

Mortgage Payment Protection Insurance

Policy document for Protector
Mortgage customers



Proud to be different

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Welcome

Thank you for choosing **Nationwide** Mortgage Payment Protection Insurance.

Nationwide is passionate about insurance and determined to provide **you** with excellent customer service at all times and to do their best to make **your** insurance arrangements as trouble free as possible.

This policy provides **you** with everything **you** need to know about **your** Mortgage Payment Protection Insurance policy. It contains the full details of **your** policy including the exclusions. It is important that **you** read it carefully along with **your** insurance schedule, which confirms the details of **your** cover, and keep them in a safe place.

This policy uses words and phrases that have specific meanings, **you** will find these explained in the 'Words with Specific Meanings' section. These words are shown in '**bold**' wherever they appear.

You have been given this valuable protection and **you** must remain eligible for the insurance cover, you must also:-

- know what this insurance does and does not cover
- understand how changes to **your work** affect **your** eligibility and the terms and conditions of making a claim.

Claims Advice Helpline 08456 00 13 55

Use this service to report a new claim, get advice on how to make a claim or discuss a current claim.
Monday to Friday 9am – 5pm.

Telephone calls may be recorded and monitored.

You can also refer to the "Making a Claim" section for useful information about making a claim.

Changing Your Mind - Your Cancellation Rights

This policy is a feature of **your Protector Mortgage** and is free of charge.

You may cancel **your** policy after the **Start Date** by contacting **Nationwide** on 08457 30 20 10 or by writing to the Customer Service Team, Nationwide Building Society, Kings Park Road, Moulton Park, Northampton NN3 6NW.

However, as this is a free cover no refund of premium shall be applicable.

If **you** have any questions about **your** cover or need to let **us** know about a change in **your** circumstances, call Customer Services on **08457 30 20 10** Monday to Saturday 8am - 8pm

Your Policy Explained

Your policy has been arranged for **you** by **Nationwide** and is made up of two parts – this document and the insurance schedule.

Together, they set out **your** cover and provide proof of the contract between **you** and **us**. This is based on the information which **you** gave when **you** applied for this insurance. It is essential that the information is accurate as far as **you** know. If it isn't **we** may not be able to pay any claims **you** make.

We will provide insurance as described in this document and the insurance schedule. This is subject to all the policy terms, limits, conditions and exclusions.

This document shows:

- What is and what is not covered
- How **you** make a claim and how it will be dealt with
- All other terms and conditions that apply.

The insurance schedule shows:

- the name(s) and address of the mortgage borrower(s)
- **your** mortgage account number
- **your excess period** – this is referred to in this policy as **waiting period**
- **your maximum monthly benefit period**
- **your monthly benefit amount**
- **the insured person(s)**

Please read the document and insurance schedule carefully. **You** should find them clear and easy to follow. If **you** have any queries, please, call Customer Services on **08457 30 20 10**.

Premiums

This policy is a feature of your **Protector Mortgage** and is free of charge.

Words with Specific Meanings

Wherever the following words or phrases appear in this policy, they will be shown in **bold** and have the following meanings.

Accident and/or Sickness

Any accident, sickness or disease which occurs after the **start date** which results in **you** being totally unable to carry out the duties of **your normal work** and not doing any other **work**, as confirmed by a **doctor** or **specialist**. Normal **work** means **your work** immediately before **your accident** or **sickness**, or any other **work** which **we** think **you** are, or may reasonably become qualified for, in view of **your** training, education and ability.

Carer

You look after a member of **your immediate family** on a full-time basis and have completed a **Carer's Allowance** Claim pack and are either in receipt of or awaiting **Carer's Allowance** from the Department for Work and Pensions.

Carer's Allowance

A taxable benefit paid by the Department for Work and Pensions to informal **carers**.

Doctor

A medical practitioner (other than **you** or a member of **your** family) who holds a full qualification entitling him or her to full registration with the General Medical Council.

Excess period / waiting period

The first 30 days of any claim. **Monthly benefit** will not be paid during this period.

Within this policy the **excess period** is referred to as the "**waiting period**".

Immediate family

Your spouse, civil partner, live in partner, children and parents.

Insured person

Any person named as an **insured person** on **your** insurance schedule who has a **Protector Mortgage**.

Medical complication

A symptom of pregnancy which has developed into an identified condition diagnosed by a recognised obstetric **specialist**. It does not include delivery by caesarean section or other surgically assisted means or any normal symptom of a temporary or minor nature, which presents no significant medical hazard to mother or baby.

Maximum monthly benefit period

The maximum number of **monthly benefit** payments that **you** can receive is twelve for any one claim.

Monthly benefit

Mortgage cover - The amount shown on **your** insurance schedule which applied on the date the **unemployment, accident** or **sickness** occurred. This will be paid as a credit to your mortgage account.

Mortgage

Your residential mortgage agreement with **Nationwide**, with a balance of at least £50 outstanding.

Nationwide

Nationwide Building Society, which provides sales and after sales administration services (including MPPI claims handling) to **your** policy.

Period of insurance

The period of insurance shown on **your** insurance schedule.

Pre-existing medical condition

Any condition, injury, illness, disease, sickness or related condition and/or associated symptoms, whether diagnosed or not:

- which **you** knew about, or should reasonably have known about, at the **start date** or
- which **you** had seen or arranged to see a **doctor** about, during the 12 months immediately before the **start date**.

