to contents owned by your family or to contents which are your family's responsibility under contract, for example, hiring a suit or dress for a special event.</p> <p>The cover applies:</p> <ul style="list-style-type: none"> anywhere within the British Isles; and worldwide for up to 90 days in any insurance period while in the possession of any of your family. <p>The most we'll pay for:</p> <ul style="list-style-type: none"> money is the money limit shown on your Policy Schedule theft from an unattended motor vehicle is the theft from unattended motor vehicle limit shown on your Policy Schedule. 	<p>Anything set out in the policy exclusions on pages 17 and 18.</p> <p>The policy excess shown on your Policy Schedule applies except for:</p> <ul style="list-style-type: none"> damage caused by escape of water, in which case the escape of water excess shown on your Policy Schedule applies loss of money, in which case the money excess shown on your Policy Schedule applies. <p>Household goods and business equipment while kept in your home.</p> <p>Garden equipment and garden furniture while left outside in your garden.</p> <p>Contents kept permanently in any premises your family owns, leases or rents that isn't the home shown on your Policy Schedule.</p> <p>Loss or damage caused by the gradual seepage of water into your home, such as rising damp or a rise in the water table (the level below which the ground is completely saturated with water).</p> <p>Property withheld or confiscated by customs or other officials.</p> <p>Loss or damage in your home when your home is unoccupied.</p>

What we cover	What we don't cover
<p>The Out & About optional extra covers your personal possessions – for example, your laptop, camera, mobile phone and clothes – for accidental loss or damage inside and outside your home, up to the limit shown on your Policy Schedule.</p> <p>It doesn't cover:</p> <ul style="list-style-type: none"> • your household goods or business equipment while they're inside your home, as they're already covered under Contents Cover • garden equipment and garden furniture while in your garden as they're covered under Contents Cover up to the contents in the open limit shown on your Policy Schedule or these can be covered under Garden Cover, if you choose that optional extra • bicycles as they're covered under Contents Cover while they're inside your home, and in your garden up to the contents in the open limit shown on your Policy Schedule. You can also cover bicycles away from home by choosing the Bicycle Cover optional extra. 	<p>Loss or damage in your home by:</p> <ul style="list-style-type: none"> • theft or attempted theft, or • malicious damage or vandalism <p>while your home is lent, let or sublet to anyone other than your family – unless force and violence has been used to get into or out of your home.</p> <p>Loss by deception.</p> <p>Theft from unattended motor vehicles – unless at the time of loss or damage the items stolen were out of sight in a boot or closed compartment.</p> <p>Bicycles.</p> <p>Deterioration of food.</p>



If **your** Policy Schedule says 'Matching Items Cover when Out & About included' then **your** cover also includes the following extra:

What we cover	What we don't cover
<p>Matching items.</p> <p>If part of a matching set, pair or suite is lost or damaged by an event covered under your Out & About Cover and we can't repair it or replace it with an item of the same colour, make, model, material and size, we'll pay the cost of replacing the whole matching set, pair or suite, including any undamaged parts.</p>	<p>The cost of replacing all undamaged parts of a matching set, pair or suite where the cost of repairing or replacing the lost or damaged part is below the policy excess.</p>



Bicycle Cover – Section 5

This section shows **you** the cover **we** provide for **your bicycles** anywhere within the British Isles and for up to 90 days in any **insurance period** around the world.

Bicycle Cover is an optional extra and can only be included if **you**'ve selected **Contents** Cover.

Your Policy Schedule will show if **you**'ve chosen **Bicycle** Cover. If **you** haven't, but **you**'d like to add it to **your** policy, please give **us** a call on **0800 145 6060**.

You can find **your** Policy Schedule online through **My Home Insurance** at nationwidehomeinsurance.co.uk/myhomeinsurance or in the pack **you** received with this policy booklet.

What we cover	What we don't cover
<p>Accidental loss or damage to your bicycles which are owned by your family or are your family's responsibility under contract, for example, if you hire a bicycle.</p> <p>The cover applies:</p> <ul style="list-style-type: none">• anywhere within the British Isles; and• worldwide for up to 90 days in any insurance period while in the possession of any of your family. <p>The most we'll pay is the bicycles limit shown on your Policy Schedule.</p>	<p>Anything set out in the policy exclusions on pages 17 and 18.</p> <p>The policy excess shown on your Policy Schedule.</p> <p>Loss or damage to any bicycle in your home while your home is unoccupied.</p> <p>Loss or damage to any bicycle in your home caused by:</p> <ul style="list-style-type: none">• theft or attempted theft• malicious damage or vandalism <p>while your home is lent, let or sublet to anyone other than your family – unless force and violence has been used to get into or out of your home.</p> <p>Theft of any bicycle left unattended in a public place – unless the bicycle is locked to an object that cannot be moved or locked inside or to a motor vehicle.</p>



Home Emergency Cover - Section 6

This section shows **you** the emergency cover **we** provide and in what circumstances. There are some exclusions that apply to **your** whole policy and **we**'ve listed these on pages 17 and 18.

In the event of a **home** emergency contact the helpline on:
0800 145 6070

Your Policy Schedule will show if **you**'ve chosen **Home** Emergency Cover. If **you** haven't, but **you**'d like to add it to **your** policy, please give **us** a call on **0800 145 6060**.

You can find **your** Policy Schedule online through **My Home Insurance** at nationwidehomeinsurance.co.uk/myhomeinsurance or in the pack **you** received with this policy booklet.

How Home Emergency Cover can help you

If **you** include **Home** Emergency Cover with **your** policy, **we**'ll pay for certain types of emergency work at the address on **your** Policy Schedule (see 'When **your** cover applies' to the right for details of the types of work). **You**'re covered if there's an emergency at **your home** which:

- makes **your home** unsafe or insecure for **you**; or
- causes damage to **your home** or its **contents**; or
- results in **your home** losing its main source of heating, lighting or water (hot or cold).

We'll pay for:

- temporary repairs to resolve emergency situations
- parts and call-out charges.

We'll instruct an approved tradesperson who's competent in carrying out the appropriate repairs and **we**'ll pay them direct.

When your cover applies

We'll pay the cost of temporary repairs and assistance, parts and call-out charges in an emergency situation which occurs during the **insurance period** in the following circumstances:

What we cover		What we don't cover
1	Plumbing and drainage. Repairs necessary to restore the service or prevent further damage to your home as a result of failure or damage to the plumbing or drainage system.	Cesspits, septic tanks and associated fittings. Any mains service which is the responsibility of a public service company. Dripping taps or any other parts of the plumbing or drainage system where water is safely escaping down a drain. Descaling and any work arising from hard water scale deposits. Escape of water outside of your home , which isn't causing damage to the interior of your home or its contents .

