

# Nationwide FlexAccount Travel Cover

Statement of Demands and  
Needs and Policy Summary



## Statement of Demands and Needs

You have not been provided with any personal recommendation or advice as to whether Nationwide FlexAccount Travel Cover is suitable for your needs. This product meets the demands and needs of those who wish to insure their travel arrangements. However do not cancel any existing cover you have until you have read the full terms and conditions in the policy document and you are satisfied that this policy meets your needs.



## Policy Summary

Please read this document carefully. It does not contain the full terms and conditions of the policy, which can be found in the policy document. You should review this cover periodically to ensure it remains adequate to your needs. You can obtain a copy of your policy document by visiting [www.nationwide.co.uk/pdf/insurance/flexpol](http://www.nationwide.co.uk/pdf/insurance/flexpol), visiting your branch or by calling **08457 30 20 10**.

## Type of insurance and cover

The policy provides multi-trip travel cover for trips in Europe of up to 31 days to eligible Nationwide FlexAccount customers, for so long as they are eligible, with additional optional benefits available.

## Definitions

We/our/us means UK Insurance Limited and all our agents.

## Who provides my insurance cover?

This policy is underwritten by UK Insurance Limited. Registered Office: The Wharf, Neville Street, Leeds LS1 4AZ. Registered in England No. 1179980. For the purpose of us providing this insurance cover, Nationwide will provide us with information about you, including your name and address. We will only use your information to provide the insurance cover and will not use it for anything else.

## Important information about cover for existing and previously existing medical conditions

Please read the medical statements section of the policy carefully on page 6. The policy does not automatically cover all illnesses and injuries. If you or anyone insured on the policy have a pre-existing medical condition, you can call us at anytime to tell us. We will tell you if we can cover that condition for free, if you need to pay us an extra premium or if we cannot cover the condition. We will write to you to confirm what we tell you over the phone. Where we cover or decline to cover medical conditions, we will usually apply those terms for a 12 month period and at the end of this period we will send you a letter asking you to call in again, we will talk to you about your condition(s) and assess your condition(s) annually. You must update us of any changes in medical conditions throughout the policy cover period, particularly before you book a trip and before you travel.

## To be eligible for free FlexAccount Travel Cover

Cover is only available to permanent residents of the UK.

Unless you have already been notified that you are eligible, in order to qualify for free Nationwide FlexAccount Travel Cover you must hold a Visa debit card (not cash card+) and complete a transfer of all of your Direct Debits and standing orders from an account with another bank or building society to your FlexAccount using our Account Transfer service. To qualify for cover you must be aged 73 or under at the point your account transfer is complete. Once you meet the above criteria, you will receive a letter confirming the start date of your cover.

## Age limits

Cover will cease for any customer on 31 December after their 75th birthday.

## Maintaining Cover

To maintain cover you must continue to hold a Visa debit card (not cash card+) and deposit at least £750 per month into your account (excluding internal transfers).

We will review eligibility each September (starting from September 2012) and customers not maintaining the deposit of at least £750 per month will be notified when their cover will cease.

## All customers

No matter when you opened your FlexAccount, it is recommended that you check page 6 to ensure you understand cover around medical conditions. If you are unsure about cover you should call 0845 246 1692 in order to be medically screened.

All cover will stop if the FlexAccount is closed or we notify you that you no longer meet the eligibility criteria. If an account holder is removed from the account, cover will cease for that person.

### Key features and benefits

- Free European multi-trip cover (Europe is defined on page 5 of your policy document) for named account holders who meet the outlined eligibility requirements.
- There is a maximum trip limit of 31 days. Trips in the UK are also covered if they include at least two nights pre-booked paid accommodation and are at least 25 miles away from your home address.
- Upgrades are available for an additional premium to include cover for
  - Worldwide travel
  - Family cover
  - Winter sports
  - Golf
  - Wedding
  - Business equipment
  - Excess waiver
  - Hazardous activities
  - Extension of Cancellation Cover
  - Age extension: If you are not within the age limits as outlined in the eligibility section on page 1 but are 79 or under, we may be able to provide cover.
  - As soon as you know whether you need to upgrade your cover, or if you have previously purchased one of the above upgrades and your personal details change, for example, change of name or change of address please contact us on **0845 246 1692**. We will then send you confirmation of cover in writing.

The features, benefits and exclusions of the policy are set out in the table below, which includes cross-references to the relevant sections of the policy document. The policy itself has fuller details of these features, benefits and exclusions, as well as those not listed here.