Protector Mortgage

- **Your** residential **Protector Mortgage** agreement with **Nationwide**.

Self-employed

You are self-employed if:

- **you** are carrying on a business in the **UK** either alone or as a partner in a partnership; or
- **you** can control the affairs of a company **you** work for because either **you** or a relative or a member of **your** household individually or jointly hold the majority of the voting rights in that company; or
- **you** can otherwise ensure that the company **you** work for conducts its affairs according to **your** wishes.

Specialist

A **doctor** who is or has been a consultant at an NHS hospital.

Start date

The completion date of your **Protector Mortgage**. This will be shown on **your** insurance schedule

Temporary work

Work that is casual, occasional or for a specific task. Also **work** that is seasonal or irregular, or for a period of training or apprenticeship.

UK

England, Scotland, Wales, Northern Ireland, the Channel Islands and the Isle of Man.

Unemployment/Unemployed

Having no paid **work** or **temporary work** and having a Jobseeker's Agreement with the Department for Work and Pensions in the **UK**. If **you** are ineligible for a Jobseeker's Agreement **you** must be able to provide alternative proof acceptable to **us** that **you** are actively seeking **work**.

Waiting period / excess period

The first 30 days of any claim. **Monthly benefit** will not be paid during this period.

On **your** insurance schedule the "**waiting period**" may be referred to as the "**excess period**".

We/Us/Our

Aviva Insurance Limited. Registered in Scotland No:2116, Registered Office: Pitheavlis, Perth, Scotland, PH2 ONH. Authorised and regulated by the Financial Services Authority.

Work / Working

Any paid work of at least 16 hours a week. This includes **self-employed work**, fixed term **work** and statutory maternity and parental leave but not **temporary work**.

You/Your/Yours

The **insured person(s)** named on the insurance schedule.

Eligibility, Important Notes and Material Facts

Eligibility

You are eligible for this insurance if at the time **your** cover commences **you**:

- are aged 18 years or over but under 65
- **work** at least 16 hours per week
- permanently resident in the **UK**
- Have a **Nationwide Protector Mortgage**

During any **period of insurance you** must be permanently resident in the **UK** and have a **Protector Mortgage**.

For the purposes of this insurance **work** means any paid work of at least 16 hours per week. This includes **self-employed work** and statutory maternity and parental leave but it does not include **temporary work**.

If **you** are **self-employed** or **you work** on fixed term contracts **you** are eligible for this insurance but **you** should read the policy carefully paying particular attention to the Employment Circumstances, Section 2 – Unemployment Cover (including Carer Cover) and Things To Keep In Mind When Claiming sections.

Joint Borrowers

If **you** have a joint **Protector Mortgage**, both of **you** may apply for cover if **you** are both eligible. In the event that either policyholder makes a claim under the policy, **we** will pay the monthly benefit shown on **your** insurance schedule. Please note that if **you** are both off work at the same time due to Accident, Sickness or Unemployment then the maximum we will pay is the **Monthly benefit** shown on **your** insurance schedule.

Important notes

1. This policy does not cover a medical condition or related symptoms **you** knew about at the **start date** whether the condition had been diagnosed or not. This is known as a **pre-existing medical condition**. If **you** have seen a **doctor** in the last 12 months **your** ability to claim may be affected. This is explained in Section 1 - Accident or Sickness (Disablement) Cover.
2. If **you** are off **work** due to **accident** or **sickness** at the **start date**:
 - **You** may still be eligible for the insurance. However, **you** should be aware that if **you** have cover under Section 1 – Accident & Sickness (Disablement) Cover **you** will not be able to claim during the first 12 months following the **start date** if the condition returns
 - If **you** do not return to **work** within the first 30 days following the **start date**, Section 1 Accident and Sickness (Disablement) Cover will not begin until **you** have returned to **work**. In this case, any **pre-existing medical condition** will not be covered if it returns within 12 months of Section 1 commencing.

3. This policy will not pay for any **unemployment** (including carer cover) **you** were aware of at the **start date** and which occurs during the first 12 months of the **start date**. **You** will not be covered for any **unemployment** which **we** reasonably believe **you** knew was likely to happen, whether **you** had official notice or not, when **you** took out this insurance.
4. This policy will not pay for any **unemployment** that **you** were aware of or which happens during the first 30 days from the **start date**.

Material facts

All material facts must be disclosed. A material fact is one that is likely to influence **your** eligibility for this policy e.g. living outside the **UK** or in **work** for less than 16 hours per week. It is **your** responsibility to provide complete and accurate information to **Nationwide** when **you** take out **your mortgage** and throughout the life of **your** policy

Please note that if **you** fail to disclose any material information to **us**, this could invalidate **your** insurance cover and could mean that part or all of a claim may not be paid. **We** recommend **you** keep a record (including copies of letters) of all information provided to **Nationwide** and **us** for **your** future reference.

Changes during the lifetime of your policy that may affect your insurance cover

It is **your** responsibility to ensure that **you** continue to remain eligible during the lifetime of **your** policy, as this could affect **your** entitlement to benefits.