What we cover		What we don't cover
2	<p>Heating system.</p> <p>Loss of heating or hot water as a result of the complete failure or breakdown of your home's primary heating system.</p>	<p>Failure of the electricity and/or gas supplies due to:</p> <ul style="list-style-type: none"> • industrial action by a public service company, or • the electricity and/or gas supply being deliberately or accidentally cut or turned off. <p>Any loss or damage caused as a result of the lack of fuel.</p> <p>Descaling and any work arising from hard water scale deposits.</p> <p>Any mains service which is the responsibility of a public service company.</p> <p>Damage to radiators – however, we'll pay to isolate leaking radiators.</p> <p>Removing asbestos, unless this is necessary to carry out repair that is covered by the policy.</p>
3	<p>Domestic power supply.</p> <p>Complete failure of the electricity supply or gas supply within your home.</p>	<p>Failure of the electricity and/or gas supplies due to:</p> <ul style="list-style-type: none"> • industrial action by a public service company, or • the electricity and/or gas supply being deliberately or accidentally cut or turned off. <p>Any mains service which is the responsibility of a public service company.</p>
4	<p>Infestation in your home.</p> <p>Removing rats, mice or grey squirrels.</p> <p>Treatment and removal of wasps' and hornets' nests inside your home or attached to the main structure of your home.</p>	<p>Damage outside of your home which isn't causing damage to the interior of your home or its contents.</p>
5	<p>Home security.</p> <p>Securing your home if it's left unsafe or insecure as a result of damage to, or the failure or breakage of, the:</p> <ul style="list-style-type: none"> • outside doors; • frame or glazing of the outside doors; • frame or glazing of the outside windows; <p>of your home.</p>	
6	<p>Lost keys.</p> <p>The loss of the only available set of keys to your home if you can't replace them or gain normal access. We'll pay to replace the keys, or to replace the lock mechanism, or to change the locks if the keys can't be replaced.</p>	
7	<p>Roof damage.</p> <p>Repairs necessary to make the roof of your home watertight and prevent further damage.</p> <p>As we must ensure that it's safe for the tradesperson to carry out the necessary repairs, repairs may not be possible in some adverse weather conditions.</p>	
8	<p>Toilet unit.</p> <p>Impact damage to, or mechanical failure of, a toilet bowl or cistern in your home which results in the complete loss of function of all useable toilets in your home.</p>	

You're also covered for the following:

9	<p>Overnight accommodation.</p> <p>The cost of overnight accommodation for your family, including accommodation needed for any pets living with you, if we agree that your home can't be lived in.</p>	
10	<p>Replacement boiler.</p> <p>If as a result of a claim under cover 2. Heating system we decide your boiler is beyond economical repair, we'll pay towards the cost of a new boiler.</p> <p>The most we'll pay towards the cost of a new boiler is the replacement boiler limit shown on your Policy Schedule.</p> <p>Beyond economical repair is where the cost of repairing your boiler would be more than the cost of replacing your boiler (including installation) with one of the same or similar make or model to your boiler.</p>	<p>Anything set out in the 'What we don't cover' section of cover 2. Heating system.</p>

Home Emergency Cover doesn't apply to everything that might be regarded as an emergency.

For example, **we** don't cover:

- normal day-to-day household maintenance of **your home**, systems or facilities, or repairs which need to be carried out periodically, such as descaling water pipes or curing leaking taps
- any incident not reported to **us** within 48 hours of discovery
- any repair arising from circumstances known to **you** before **you** asked **us** to provide cover
- garages (unless integral to **your home**), sheds, greenhouses and any other outbuilding which isn't designed to be permanently lived in
- permanently replacing or removing paths or driveways in order to deal with the emergency
- any heating system or equipment not installed or repaired correctly by an authorised tradesperson approved by a regulatory body
- domestic appliances

- loss or damage while **your home** is **unoccupied**
- loss or damage while **your home** is lent, let or sublet to anyone other than **your family**
- any loss, expenses or costs of any kind that aren't directly caused by the event that led to **your** claim
- any amount exceeding the sum insured shown on **your** Policy Schedule
- overflowing of external manholes where no damage is being caused internally and no facilities are being affected
- escape of water from a single waste pipe that only occurs when a toilet, sink, bath or shower is being used.

How to make a claim

You must report the emergency to **us** within 48 hours of discovery.

Please call **our** 24 hour emergency helpline on **0800 145 6070** after taking any immediate action that **you** think is necessary to protect **your home** from further damage, such as switching off the gas, electricity or water. **We** have a team of tradespeople on hand to carry out urgent repairs 24 hours a day, seven days a week.

You should also read the policy exclusions on pages 17 and 18, policy conditions on pages 19 to 21 and claims conditions on pages 58 and 59.

How we handle your claim

Home Emergency Cover protects **you** against the costs of the household situations described in this section. It doesn't cover everything which might be regarded as an emergency. See 'When **your** cover applies' on pages 40 to 42 for details.

If a permanent repair is necessary, the authorised tradesperson will carry it out so long as it can be done at a similar expense.

The most **we'll** pay for any one claim (including the cost of the repair, parts, call-out charges, alternative accommodation and VAT) is the **Home** Emergency limit shown on **your** Policy Schedule. **Your** cover may not provide the cost of full repair or replacement.

We'll instruct an authorised tradesperson **we've** approved who's competent in carrying out the appropriate repairs and **we'll** pay them direct.

If the claim is a result of an incident which is also covered under the **Buildings** Cover or the **Buildings** Accidental Damage Cover of **your** policy, **you** may be able to claim for any further repair costs under that cover. Please call **our** claims helpline on **0800 145 6060** and **we'll** be happy to check this for **you**.

We won't pay any call-out charge if, after **you've** asked for assistance, **you're** not at **home** when the tradesperson arrives at the time agreed.

We're not responsible for any inconvenience, loss or damage caused by delay in the provision of spare parts or components by manufacturers or suppliers. Spare or replacement parts may not be from the original manufacturer.



Legal Cover - Section 7

This section shows the Legal Cover **we** provide as an optional extra. **You** can select Legal Cover if **you've** chosen either **Buildings** Cover, **Contents** Cover or both.

Your Policy Schedule will show if **you've** chosen Legal Cover. If **you** haven't, but **you'd** like to add it to **your** policy, give **us** a call on **0800 145 6060**.

You can find **your** Policy Schedule online through **My Home Insurance** at nationwidehomeinsurance.co.uk/myhomeinsurance or in the pack **you** received with this policy booklet.

Cover at a glance:

Legal Cover gives **you** access to a range of solutions to address different circumstances **you** could find **yourself** in:

- Personal injury
- Consumer protection
- Residential
- Employment
- Tax
- Clinical negligence
- Legal defence
- Jury service and court attendance.