Your eligibility for cover under this policy may change if **your** personal circumstances change. If this happens or is likely to happen **you** should discuss with **Nationwide**. This would include for example:

- **You** retire from **work** and do not intend to actively seek further **work**
- **You** change **your work** e.g. **your work** becomes **temporary work**
- **You** voluntarily reduce **your** hours of **work** to less than 16 hours per week
- **You** reach 65 years of age
- **You** leave the **UK** to live abroad
- **You** change **your mortgage** to another lender
- **You** amend **your mortgage**
- **You** redeem **your mortgage**

If **you** decide the policy is no longer suitable and **you** wish to cancel it, please contact **Nationwide** on 08457 30 20 10 or write to us at Customer Service Team, Nationwide Building Society, Kings Park Road, Moulton Park, Northampton NN3 6NW.

Please note, as this is a free cover no refund of premium shall be applicable.

If **you** have any questions about **your** cover or need to let **us** know about a change in **your** circumstances, call **Nationwide** on 08457 30 20 10 Monday to Saturday 8am - 8pm

Employment Circumstances

Your employment circumstances will affect your eligibility for cover and entitlement to make a claim. If your employment changes or is likely to change or you have any questions you should contact **Nationwide** Customer Services on **08457 30 20 10**.

Fixed term contracts

If you work on a fixed term contract and your contract is not renewed, you will only be able to claim for **unemployment** cover, if you meet one of the following criteria:

- you have worked continuously for the same employer for at least 24 months; or
- your contract is for at least 12 months and has been renewed at least once with the same employer; or
- you were originally employed on a permanent basis but were transferred to a fixed-term contract by the same employer without a break in employment.

Self-employed

If you are **self-employed** you can still have this policy but you will need to provide the following to be entitled to claim for **unemployment** benefit:

- satisfactory proof that you have involuntarily ceased trading because you could not find enough work to meet all your reasonable business and living expenses and have declared this to HM Revenue & Customs; and
- are registered as **unemployed** with the Department for Work and Pensions.

Retiring before the age of 65

If you retire before the age of 65 and do not intend to actively seek further work, you will no longer be eligible for cover. You should contact **Nationwide** if this happens.

Important – the type of cover the policy provides

Please refer to your insurance schedule for details of the cover provided by this policy. If you are unclear as to the cover you have please contact your local **Nationwide** branch or call the number shown on your insurance schedule.

Section 1 – Accident and Sickness (Disablement) Cover

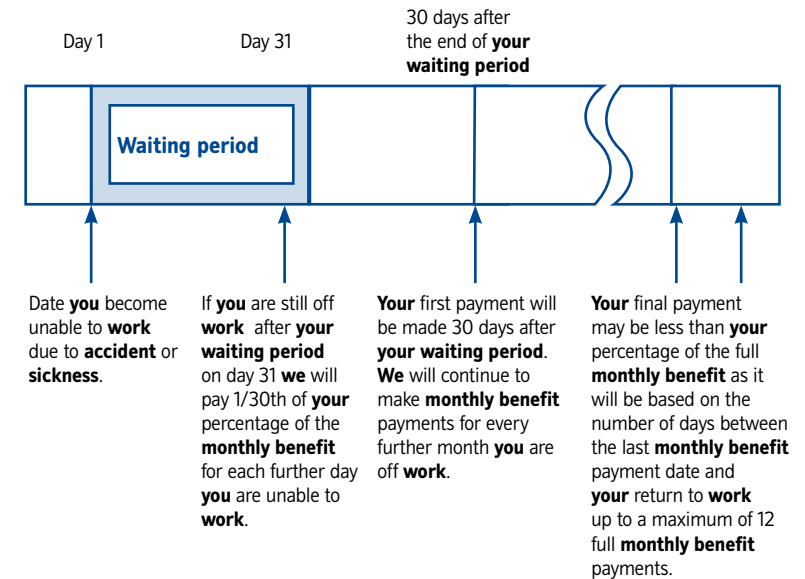
What is covered

If an **accident** or **sickness** prevents you working an amount equal to 1/30th of your percentage of the **monthly benefit** will become payable for each consecutive day you are unable to work after the **waiting period**.

We will pay the first **monthly benefit** 30 days after the **waiting period**, then

- at monthly intervals, for each following month you are unable to work, then
- at the end of your **accident** or **sickness**, we will pay 1/30th of your percentage of the **monthly benefit** for each day of your **accident** or **sickness** from the day after you were last paid benefit to the last day of your **accident** or **sickness** up to the **maximum monthly benefit period**.

Example of how a claim is calculated



- If **you** return to **work** after claiming for **accident** or **sickness** and then are unable to **work** within three months because of the same **accident** or **sickness** **you** do not have to serve **your waiting period** again before benefit can be paid. **We** will combine these two periods into one claim when calculating **your** benefit period subject to the **maximum monthly benefit period**
- Once **we** have paid the **maximum monthly benefit period** **you** need to return to **work**, for at least 6 consecutive months before **you** can make another **accident** or **sickness** claim for the same condition. However, if **your** new claim is for an unrelated condition, **you** will only need to be back at **work** for 30 days to be eligible to claim again
- **You** may transfer from an **accident** or **sickness** to an **unemployment** claim or the other way round. **We** will combine these two periods into one claim when calculating **your** benefit period subject to the **maximum monthly benefit period**
- **You** cannot claim Under Section 1 – **Accident and Sickness** (Disablement) Cover and Section 2 – Unemployment Cover (including Carer Cover) at the same time.
- If **you** have a joint policy and both **insured persons** are off **work** due to **Accident, Sickness** or **Unemployment** the maximum **we** will pay is the **monthly benefit** amount shown on **your** insurance schedule.

What is not covered

We will not pay any **accident** or **sickness** claims due to or arising from:

- Any **pre-existing medical condition** which persists or returns during the first 12 months of **accident** or **sickness** cover. This exclusion will not apply once **you** have been continuously insured for **accident** or **sickness** cover for 12 months, so long as **you** are attending **work** at the start of **your** claim. This means **we** will not pay for any condition, injury, illness, disease, sickness or related condition and/or associated symptoms, whether diagnosed or not:
 - which **you** knew about, or should reasonably have known about, at the **start date**, or
 - which **you** had seen or arranged to see a **doctor** about, during the 12 months immediately before the start date.
- Pregnancy or childbirth – unless there has been a **medical complication**
- Cosmetic surgery or other treatment which is not medically necessary.
- As a result of **you** being detained in prison under the direction of a court of law. This will not apply if **you** are later acquitted
- **Your** own wilful actions, drug or alcohol abuse. This does not include any drugs prescribed by **your doctor**, except if they are to treat drug addiction
- Any dishonest or exaggerated behaviour by **you** or anyone acting for **you**. If this happens, **you** will have to return any benefits already paid and **you** will forfeit all future rights under this policy
- War, invasion, act of foreign enemy, hostilities or a warlike operation or operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power and/or any action taken in controlling, preventing, suppressing or in any way relating to any of these causes or events.

Note

If **you** are not **working** at the time **your accident** or **sickness** occurs, **you** will not be able to claim for **accident** or **sickness** unless **you** were actively seeking **work** and registered as **unemployed**.

Section 2 - Unemployment Cover (including Carer Cover)

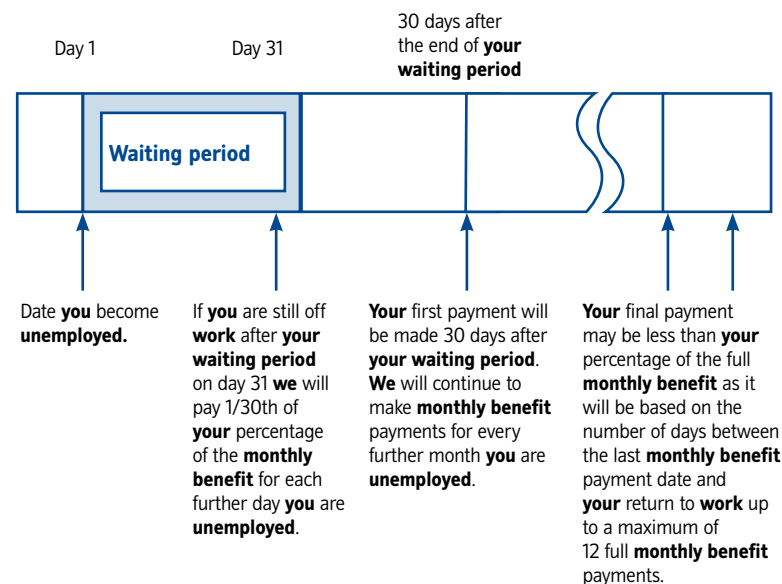
What is covered

If **you** are **unemployed** an amount equal to 1/30th of **your** percentage of the **monthly benefit** will become payable for each consecutive day **you** are unable to **work** after the **waiting period**.

We will pay the first **monthly benefit** 30 days after the **waiting period**, then

- at monthly intervals, for each following month **you** are unable to **work**, then
- at the end of **your unemployment**, **we** will pay 1/30th of **your** percentage of the **monthly benefit** for each day of **your unemployment** from the day after **you** were last paid benefit to the last day of **your unemployment** up to the **maximum monthly benefit period**.

Example of how a claim is calculated



- If, after claiming for **unemployment**, **you** are made **unemployed** again within three months of returning to **work**, **you** will not have to serve **your waiting period** again before benefit can be paid. **We** will combine these two periods of **unemployment** into one claim when calculating **your** benefit period subject to the **maximum monthly benefit period**
- Once **we** have paid the **maximum monthly benefit period** **you** need to return to **work** for at least 6 consecutive months before **you** can make another **unemployment** claim
- **You** may transfer from an **unemployment** to an **accident** or **sickness** claim or the other way round. **We** will combine these two periods into one claim when calculating **your** benefit period subject to the **maximum monthly benefit period**
- **You** cannot claim Under Section 1 – **Accident and Sickness** (Disablement) Cover and Section 2 – Unemployment Cover (including Carer Cover) at the same time.
- **If you** have a joint policy and both **insured persons** are off **work** due to **Accident, Sickness** or **Unemployment** the maximum **we** will pay is the **monthly benefit** amount shown on **your** insurance schedule.

Temporary Work

If **you** do any **temporary work**:

- during a claim, **your monthly benefit** will be suspended during the period of **temporary work** and will be resumed when the **temporary work** finishes. **Your** next **monthly benefit** payment will be made 30 days after **your** claim resumes and **you** have registered with the Department for Work and Pensions.
- during the **waiting period**, the **waiting period** will be suspended until the end of the **temporary work** and **you** have registered with the Department for Work and Pensions.