If **you've** got a problem and want to know more about **your** rights or the legal aspects of the situation, or to tell **us** about a potential legal dispute, or to make a claim under **your** policy, call **our** legal assistance, counselling, tax, health and medical helpline on:

0800 145 6080

Words with special meaning

As well as the words with special meaning listed on pages 13 to 16 of this booklet, there are other words and phrases with special meaning which apply specifically to Legal Cover. **We've** detailed these on the right, and whenever **we use** them in this section it'll be in bold type. Some of these meanings may replace those on pages 13 to 16.

For **any one claim**, **we** cover **you** up to the **legal expenses** limit shown on **your** Policy Schedule.

Word	Meaning
Any one claim	All legal actions and criminal prosecutions , including appeals or any subsequent disputes, which arise from, or are related to, the same original cause , event, circumstances or series of circumstances.
Common home improvements <div style="border: 1px solid gray; border-radius: 10px; padding: 10px; background-color: #f0f0f0;"> <p>Before commencing any home improvements, select the tradesperson carefully and check that they re competent to do this type of work.</p> </div>	<p>Work undertaken on your home where you've paid or agreed to pay a tradesperson to undertake:</p> <ul style="list-style-type: none"> repairs to your home caused by normal use or ageing and not unusual or serious events such as a fire or flooding, or any incident where the damage falls within what is covered by another insurance policy you have, or improvements to your home which don't require planning permission or building regulation approval. <p>That's as long as you don't need to temporarily live away from your home during the work.</p>
Counterclaim	Where a claim is made by the person you've made a claim against as a response to your initial claim.
Court	A court or other appropriate authority capable of making legally binding decisions.
Criminal prosecution	The prosecution of you or any of your family in a criminal court after they've been charged with a criminal offence.
Date of occurrence	<p>For civil cases, this is the date of the event that leads to a claim. If more than one event arises at different times from the same cause, the date of occurrence is the date of the first event. This may be before the date you first became aware of it.</p> <p>For criminal cases, this is the date you began, or are alleged to have begun, to break the criminal law in question.</p> <p>For tax protection claims, this is the date HM Revenue & Customs first notifies you in writing that it intends to make enquiries.</p>
Legal action	Civil legal disputes and tax disputes, capable of being determined by a court .

Word	Meaning
<p>Legal expenses</p>	<p>Own costs:</p> <p>Any costs and disbursements and taxes that are reasonably and properly incurred in connection with a legal action or criminal prosecution either by:</p> <ul style="list-style-type: none"> • the representative and which you're liable for, or • the provider. <p>These won't exceed costs which are reasonable and proportionate in accordance with the rules on costs such as those contained within the Civil Procedure Rules of England and Wales and rules on judicial expenses in Scotland. Where these rules prescribe or restrict the level of costs which can be recovered from an opponent, reasonable own costs won't exceed this amount.</p> <p>The provider may instruct cost experts to agree with the representative which costs are reasonable and proportionate.</p> <p>Where a legal action concerns criminal prosecution in the Magistrates' Court, own costs won't exceed what would be allowed should a full Representation Order have been granted.</p> <p>In all other circumstances, reasonable own costs won't exceed the level of costs the provider would pay a representative of the provider's choice.</p> <p>Opponent's costs:</p> <p>The fully mitigated costs which you become liable for under a settlement made with another party, with the provider's prior written consent or by way of an award made by the court in a civil legal action.</p> <p>This doesn't include any damages, fines or penalties that you or any of your family have to pay.</p>
<p>Provider</p>	<p>A third party company approved by us, which handles claims on our behalf and whose details are shown on your Policy Schedule.</p>
<p>Representative</p>	<p>A solicitor or any appropriately qualified person who's appointed to act in a professional capacity for you or any of your family in accordance with the terms of this policy.</p>
<p>Territorial limits</p> <p>1</p> <p>2</p>	<p>Anywhere in the world, provided you normally live in the United Kingdom, the Channel Islands or the Isle of Man.</p> <p>Anywhere in the United Kingdom, the Channel Islands or the Isle of Man.</p>
<p>Your family</p>	<p>You, your husband, wife or partner, your children (including foster children and adopted children), your relatives, a partner, husband or wife of your children, as long as they normally live with you.</p>

What we cover and what we don't

This section tells **you** what **legal expenses** you're covered for. **You're** covered up to the **legal expenses** limit for **any one claim** shown on **your** Policy Schedule.

You'll need the **provider's** written consent and the **legal action** or **criminal prosecution** must:

- relate to a cause, event, circumstances or series of circumstances which occurred within **territorial limits 1** or **2**
- be able to be dealt with by a **court** within **territorial limits 1** or **2**
- have a **date of occurrence** within the **insurance period**.

You should also read the policy **exclusions** on pages 17 to 18, the policy **conditions** on pages 19 to 21 and the **claims conditions** on pages 58 to 59 as these apply to the whole policy including Legal Cover.



What we cover		What we don't cover
1	<p>Personal injury.</p> <p>The cost of you pursuing a legal action against another person or organisation as a result of an event which causes death or bodily injury or illness to you or any of your family within territorial limits 1.</p>	<p>Any legal action to do with the defence of any legal action, unless it's to defend a counterclaim.</p> <p>Any legal action to do with clinical negligence.</p> <p>Any legal action to do with death, bodily injury or illness, unless the originating cause can be identified as a specific or sudden accident.</p> <p>Any legal action to do with psychological injury or mental illness, unless the condition follows a specific or sudden accident that's caused physical bodily injury to you or any of your family.</p> <p>Legal expenses incurred by the representative on a contingency fee basis.</p>
2	<p>Consumer protection.</p> <p>The cost of you pursuing a legal action against another person or organisation as a result of a contract you or any of your family have made, or the cost of defending a legal action brought against you or any of your family over a contract any of them have made, to:</p> <ul style="list-style-type: none"> i) buy or rent consumer goods or services within territorial limits 1, or ii) sell consumer goods within territorial limits 2. <p>The amount in dispute must be more than the Consumer Protection Value shown on your Policy Schedule.</p>	<p>Any legal action to do with building, converting, extending, altering, renovating or demolishing your home, except for common home improvements.</p> <p>Any legal action to do with a motor vehicle, its parts or accessories.</p> <p>Any legal action arising from any loan, mortgage, pension, investment or borrowing.</p> <p>Any legal action over the terms of a lease, licence or tenancy of land or buildings, unless it's a dispute with a professional adviser relating to these matters.</p>



What we cover	What we don't cover
<p>3 Residential.</p> <p>The cost of you pursuing legal action against another person or organisation within territorial limits 2 as a result of:</p> <ul style="list-style-type: none"> • a person or organisation interfering with your family's legal rights relating to the possession or ownership of your home which concerns: <ul style="list-style-type: none"> i) an event which causes physical damage to your home, provided the amount in dispute is more than the Residential Dispute Value shown on your Policy Schedule ii) a legal nuisance (meaning any unlawful interference with your use or enjoyment of your land, or some right over, or in connection with it) iii) a trespass. <p>Please note that you must have established legal ownership or right to the land that is the subject of the dispute.</p> <ul style="list-style-type: none"> • a dispute over a contract in your name to buy or sell your home provided you entered into the agreement in the insurance period or during the 180 days leading up to the start date of this cover. <p>The cost of defending legal action brought against your family as a result of any of your family allegedly interfering with another person's legal rights in connection with you owning or living in your home which concerns:</p> <ul style="list-style-type: none"> i) an event which causes physical damage to your home, as long as the amount in dispute is more than the Residential Dispute Value shown on your Policy Schedule ii) a legal nuisance (meaning any unlawful interference with your use or enjoyment of your land, or some right over, or in connection with, it) iii) a trespass. <p>Please note that you must have established legal ownership or right to the land that is the subject of the dispute.</p>	<p>The legal nuisance or trespass excess shown on your Policy Schedule.</p> <p>Any dispute about letting, subletting or allowing another person to live in your home.</p> <p>Any legal action between you and a government department or a local authority, unless you've demonstrated that you'll suffer quantifiable financial loss if the legal action isn't successful.</p> <p>Any legal action connected with any property which isn't your home, including freehold or leasehold property and second homes.</p> <p>Any legal action connected with a motor vehicle owned or used by or hired or leased to you.</p> <p>Any legal action connected with mining subsidence.</p> <p>Any legal action arising from the enforcement of a covenant by or against you.</p> <p>Any legal action arising from defending a claim relating to an event that causes or could cause physical damage to material property – unless it's to defend a counterclaim.</p> <p>Any legal action arising from someone legally taking your home from you, whether you're offered money or not, or restrictions or controls placed on your home by any government or public or local authority.</p> <p>Any legal action relating to a contract you enter into other than to buy or sell your home.</p>

What we cover		What we don't cover
4	<p>Employment.</p> <p>The cost of you or any of your family pursuing legal action within territorial limits 2 against you or any member of your family's employer over their contract of employment.</p>	<p>Any legal action connected with an employer's disciplinary hearings or internal grievance procedures.</p> <p>Any legal action connected with any claim relating solely to personal injury.</p> <p>Any legal action connected with a compromise agreement while you or any of your family are still employed.</p>
5	<p>Tax.</p> <p>The cost of your representative acting for you or any of your family in an examination by HM Revenue & Customs that considers all areas of your self-assessment tax return within territorial limits 2 – but not enquiries limited to one or more specific areas.</p>	<p>Any legal action or representation if you or any of your family are self-employed, a sole trader or in a business partnership.</p> <p>Any legal action arising from an investigation or enquiries by HM Revenue & Customs Specialist Investigations or the HM Revenue & Customs Prosecution Office.</p>
6	<p>Clinical negligence.</p> <p>The cost of you or any of your family pursuing a legal action against a person or organisation as a result of an identified negligent act of surgery, or identified negligent clinical or medical procedure, which causes death or bodily injury to you or any of your family within territorial limits 2.</p>	<p>Any legal action arising from the failure or alleged failure to correctly diagnose the condition.</p> <p>Any legal action arising from psychological injury or mental illness not associated with physical bodily injury.</p>
7	<p>Legal defence.</p> <p>The cost of defending a legal action or criminal prosecution brought against you or any of your family in respect of acts occurring or omissions made while undertaking normal duties as an employee within territorial limits 2 which concern:</p> <ul style="list-style-type: none"> i) allegations about race, sex or disability discrimination, data protection breaches, or ii) being prosecuted in a court of criminal jurisdiction. <p>Legal expenses to defend you or your family's legal rights if an event leads to your or your family's prosecution for an offence connected with the use or driving of a motor vehicle within territorial limits 2.</p>	<p>Any claim relating to parking or obstruction offences or driving a motor vehicle where there's no valid motor insurance.</p>
8	<p>Jury service and court attendance.</p> <p>You or your family's absence from work to attend any court or tribunal at the request of the representative, or to perform jury service.</p> <p>The maximum the provider will pay is the net salary or wages for the time absent from work, less any amount paid by the court.</p>	<p>Any claim where you're unable to prove any loss of earnings.</p>

Legal Cover exclusions

The policy exclusions which apply to the whole policy are set out on pages 17 to 18. Under Legal Cover **we** are also not liable for any of the following:

- i) Any **legal expenses** which apply to the period before the **provider** has agreed in writing to support the **legal action** or **criminal prosecution** and to cover **legal expenses**.
- ii) Any **legal expenses** incurred without the **provider's** prior written agreement.
- iii) Defending any **legal action** or **criminal prosecution** arising from anything **you** or any of **your family** are alleged to have done deliberately or recklessly.
- iv) Any dispute with the **provider, us** or Nationwide Building Society; and its subsidiary companies, overseas branches and any limited liability partnership of which it is a member.
- v) Any application for judicial review.
- vi) Any **legal action** or **criminal prosecution** involving allegations of defamation or malicious falsehood.
- vii) Any **legal action** relating to **you** alleged dishonesty or alleged violent behaviour.
- viii) Any **legal action** where **you** may be one of a number of people involved in a **legal action** which results from one or more events which arose at the same time or from the same **cause** which could result in the **court** making a group litigation order.
- ix) Any fines, penalties, compensation or damages which **you're** ordered to pay by a **court** or other authority.

Legal Cover policy conditions

As part of **your** contract with **us, you** and **your family** **must** meet the policy conditions explained on pages 19 to 21. If **you've** selected Legal Cover, **you** and **your family** **must** also meet the conditions listed below.

Any terms and conditions insofar as they relate to anything to be done or complied with by **you** shall be conditions precedent to any liability of **us** to make any payment or take any action under this legal expenses policy.

a) Preventing legal actions

You must take all care to prevent or avoid being involved in a **legal action** or **criminal prosecution**, and if **you** are, to keep the cost as low as possible. **You must** give the **representative** complete and accurate information and all details they need to accurately assess the merits of the **legal action** or **criminal prosecution** and run it in a cost-effective manner.

b) Arbitration

If there's a dispute between **you** and the **provider** or **us** about **your** Legal Cover, it can be taken to an independent arbitrator. The arbitrator will be a solicitor or barrister **you** and the **provider** agree to. If **you** and the **provider** can't agree, the President of the Law Society will choose an arbitrator. The arbitration will be held in London under the same law that applies to the policy.

The side that loses the arbitration will pay all the costs of the arbitration. If the decision isn't totally in favour of one side, the arbitrator will decide who pays the costs. If **you** lose, the policy won't cover these costs.

If **you** enter arbitration, **you** can still **use our** complaints procedure. See page 61 for details.

c) Access to information

You must give the **representative** all the information and help they need at the outset and throughout a **legal action** or **criminal prosecution**. This will include a full and detailed account of the facts of **your** case and any paperwork to do with it. **You** have the same obligations to the **provider**.