Self-employed

If **you** are **self-employed** and **you** have involuntarily ceased trading because **you** could not find enough **work** to meet all **your** reasonable business and living expenses and have declared this to HM Revenue & Customs, **you** will be entitled to claim for **unemployment** benefit.

For the purpose of this insurance **you** are **self-employed** if **you** fit the definition of **self-employed** in the “Words with Specific Meanings” section of this document. If you do not fit this description, all other terms, conditions and exclusions of this policy will apply.

In either case **you** will need to have a Jobseeker’s Agreement for the whole time **you** are claiming. If **you** are ineligible for a Jobseeker’s Agreement, **you** must be able to provide ongoing alternative evidence that is acceptable to **us** that **you** are **unemployed** and actively seeking **work**. This could include copies of job applications, responses and registration with job agencies.

Payment in lieu of notice

If **you** have been paid or are entitled to be paid in lieu of notice any claim for **unemployment**, including the **waiting period**, will not start until the end of **your** notice period.

What is not covered

We will not pay for any **unemployment**:

- Which occurs within the first 12 months of the **start date** that **we** reasonably believe **you** knew was likely to happen, whether **you** had official notice or not, when the cover commenced under this section
- Which occurs within the first 12 months and is not preceded by 6 months continuous **work**
- **You** are notified of or which happened within the first 30 days of the **start date** under this section.
- If **you** have resigned or taken voluntary redundancy
- If **you** retire and do not intend to actively seek further **work**
- Due to **your** misconduct
- After **temporary work** (unless **you** have taken **temporary work** during a claim)
- Which is normal, regular or seasonal in **your work**
- After the end of a fixed-term contract which is not renewed, unless:
 - **you** have worked continuously for the same employer for at least 24 months; or
 - **your** contract is for at least 12 months and has been renewed at least once with the same employer; or
 - **you** were originally employed on a permanent basis but were transferred to a fixed-term contract by the same employer without a break in employment
- As a result of **you** being detained in prison under the direction of a court of law. This will not apply if **you** are later acquitted
- Due to **your** own wilful actions, drug or alcohol abuse. This does not include any drugs prescribed by **your doctor**, except if they are to treat drug addiction
- Any dishonest or exaggerated behaviour by **you** or anyone acting for **you**. If this happens, **you** will have to return any benefits already paid and **you** will forfeit all future rights under this policy
- War, invasion, act of foreign enemy, hostilities or a warlike operation or operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power and/or any action taken in controlling, preventing, suppressing or in any way relating to any of these causes or events.

Note

If **you** have retired, are not actively seeking **work** and are not registered as **unemployed you** will not be able to claim under this section.

Carer Cover

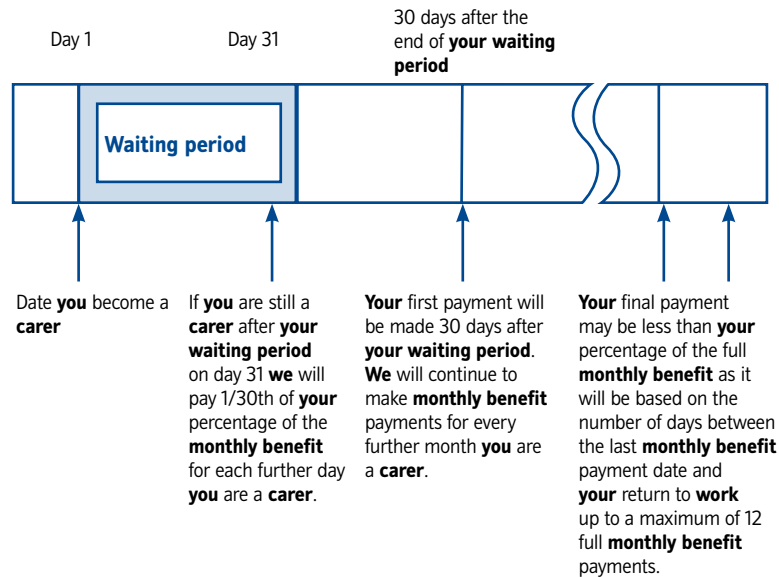
What is covered

If **you** voluntarily leave **your work** to become a **carer** an amount equal to 1/30th of **your** percentage of the **monthly benefit** will become payable for each consecutive day **you** are a **carer** after the **waiting period**.

The first **monthly benefit** payment will be made 30 days after the **waiting period**, then

- at monthly intervals, for each following month **you** are a **carer**, then
- when **you** cease to be a **carer**, **we** will pay 1/30th of **your monthly benefit** for each day **you** continue to be a **carer** from the day after **you** were last paid benefit to the last day **you** were a **carer**, up to the **maximum monthly benefit period**.

Example of how a claim is calculated



- If **you** claim for a second period of being a **carer** within three months of returning to **work**, **you** will not have to serve **your waiting period** again before benefit can be paid. **We** will combine these two periods into one claim when calculating **your** benefit period subject to the **maximum monthly benefit period**
- Once **you** have received the **maximum monthly benefit period** **you** need to return to **work** for at least 6 consecutive months before **you** can make another **carer** claim.
- If **you** have a joint policy and both **insured persons** are off **work** due to **Accident, Sickness** or **Unemployment** the maximum **we** will pay is the **monthly benefit** amount shown on your insurance schedule.