The **provider** must be able to contact **your representative**. **You** and the **representative** must co-operate and tell the **provider** about developments to do with the **legal action** or **criminal prosecution**. If the **provider** asks, they **must** be able to access the **representative's** full files which include any paperwork **you've** supplied to the **representative**.

If the **representative** wants to consult a barrister or expert witness, the **provider** will agree where this is sensible and necessary to progress the **legal action**. **You must** give the **provider** the name of the barrister or expert witness, and the reasons why **you** need one.

d) Appealing against a **court's** decision

If **you** want to appeal against a **court's** decision, **you must** tell the **provider your** grounds for bringing the appeal. The **provider** will consent to pay **legal expenses** as long as all of the following apply:

- **You've** told the **provider** that **you** want to appeal as soon as **your** right of appeal arises. This is because strict time limits may apply.
- The appeal arises from a **legal action** or **criminal prosecution** to which the **provider** has already given their agreement under Legal Cover claims conditions. Please see Section c) Reviewing the **legal action** on page 53.
- **Your** appeal meets the requirements of the Legal Cover claims conditions in the same way as **your** initial claim for **legal expenses**. Please see Section c) Reviewing the **legal action** on page 53.

e) Withdrawal from a **legal action**

If **you** withdraw from **legal action**, including an examination by HM Revenue & Customs, or stop an action without the **provider's** permission, unless **you** have done this on the written advice of the **representative**, **we** will have no liability for any **legal expenses** and **you must** repay all **legal expenses** including those arising before the date of the withdrawal or stopping or those which arose because the action is withdrawn or stopped.

f) Contracts (Rights of Third Parties) Act 1999

This insurance doesn't confer or create any right enforceable under the Contracts (Rights of Third Parties) Act 1999 or any amending or subsequent legislation, by any person who is not named as the **policyholder**. Both **us** and **you** may amend, cancel or lapse this insurance without giving notice to any other third party or requiring their consent.

How to make a Legal Cover claim

To start a Legal Cover claim, call **our** legal assistance, counselling, tax, health and medical helpline on **0800 145 6080**. The helpline is also there to give **you** advice and information about any other legal issues **you** have.

If **you** make a claim, **you'll** need to meet the claims conditions that apply to **your** whole policy, as set out on pages 58 to 59. **You must** also meet the conditions specifically applying to Legal Cover listed below.

Legal Cover claims conditions

a) Notifying the **provider**

You must tell the **provider** as soon as possible if anything happens which might lead to a claim under this policy. Call the legal assistance, counselling, tax, health and medical helpline on **0800 145 6080**.

The **provider** will require a full and truthful explanation of the circumstances and may ask for these details in writing. **You must** provide this and any other information the **provider** requires during a claim.

b) Choosing a **representative**

In any **legal action** when formal legal proceedings have been issued at **court** by **you** or someone making allegations against you, or where there is a conflict of interest, **you're** free to choose a suitably qualified **representative**. The **provider** can help **you** with this, as can the legal assistance, counselling, tax, health and medical helpline.

Choosing an appropriate **representative** is very important. If the **provider** isn't satisfied that **your** chosen **representative** has the appropriate skills and expertise, or is otherwise not appropriate for the type of **legal action**, the **provider** will explain why and allow **you** to choose another **representative**.

In any other circumstances the **provider** will choose a **representative** to act on **your** behalf. Any **representative** is appointed to act for **you** in **your** name.

c) Reviewing the **legal action**

The **provider** may decide to pay **you** the reasonable value of **your** claim, instead of starting or continuing the **legal action**. If they decide to do this, **you must** allow the **provider** to take over and pursue or settle any claim in **your** name, and give them the information and help needed to do so. This would be at **our** own expense and for **our** own benefit.

The **provider** will only pay **legal expenses** after **you've** got their written consent. To get their consent and for it to remain effective **you must** be able to show at all times that:

- i) It's more probable than not that the outcome of any **legal action** will be successful to the extent that:
 - a) any remedy sought will be obtained or, where allegations are being defended, that **your** conduct will be totally exonerated and no damages or other remedy will be awarded against you, and
 - b) in actions where there is provision for the loser to pay the winner's costs, costs of any **legal action** or incidental to it will be awarded in **your** favour and these costs will be recovered.
- ii) Or, in the case of a **criminal prosecution**, it's more probable than not that **you'll** be acquitted and found not to have committed the alleged or any related criminal offences.

So **you** can show this at the outset of a claim, the **representative** will need to provide written advice on the **legal action** and answer any questions the **provider** may have.

If **you've** chosen the **representative**, **you'll** have to pay to have work undertaken on the initial assessment of the **legal action**. If the **provider** gives their written consent to pay **legal expenses** following this advice, they'll also pay the costs of this advice as if the costs were **legal expenses** incurred with their prior agreement.

If the **provider** has chosen the **representative**, the **provider** will pay **legal expenses** for the initial assessment, irrespective of what the advice says.

The initial assessment will include a litigation plan and an estimate of costs. Where the **provider** agrees to cover **legal expenses**, they may set limits on the fees for the work to be undertaken by **your representative** between regular reviews. Reviews will cover the progress of the **legal action** or **criminal prosecution** and its merits.

If developments during a **legal action** mean that **you** can no longer demonstrate what's required in i) and ii) above, the **provider's** consent to pay **legal expenses** will end. In this case, unless **you** wish to continue the **legal action** at **your** own expense, the **provider** will pay **legal expenses** which allow the **legal action** to be concluded on the best terms possible for **you** and the **provider**.

d) Complicated initial assessments

If a **representative** the **provider** has chosen advises that **you** can't demonstrate what's required in condition c) i) and ii) but suggests steps which could allow a reassessment, these steps **must** be undertaken as soon as practically possible and the **representative** asked to reassess the **legal action**.

If a **representative** that **you've** chosen provides an initial assessment, which is inconclusive or gives rise to genuine questions on points of law, procedure or evidence, the **provider** may require an opinion from Counsel which addresses these points. **You'll** have to pay for this opinion, but if the **provider** gives written consent to pay **legal expenses** because of the opinion, the **provider** will pay the costs of the opinion as if they were **legal expenses** incurred with their prior agreement.

If the initial assessment provided by a **representative** the **provider** has chosen is contradicted by another appropriately qualified person instructed by you, **you** may, at **your** expense, obtain an opinion from Counsel (agreed between the parties) to resolve the dispute. If Counsel's opinion is that the person instructed by **you** is correct and the **representative** chosen by the **provider** is wrong, the **provider** will pay the costs of the opinion as if they were **legal expenses** incurred with their prior agreement and allow **you** to choose a **representative**.

e) Updates

In addition to regular reviews at key junctures identified in the litigation plan, the **provider** **must** be advised of any material developments or changes in **your** circumstances during the **legal action**.

You must inform the **provider** in writing straightaway if an offer to settle the **legal action** is received or a payment into **court** is made. **You must** agree not to unreasonably withhold consent to the **representative** making an offer to settle the **legal action**.