What is not covered

We will not pay the **monthly benefit** for any period when **you** are a **carer** where:

- **we** reasonably believe **you** were aware of the need, or likely need for a member of **your immediate family** to require a **carer** (now or any time in the future) at the **start date**
- **you** are looking after members outside **your immediate family**
- **you** applied for Carer's Allowance or were notified of receipt of Carers Allowance within the first 30 days of the **start date** unless the condition of the person that **you** will be caring for was due to or caused by an unforeseen event that happened after the **start date** of **your** policy.
- any dishonest or exaggerated behaviour by **you** or anyone acting for **you**. If this happens, **you** will have to return any benefits already paid and **you** will forfeit all future rights under this policy
- war, invasion, act of foreign enemy, hostilities or a warlike operation or operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power and/or any action taken in controlling, preventing, suppressing or in any way relating to any of these causes or events.

Making Changes

This policy is a feature of **your Protector Mortgage** and is free of charge.

The cover and benefits of this policy are not able to be amended.

You may cancel **your** policy after the **Start Date** by contacting **Nationwide** on **08457 30 20 10** or by writing to the Customer Service Team, Nationwide Building Society, Kings Park Road, Moulton Park, Northampton NN3 6NW.

However, as this is a free cover no refund of premium shall be applicable.

Reviewing your monthly benefit

The cover provided under this policy is not able to be amended, however if **your** circumstances change **you** should contact us to ensure that you remain eligible.

If **you** decide the policy is no longer suitable and **you** wish to cancel it, please contact **Nationwide** on **08457 30 20 10** or write to us at Customer Service Team, Nationwide Building Society, Kings Park Road, Moulton Park, Northampton NN3 6NW.

Please note, as this is a free cover no refund of premium shall be applicable.

Making a Claim

It is important that **you** register **your** claim as soon as possible with **Nationwide**.

Step 1 – If **you** need to make a claim, **you** should contact **Nationwide** Payment Protection Claims as soon as reasonably possible on **08456 00 13 55** to request a claim form.

Please have **your mortgage** account number ready when **you** call.

Nationwide may handle any claim **you** make. When they do, **Nationwide** will be acting on behalf of **us** and not **you**.

When **you** call, **Nationwide** will be there to help answer any questions **you** have before sending **you** the claim form.

Step 2 – Accurately fill in the claim form:

- For **accident** or **sickness** claims **you** will need to get a **doctor** to fill in the relevant section of the form. The **doctor** may charge **you** for this
- For **unemployment** claims **you** will need to arrange for a Department for Work and Pensions official and **your** previous employer to fill in the relevant sections of the form
- If **you** are **self employed** and making an **unemployment** claim **you** must provide evidence that:
 - **you** could not find enough **work** to meet all **your** reasonable business and living expenses and declared this to the HM Revenue & Customs, and
 - the **unemployment** is not a normal seasonal occurrence or a normal incident in **your** occupation
- For **carer** claims **you** will need to arrange for **your** previous employer to fill in the relevant section of the form and provide evidence that **you** are either in receipt of or awaiting **Carer's Allowance**.

Step 3 – Return the completed claim form to.

Payment Protection Claims

Nationwide Building Society
Kings Park Road
Moulton Park
Northampton
NN3 6NW

Things to keep in mind when claiming

- **You** must supply and pay for all reasonable information or evidence **we** or **Nationwide** ask for to support **your** initial claim
- From time to time throughout **your** claim **we** or **Nationwide** may ask for further evidence that **you** are still **unemployed** and actively seeking **work**, or unable to **work** due to **accident** or **sickness**
- **Your** claim may be delayed if **we** or **Nationwide** do not receive all the information **we** need (for example declarations and medical questionnaires)
- To help **us** administer **your** claim **we** or **Nationwide** may contact **your** past employers, **doctor**, or other insurers for information about **you**
- If **you** are claiming for **unemployment** **you** need to have a Jobseeker's Agreement for the whole time **you** are claiming. If **you** are ineligible for a Jobseeker's Agreement, **you** must be able to provide ongoing alternative evidence acceptable to **us** that **you** are **unemployed** and actively seeking **work**. This could include copies of job applications, responses and registration with job agencies
- When making an **accident** or **sickness** claim **you** may need to have a medical examination at **our** expense. If **you** refuse or the appointment is not kept, **we** may not pay **your** claim
- If **you** are a **carer** making a claim, **we** need satisfactory proof that **you** are required to look after a member of **your immediate family**, that **you** have completed a **Carer's Allowance** Claim pack and are either in receipt of or awaiting **Carer's Allowance**
- **We** are concerned that **you** should not pay for the dishonesty of others. **We** make random checks, so do not be alarmed if one of **our** claims advisers calls. **We** also exchange information with other insurers to prevent fraud.
- If **you** reach age 65 during a claim, **your** policy will end. **We** will continue to pay **your** claim until either **your mortgage** ends, **your unemployment** ends, **you** recover from **your accident** or **sickness**, **you** are no longer a **carer**, **you** have retired from **work** or if **we** have paid the **maximum monthly benefit**.
- If **your Protector Mortgage** ends during a claim **your** policy will end. **We** will continue to pay **your** claim until either **you** no longer have a **Nationwide Mortgage**, **your** unemployment ends, **you** recover from **your accident** or **sickness**, **you** are no longer a carer, **you** have retired from **work** or if **we** have paid the **maximum** monthly benefit.
- If **you** have a joint policy and both **insured persons** are off **work** due to **Accident, Sickness** or **Unemployment** the maximum **we** will pay is the **monthly benefit** amount shown on **your** insurance schedule.