You mustn't enter or offer to enter into any agreement to settle without the **provider's** prior written consent. Any such agreement **must** take into account the **provider's** interest in the recovery of costs.

If **you** unreasonably withhold agreement to a settlement, the **provider** reserves the right to withdraw support. The **provider** would then cease to be liable for any **legal expenses**.

f) Recovery of costs and expenses

You must do all you can to recover legal expenses.

Through the **representative, you**’ll be responsible for repaying to the **provider** any of the following:

- i) award of costs made in **your** favour
- ii) costs agreed to be paid to **you** as part of any settlement
- iii) costs recoverable by **you** from any other party.

The **provider** will have priority over any other parties with an interest in any costs recovery.

If **you** or the **representative** receives payment in respect of a **legal action, we** will hold a direct legal interest over that **money** up to the value of the **legal expenses** which should reasonably be repaid to **us**.

If **we** pay **legal expenses** up to the policy limit, and for this or any other reason the **provider** has accepted that **you** contribute to the costs of **legal action** or **criminal prosecution, you** and **we** will proportionately share any recovered costs.

g) Time limit for claims not progressed

As long as other policy terms and conditions aren’t affected, if a claim notified to the **provider** isn’t progressed to any material extent for a continuous period of at least two years, the claim may be automatically closed. The **provider** would have no liability in respect of the circumstance, actual or alleged act, omission, dispute or other event giving rise to the claim.



How to make a claim

Call **our** claims helpline on **0800 145 6060** to make a claim under **Buildings** Cover, **Contents** Cover, Garden Cover, Out & About Cover or **Bicycle** Cover. Before **you** call, take any immediate action **you** think is necessary to reduce further loss or damage.

In this part of the policy **we** explain how to claim for **Buildings** Cover, **Contents** Cover, Garden Cover, Out & About Cover and Bicycle Cover, and how **we** settle these claims.

You can see how **we** deal with **Home** Emergency claims on page 43 and Legal Cover claims on pages 52 to 54.

We can agree most claims over the phone, but sometimes **we**'ll ask **you** to fill out a form to give **us** further information, or **we**'ll arrange a visit and inspection. Telephone calls may be recorded and monitored.

You'll need to give **us** any help and evidence **we** need about the cause of **your** claim and its value. When **you** first get in touch, **we**'ll ask **you**:

- **your** name, address and home and mobile telephone numbers
- personal details necessary to confirm **your** identity
- **your** policy number
- the date of the incident
- the cause of the loss or damage
- details of the loss or damage, and the value of the claim if known
- police details where applicable
- the names and addresses of any other parties involved or responsible for the incident (including details of injuries) and addresses of any witnesses.

Our approach to claims is to repair or replace lost or damaged property where **we** consider it appropriate. And **we**'ve built a network of contractors, repairers and product suppliers dedicated to providing this service.

If instead **we** agree to pay a cash settlement where **we** could've offered repair or replacement, the payment won't normally exceed the amount **we**'d have paid **our** contractor, repairer or supplier.

We want **you** to be really clear about what **you** can expect, so the following sections set out **our** approach to settling claims. **Our** aim is to be fair to **you** if **you** have to make a claim, and fair to all **our** other by paying the right amount.

How we settle claims for Buildings Cover

We'll pay the cost of the work carried out to repair or replace the damaged parts of **your buildings**.

We'll also pay fees and related costs that **we** agree to, as long as the damage is covered under **your** policy. By this **we** mean:

- architects', engineers', surveyors' and legal fees necessarily incurred in repairing or replacing **your buildings** – but not fees incurred in preparing any claim under the policy
- the cost incurred for removing debris, demolition, shoring up or propping up and taking away where this is necessary to repair or replace **your buildings**
- the cost of meeting current building regulations or local authority or other statutory requirements or conditions following the repair or replacement of the damaged parts of **your buildings**. That's unless **you** were aware of the need to meet the regulations, requirements or conditions before the damage happened.

If an excess applies

We'll take this off the amount of **your** claim. **We'll** only deduct one **excess** for each incident **you** claim for. If more than one **excess** applies to **your** claim, **we'll** deduct the highest value one.

How much we pay if you go ahead with repairs, and if you don't

Where repairs are carried out, the amount **we'll** pay will be either:

- the cost of the work if it was carried out by **our** nominated contractor, or
- the cost of the work based on the most competitive estimate or tender **you** got from **your** nominated contractors.

We'll pay whichever's the lower amount.

If the repair or replacement isn't carried out, the amount **we'll** pay will be:

- the decrease in market value of **your buildings** due to the damage, or
- what the work would've cost if it'd been carried out by **our** nominated contractor without delay, or

- what the work would've cost based on the most competitive estimate or tender **you** got from **your** nominated contractors if the work had been carried out without delay.

We'll pay whichever's the lowest amount.

If **we** offer **you** a cash settlement, it won't make any allowance for VAT.

Guaranteed workmanship

Repairs carried out by **our** nominated contractors and insured under **your Buildings Cover** or **Buildings Accidental Damage Cover** are guaranteed for 12 months for their quality of workmanship.

Normal use or ageing

We may take off an amount for normal use or ageing before paying the cost of repairing and replacing the damaged parts of **your buildings** if they haven't been kept in a good state of repair.

What we won't pay for

We won't pay for:

- loss of value resulting from repairs to, or replacement of, damage to **your buildings**
- replacing or changing undamaged parts of **your buildings** which belong to a set, pair or suite or which have a common design or use, such as a bathroom suite or fitted kitchen units, when the damage is restricted to a specific part or clearly defined area – unless **your** Policy Schedule states that **Buildings Matching Items Cover** is included.

What's the most we'll pay for any one claim?

The most **we'll** pay for any one claim, including fees and related costs, is:

- the amount it'll cost **us** to repair the damage to **your buildings** in the same way, size, style and appearance as when they were new, or
- the maximum cover limits shown on **your** Policy Schedule, or
- the full rebuilding cost of **your buildings**.

We'll pay whichever's the lowest amount.

How we settle claims for Contents Cover, Garden Cover, Out & About Cover and Bicycle Cover

We always aim to repair or replace lost or damaged property. If the damage can be economically repaired, **we'll** pay the cost of repair.

If the damage can't be economically repaired and the damaged or lost item can be replaced, **we'll** replace it. And if a replacement isn't available, **we'll** replace it with an item of similar quality.

If **we** can't either economically repair an item or replace it with an item of similar quality, **we'll** agree a cash payment with **you** based on the item's replacement value.

You can request a cash settlement where we're able to offer repair or replacement. If **we** agree to this, the amount **we'll** pay won't normally be more than what **we** would've paid **our** nominated repairers or product suppliers.

Where **we** agree a carpet needs to be replaced, **we'll** pay for the uplift, removal and disposal of the damaged carpet once completed.