State benefits

If **you** make a claim under this policy and also apply for any means tested state benefit, the Department for Work and Pensions/Benefits Agency may treat some of the claim payment as income when calculating **your** benefit entitlement.

Paying claims

We will make claim payments to **your Nationwide** mortgage account on **your** behalf.

When will monthly claim payments end

We will continue paying **your** claim until the first of the following happens:

- **Your unemployment** ends, **you** recover from **your accident** or **sickness** or **you** are no longer a **carer**
- **We** have paid the **maximum monthly benefit period** for any one continuous period of **unemployment, accident** or **sickness** or a period for which **you** are a **carer** or a combination of all three
- **Your mortgage** ends
- **You** retire from **work** and do not intend to actively seek further **work** (you must tell **Nationwide** if this happens)
- **You** make a false claim (**you** will have to return any claim payment **we** have made).

The Way To Work Career Management Service

This service is provided by Working Transitions Limited, an independent organisation experienced in helping people who lose their jobs to return to **work**. If **you** claim for **unemployment**, on receipt of **your** claim form, **you** will have access to the following services:

- A comprehensive manual will be sent to **you** containing practical advice on coping with the loss of **your** job and how to manage yourself back to **work** (this will be sent to **you** shortly after **Nationwide** receives **your** claim form)
- A telephone helpline for help and support
- Job databases
- C.V. production
- A members only website
- Career guidance software.

When Does Your Policy End

The cover provided by this policy will end, if any of the following happens:

- **Your Protector Mortgage** ends
- **You** reach 65 years of age
- **You** retire from **work** (**you** must tell **Nationwide** if this happens)
- **You** make a false claim (**you** will have to return any claim payments **we** have made)

Cancellation

By you after the statutory cooling off period (see page 1)

This policy is a feature of **your Protector Mortgage** and is free of charge.

You may cancel **your** policy after the **Start Date** by contacting **Nationwide** on **08457 30 20 10** or by writing to the Customer Service Team, Nationwide Building Society, Kings Park Road, Moulton Park, Northampton NN3 6NW.

However, as this is a free cover no refund of premium shall be applicable.

By us

We may cancel **your** policy by giving **you** 30 days' written notice if **we** are able to offer **you** alternative cover. If **we** can't offer **you** alternative cover then **we** may cancel this insurance by giving **you** 90 days' written notice.

However, **we** will continue to pay **monthly benefit** that is due to be paid for any claim that happened prior to the date **your** policy is cancelled.

Notice

Unless stated otherwise, any notice given under this policy shall be in writing and sent by post. It shall be deemed to be served one day after posting if sent by first class post or three days after posting if sent by second class post. Notice will be sent to **your** last known address on **Nationwide's** records.

General Information

This insurance is underwritten by Aviva Insurance Limited.

Aviva Insurance Limited is authorised and regulated by the Financial Services Authority.

The law

There is a choice of law for this insurance, but unless **we** agree otherwise, the law for that part of the **UK** where **you** live at the **start date** will apply.

All documentation and communication in relation to this policy will be in English.

Financial Services Compensation Scheme

We are members of the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from this scheme if **we** cannot meet **our** obligations, depending on the type of insurance and the circumstances of **your** claim.

Further information about the scheme is available from the FSCS website www.fscs.org.uk, or write to Financial Services Compensation Scheme, 7th floor Lloyds Chambers, Portsoken Street, London, E1 8BN.

Data Protection Act – Information Users

For the purposes of the Data Protection Act 1998, the joint Data Controllers in relation to any personal data **you** supply are Aviva Insurance Limited and **Nationwide**.

Use of your information by Aviva

Insurance administration

Information **you** supply may be used for the purposes of insurance administration, including the administration of any claims made under **your** policy, by **us**, **our** associated companies and agents, and **Nationwide**.

It may also be disclosed to regulatory bodies for the purposes of monitoring and/or enforcing **our** compliance with any regulatory rules/codes. **Your** information may also be used for research and statistical purposes and crime prevention. It may be transferred to any country, including countries outside the European Economic Area for any of these purposes and for systems administration. Where this happens, **we** will ensure that anyone to whom **we** pass **your** information agrees to treat **your** information with the same level of protection as if **we** were dealing with it. **We** may use agents or sub-contractors to administer the policies or claims on **our** behalf and may pass **your** personal data to them for the purpose of servicing the policies or claims.

If **you** give **us** information about another person, in doing so **you** confirm that they have given you permission to provide it to **us** and for **us** to be able to process their personal data (including any sensitive data) and also that **you** have told them who **we** are and what **we** will **use** their data for, as set out in this notice.

In the case of personal data, with limited exceptions, and on payment of the appropriate fee, **you** have the right to access and if necessary rectify information held about **you**.

Sensitive data

In order to assess the terms of the insurance contract or administer claims which arise, **we** may need to collect data which the Data Protection Act defines as sensitive (such as medical history or criminal convictions). By proceeding with this insurance, **you** signify **your** consent to such information being processed by **us** or **our** agents.