Normal use or ageing

If the sum insured on **your** Policy Schedule is less than the cost of replacing **your** items as new, **we** may take off an amount for normal use or ageing from the cost of the new item. That's unless the item can be economically repaired, in which case **we'll** pay only the repair cost.

If an excess applies

We'll take this off the amount of **your** claim. **We'll** only deduct one **excess** for each incident **you** claim for. If more than one **excess** applies to **your** claim, **we'll** deduct the highest value one.

What we won't pay for

We won't pay for:

- loss of value to any item **we've** repaired or replaced
- replacing or changing undamaged parts of **your contents** which belong to a set, pair or suite, such as matching carpets or a suite of furniture, when the loss or damage is restricted to a specific part or clearly defined area – unless **your** Policy Schedule states that **Contents Matching Items Cover** is included.

What's the most we'll pay for any one claim?

The most **we'll** pay for any one claim is the amount it'll cost **us** to replace **your** insured items as new – but this can't exceed the sum insured or any limits shown on **your** Policy Schedule, whichever is lower.

How we settle claims where Matching Items Cover applies

If Matching Items Cover is included in **your** policy and part of a set, pair, suite or carpet is lost or damaged by a cause covered under **your** policy and **we** can't repair or replace it with an item of the same colour, make, model, material and size, **we'll**:

- replace the whole set, pair or suite as new, or
- pay the cost of replacing the whole set, pair or suite as new, up to the amount it would've cost **us** to replace the set, pair or suite using **our** nominated product suppliers, or

- if no equivalent or replacement set, pair or suite is available, **we'll** pay the full cost of the set, pair or suite.

Where **we** pay the full replacement cost, **we** may need **you** to give **us** the undamaged parts of the pair, set or suite.

Claims conditions

These are the claims conditions that **you** and **your family** will need to keep to as **your** part of this contract. If **you** don't meet them, **we** may reduce the payment or not pay the claim. **We** explain the conditions in this section.

If anything happens which might lead to a claim, **you** should take any immediate action **you** think is necessary to protect **your** property and belongings from further damage. It's best to then tell **us** about a claim as soon as **you** can, but in some cases there are other people **you** must contact first. **You** can see details of how to make a claim on page 55.

You should also check the information about how **we** settle claims on pages 56 to 57. And if **you've** selected Legal Cover, there are details of further conditions on pages 52 to 54.

What you need to do

If **you** or **your family** are the victim of theft, riot, a malicious act or vandalism, or lose something away from **your home**, tell the police as soon as **you** realise. Ask them for a crime reference number or loss report number then tell **us** as soon as **you** can. In the case of riot, tell **us** immediately.

If **you're** making a **Home Emergency Cover** claim, **you** must report any situation to **us** as soon as **you** discover it.

For all other claims, tell **us** as soon as **you** can.

If someone is holding any of **your family** responsible for an injury or any damage, no one in **your family** must admit responsibility. Give **us** full details in writing as soon as **you** can. If **you** or **your family** receive a claim form, application notice, legal document or other correspondence from another party about an injury or any damage covered by **your** policy, send it to **us** straightaway without answering it.

How you can help us to settle the claim quickly

You should do everything **we** reasonably ask of **you** to get back lost or stolen property. Also, don't throw away any damaged items before **we've** had a chance to see them. And don't carry out any non-emergency repairs before **we've** had the opportunity to inspect the damage.

To help **us** deal with **your** claim quickly, **we** may need more information. This could include:

- original purchase receipts, invoices, instruction booklets or photographs, bank or credit card statements, utility bills, pre-purchase surveys, or plans or deeds of **your** property

- purchase dates, location and cost of lost or damaged property
- for damaged property, a written estimate for repair or confirmation from a suitably qualified expert that the item **you're** claiming for is beyond repair.

After you contact us

When **you** call us, **we'll** tell **you** the next step, which will be one of the following:

- **We'll** ask **you** to get estimates for building repairs or replacement items
- **We'll** arrange for the damage to be inspected by one of **our** representatives or an independent loss adjuster or other expert whose aim is to help **us** agree a fair settlement with **you**, or
- **We'll** arrange the repair or a replacement as quickly as possible.

If **we** ask **you** for specific information or documentation relevant to **your** claim **we'll** pay any reasonable expenses **you** incur in providing **us** with that information.

Rights and responsibilities

We may need to get into a damaged building to salvage anything **we** can and to make sure no more damage occurs. **You** must give **us**, or **our** appointed representative, access to the property or allow it to be inspected. But **you** mustn't abandon **your** property to **us**.

You mustn't settle, reject, negotiate or offer to pay any claim that **you've** made or intend to make under this policy without **our** written permission. If **we** choose, **we** have the right (in **your** name but at **our** expense) to:

- take over the defence or settlement of any claim
- start legal action to get compensation from anyone else
- start legal action to get back any payments already made to anyone else.

You must give **us** any information and assistance **we** require. And if **we** ask **you** to, **you** must help **us** to take legal action against anyone or help **us** to defend any legal action.

Other insurance

If **you** claim under this policy for something which is also covered by another insurance policy, **you** must give **us** full details of the other insurance policy. **We'll** only pay **our** share of any claim.

No Claim Discount

The way the No Claim Discount works at any time depends on the number of No Claim Discount Years you've got at the time.

- If **you**'ve got at least one No Claim Discount Year, **you**'ll gain another Year (up to an overall maximum of seven) at the end of an **insurance period** if **you** haven't made a claim for an incident under **your Buildings** Cover, **Contents** Cover, Garden Cover, Out & About Cover or **Bicycle** Cover in that period. If **you** make a claim under any of those types of cover, **you**'ll lose two Years (to an overall minimum of zero).
- If **you** don't have any No Claim Discount Years, **we**'ll tell **you** how many years without a claim will qualify **you** for one No Claim Discount Year.
- If **you**'ve got fewer than two No Claim Discount Years and make a claim under **your Buildings** Cover, **Contents** Cover, Garden Cover, Out & About Cover or **Bicycle** Cover, this may result in an increase to **your** premium.
- If **you** make a claim just before the renewal date of **your** policy, the claim may not be taken into account in calculating **your** No Claim Discount Years at the renewal date. If this happens, the claim will be taken into account at the following renewal date.

The following also applies:

- At renewal, **your** premium may increase if any claims have occurred in the last **insurance period**.

You can see the No Claim Discount table in **your** Policy Schedule, which **you** can find online through **My Home Insurance** at nationwidehomeinsurance.co.uk/myhomeinsurance or in the pack **you** received with this policy booklet.

You can't transfer **your** No Claim Discount to anyone else.

How we classify an incident – some examples

- If **you** claim for one water damage incident under both **your Buildings** Cover and **Contents** Cover on the same date, **we**'d class this as one incident.
- If **you** claim for one theft from **your home** under **your Contents** Cover and one loss away from **your home** under **your** Out & About Cover, which happened on the same date, **we**'d class this as two incidents.
- If one fire incident causes damage to **your** property and a subsequent liability claim from **your** neighbour for damage to their property, **we**'d class this as two incidents.



How to make a complaint

We're sorry if things don't go as **you** expect. By letting **us** know, **we** can work with **you** to understand what's happened and put it right.

We promise to:

- acknowledge **your** complaint promptly
- investigate **your** complaint quickly and thoroughly
- keep **you** informed of progress
- do everything **we** can to resolve **your** complaint fairly
- ensure **you're** clear on how to escalate **your** complaint, if necessary
- provide **you** with details of the Financial Ombudsman Service.

Step 1

If **your** complaint is about **your** policy, please call **our** Customer Services Team on **0800 145 6060**. To complain about a claim, please call **our** claims helpline on **0800 145 6060** (or for Legal Cover claims, please contact the Legal Cover provider shown on **your** Policy Schedule).

We aim to resolve **your** concerns on an informal basis within three business days. Where **we've** been able to, **we'll** send **you** a letter confirming this and explaining how **you** may be able to refer the matter to the Financial Ombudsman Service if **you** subsequently decide that **you're** unhappy with the outcome.

Step 2

In the unlikely event that **we're** unable to resolve **your** concerns through **our** informal complaints process, **our** Customer Relations Team will then review the matter on behalf of **our** Chief Executive. Once **our** Customer Relations Team have reviewed **your** complaint, they'll send **you** a final decision in writing within eight weeks of the date **we** received **your** complaint. **We've** included **our** Customer Relations Team's contact details on **your** Policy Schedule.

If you're still unhappy

If **you** remain unhappy after **our** review, or **you** haven't received **our** final response within eight weeks of **us** receiving **your** complaint, **you** may be able to refer **your** case to the Financial Ombudsman Service. This is an independent body which arbitrates on complaints.

You can also refer **your** complaint to them first without giving **us** the opportunity to resolve it, but if **you** do this, they'll only consider **your** complaint with **our** consent. The Financial Ombudsman Service provides a free, independent, complaint resolution service. Details about their service and how to refer a complaint to them can be found on their website at www.financial-ombudsman.org.uk.

Compensation

Royal & Sun Alliance Insurance Ltd is a member of the Financial Services Compensation Scheme (FSCS).

This provides compensation in case any member goes out of business or into liquidation and is unable to meet any valid claims against its policies. **You** may be entitled to compensation if **we** cannot meet **our** obligations, depending on the circumstances of the claim. Further information about the compensation scheme can be obtained from the FSCS website www.fscs.org.uk.

The Financial Ombudsman Service contact details are shown on **your** Policy Schedule but are also included here:

Financial Ombudsman Service

Post:

Financial Ombudsman Service, Exchange Tower,
Harbour Exchange Square, London, E14 9SR

Telephone:

0800 023 4567

(Free from UK landlines and mobiles)

0300 123 9123

(Same rate as 01 or 02 numbers on UK
landlines and mobiles)

Email:

complaint.info@financial-ombudsman.org.uk

Website:

www.financial-ombudsman.org.uk

You've got six months from the date of **our** final response to refer **your** complaint to the Financial Ombudsman Service. This doesn't affect **your** right to take legal action, but the Financial Ombudsman Service won't adjudicate on any case where litigation has started.

How we use your information

Who are we?

We are Royal & Sun Alliance Insurance Ltd (RSA), **we** provide commercial and consumer insurance products and services under a number of brands, such as MoreThan. **We** also provide insurance services in partnership with Nationwide Building Society.

Your Personal Information

Data privacy is important to **us** and **we** are committed to ensuring that personal data is protected. **Our** Privacy policy details how **we** collect, use, share, and protect personal data. This can be found by going to **our** website <https://www.rsainsurance.co.uk/privacy-policy/>. If **you** have any questions or comments about this or would like a printed copy of the full notice (a large text version is available), please contact:

RSA Data Protection Officer
PO Box 255
Wyndham
NR18 8DP

You may also email **us** at
RSACustomerrelations@uk.rsagroup.com.

We obtain **your** personal data and that of any joint **policyholders** or other parties who may be covered by **your** policy from **you** or those individuals themselves, **your** insurance broker if **you** have one, claims handling suppliers and third parties such as credit reference agencies, the DVLA and other insurance industry sources for example, the Motor Insurance Database, the Claims and Underwriting Exchange and fraud prevention databases.

We use personal data for a number of different purposes, for example to:

- manage **your** application, quotation and/or policy;
- process claims;
- prevent and detect fraud and financial crime;
- update existing and develop new products and services;
- carry out risk and pricing modelling; and
- meet **our** legal and regulatory requirements.

We will always keep personal data confidential. However, it may be necessary to share personal data with third parties where there is a valid reason to do so. For example, we may need to share personal data with:

- other parties involved in a claim and/or their representatives;
- contractors, partners, and suppliers who assist **us** in the administration of **your** application, quotation and/or policy or help **us** to process any claims; and government agencies, regulators, auditors, reinsurers and fraud prevention agencies where required to fulfil **our** legal, commercial and regulatory obligations.

We will retain **your** personal data (and that of any joint **policyholders** or other parties who may be covered) for as long as **we** have a business relationship with **you**. Once this relationship has ended (for example, **your** policy has expired, **your** application is declined or **you** do not proceed with a quotation) **we** will only retain such personal data for as long as is necessary to satisfy **our** legal, accounting or reporting obligations, or as necessary to resolve any disputes.

Data Protection law also gives **you** various rights over **your** personal data. More details of these rights can be found in **our** Privacy policy.

Use of your information by Nationwide

Please remember that our leaflet 'How Nationwide uses your information' explains how Nationwide use personal information. It's available at nationwide.co.uk/privacy or in branch. Please read this carefully. If you've got any questions please get in touch with Nationwide directly who will be happy to help.

Useful phone numbers



Customer Services
0800 145 6060



Buildings and Contents Insurance claims
0800 145 6060



Home Emergency Cover claim
0800 145 6070



Legal Cover claim
0800 145 6080



Nationwide

Building Society

This document and all our literature is available on request in large print, audio and braille. If you have hearing or speech difficulties, you can contact us using Relay UK by phone or app (for more information go to relayuk.bt.com).

Nationwide Home Insurance is underwritten and administered by Royal & Sun Alliance Insurance Ltd (No. 93792). Registered in England and Wales at St. Mark's Court, Chart Way, Horsham, West Sussex RH12 1XL. Nationwide Building Society and Royal & Sun Alliance Insurance Ltd are both authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Financial Services Register No. 106078 & 202323). Nationwide Building Society is registered at Nationwide House, Pipers Way, Swindon, Wiltshire SN38 1NW. Calls may be recorded and monitored.