Use of your information by Nationwide

Any information about **you** and **your** policy may be shared within **Nationwide** to open and manage the policy, make lending decisions, collect debts, trace debtors, prevent fraud and money laundering and for business analysis. It may also be shared within **Nationwide** and with specialist companies for market research purposes on behalf of **Nationwide**. **Nationwide** may use **your** information to populate application forms for products provided or introduced by **Nationwide**. If **you** notify **us** of changes to **your** personal details, it is **our** normal practice to update all of **your** accounts unless **you** ask **us** not to.

Nationwide may inform **you** of special offers, products and services, either by letter, telephone or e-mail.

If **you** have opened an account or policy with another organisation introduced to **you** by **Nationwide**, **Nationwide** will pass these updates to them but **you** are advised to contact them to confirm the changes.

If **you** are a new **Nationwide** customer and **you** do not wish to receive marketing material by letter, telephone or email, or any combination of these **you** can write to Nationwide Building Society, Marketing opt-out, FREEPOST SCE 7125, Swindon SN38 9LY.

If **you** are an existing **Nationwide** customer **your** current marketing preferences will continue unless **you** tell **us** otherwise.

If **you** have given a previous marketing instruction to any subsidiary or trading division of Nationwide Building Society, **your** request to them will not change.

'**Nationwide**' means Nationwide Building Society, its subsidiaries and trading divisions. If **you** require further information **you** can ask for a copy of **our** leaflet 'How Nationwide uses your personal information'. This can be requested from a branch and is also available on line at www.nationwide.co.uk.

You have the right of access to **your** personal records held by **Nationwide** and the credit and fraud agencies. **Nationwide** charges a fee for this service. **You** can ask for a copy of the leaflet 'How Nationwide uses personal information' which will tell **you** how to apply for **your** records and explains in more detail how **your** information will be used by **Nationwide** and the fraud prevention agencies or **you** can write to the Data Protection Officer, Nationwide Building Society, Northampton Administration Centre, Kings Park Road, Moulton Park, Northampton NN3 6NW.

Fraud prevention and detection

In order to prevent or detect fraud, to assist in verifying **your** identity **we** may at any time:

- Share information about **you** with other organisations and public bodies including the police
- Undertake credit searches and additional fraud searches
- Check and/or file **your** details with fraud prevention agencies and databases to protect **us** and **our** customers from theft and fraud, and if **you** give **us** false or inaccurate information and **we** identify fraud, this will be recorded and passed to fraud prevention agencies to prevent fraud and money laundering.

We can on request supply further details of the databases accessed or contributed to.

Promise of Service - Complaints Procedure

Our goal is to give excellent service to all **our** customers but **we** recognise that things do go wrong occasionally. **We** take all complaints **we** receive seriously and aim to resolve all **our** customers' problems promptly. To ensure that **we** provide the kind of service **you** expect **we** welcome **your** feedback. **We** will record and analyse **your** comments to make sure **we** continually improve the service **we** offer.

What will happen if you complain

- **Your** complaint will be acknowledged promptly
- **We** aim to resolve complaints, following assessment and investigation, within 7 working days of receipt.

Most of **our** customers' concerns can be resolved quickly but occasionally more detailed enquiries are needed. If this is likely, **we** will contact **you** with an update and give **you** an expected date of response.

What to do should you be dissatisfied

Step 1

If **you** have a complaint about the handling of **your** insurance or about a claim **you** have made please

- talk to an advisor at a **Nationwide** branch, or
- phone **Nationwide** on **08457 30 20 10** and ask to speak to an advisor, or
- visit www.nationwide.co.uk and select the option 'Contact us'.

Step 2

If **you** remain unhappy with the decision **you** receive from **Nationwide** **you** may write to the Chief Executive UK Insurance, Aviva, 8 Surrey Street, Norwich NR1 3NG.

If **you** are dissatisfied with **our** final decision (from the Chief Executive Officer), **you** can refer the matter to the Financial Ombudsman Service (FOS).

Full contact details of both **our** Chief Executive and the FOS will be provided when **we** write in response to **your** complaint.

Notes

1. The FOS will only consider **your** complaint if **you** have given **us** the opportunity to resolve it and **you** are a private policyholder. If, however, **we** do not resolve **your** complaint within 40 working days, the FOS will accept a direct referral.
2. Whilst **we** are bound by the decision of the FOS, **you** are not.
3. Following the complaints procedure does not affect **your** right to take legal action.

You can order all our publications in large print, Braille, audio cassette or CD. Your local branch will arrange this for you or you can contact us on **08457 30 20 10**.

If you have hearing or speech difficulties and are a textphone user, you can call us direct in text on **0800 37 80 01**. We also accept calls via BT TypeTalk. Just dial **18001** followed by the full telephone number you wish to ring.



Nationwide cares about the environment - this literature is printed in the UK with biodegradable vegetable inks on paper from well managed sources.

Nationwide Building Society is authorised and regulated by the Financial Services Authority under registration number 106078. Credit facilities other than regulated mortgages are not regulated by the Financial Services Authority. You can confirm our registration on the FSA's website, www.fsa.gov.uk or by contacting the FSA on **0300 500 5000**.

Nationwide Building Society

Head Office: Nationwide House,
Pipers Way, Swindon, Wiltshire
SN38 1NW

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Proud to be different