Benefits	Policy Limits	Excess	Exclusions and Conditions
<p><b>Section A</b> Baggage Page 10</p>	<p><b>Sum Insured</b> £1,500</p> <p><b>Inner Limits</b></p> <ul style="list-style-type: none"> <li>• Single article limit: £300</li> <li>• Limit for all valuables: £400</li> <li>• Delayed baggage after 12 hours: £250</li> </ul>	<p>£50 per insured person</p>	<p><b>Conditions</b></p> <ul style="list-style-type: none"> <li>• You must obtain a Property Irregularity Report from the carriers within 3 days of the incident or where you have reported the loss to the police authorities in the country where the loss occurred within 24 hours of discovery, and obtain a copy of the report.</li> <li>• You should take all practical steps to recover any articles lost or stolen.</li> </ul> <p><b>Exclusions</b></p> <p>In addition to anything mentioned in the general exclusions, we will not pay for loss, damage, theft or destruction of:</p> <ul style="list-style-type: none"> <li>• Valuables left in luggage whilst in transit and outside the control of the insured person.</li> <li>• Valuables and personal possessions which are kept in your locked personal accommodation or safety deposit box and force and violence has not been used to gain entry to your locked personal accommodation or safety deposit box.</li> <li>• Sports equipment and accessories whilst in use.</li> </ul>
<p><b>Section B</b> Personal Accident Page 11</p>	<p><b>Item 1</b> – Death where you are aged:</p> <p>a) Under 18 years: £2,000</p> <p>b) 18 years and over: £25,000</p> <p><b>Item 2</b> – Loss of limb: £25,000</p> <p><b>Item 3</b> – Loss of sight: £25,000</p> <p><b>Item 4</b> – Total permanent disablement: £25,000</p>	<p>Nil</p>	<p><b>Exclusions</b></p> <p>In addition to anything in the general exclusions, we will not pay any claim which arises from or is in connection with:</p> <ul style="list-style-type: none"> <li>• Any sickness or disease, naturally occurring or degenerative condition.</li> <li>• A claim under more than 1 item of this section.</li> <li>• A pre-existing medical condition.</li> <li>• Your participation in a hazardous activity.</li> </ul>

Benefits	Policy Limits	Excess	Exclusions and Conditions
<p><b>Section C</b> Cancellation and <b>Section D</b> Curtailement Pages 11 &amp; 13</p>	<p><b>Sum Insured</b> £5,000</p>	<p>£50 per insured person</p>	<p>In addition to anything mentioned in the general conditions, we will only pay cancellation or curtailment claims;</p> <ul style="list-style-type: none"> <li>• For travel and accommodation expenses, which you have pre-paid or contracted to pay, at the time you realise a claim may be made.</li> <li>• Claims that are a result of an accident, illness, when a medical practitioner confirms in writing that cancellation or curtailment is medically necessary.</li> <li>• Due to injury or illness of your cat or dog when it requires life saving treatment within seven days prior to the start date of your journey.</li> </ul> <p><b>Exclusions</b></p> <p>In addition to anything mentioned in the general exclusions, we will not pay for claims which are a result of:</p> <ul style="list-style-type: none"> <li>• Your disinclination to travel or continue your journey.</li> <li>• A pre-existing medical condition, unless declared and accepted by us.</li> <li>• Failure of the tour operator or any provider of transport or accommodation to fulfil the journey booking.</li> <li>• An anticipated event.</li> <li>• A medical condition of a close relative, travelling companion or business associate (whether they are travelling or not) who has been a hospital inpatient in the past 12 months or been put on a waiting list for hospital treatment.</li> <li>• The transport operator or their agents refusing to transport you or a member of your immediate family, or a travelling companion, because they consider that you or they are not fit to travel.</li> </ul>

Benefits	Policy Limits	Excess	Exclusions and Conditions
<p><b>Section E</b> Medical And Emergency Expenses Page 14</p>	<p><b>Sum Insured</b> £10 million <b>Inner Limits</b> Towards funeral costs abroad; £2,500 Towards someone coming out to you on advice of our medical adviser; £2,000</p>	<p>£50 per insured person outpatient claims only</p>	<p><b>Conditions</b> In addition to anything mentioned in the general conditions, payment of claims is conditional upon you:</p> <ul style="list-style-type: none"> <li>• Accepting our decisions concerning the most suitable, practical and reasonable solution to any medical emergency.</li> <li>• Contacting the assistance service as soon as possible after an incident arises (where costs are likely to be greater than £500) to obtain authorisation for treatment or return to the UK.</li> </ul> <p><b>Exclusions</b> In addition to anything mentioned in the general exclusions, we will not pay:</p> <ul style="list-style-type: none"> <li>• Claims which arise from a pre-existing medical condition, unless declared and accepted by us.</li> <li>• An anticipated event.</li> <li>• Any treatment or help where, given your physical or mental condition, you should not have travelled or it would have been reasonable for you to have consulted your medical practitioner, prior to you booking or taking the trip, about whether or not it was appropriate for you to travel.</li> <li>• For any claims due to your participation in hazardous activities.</li> </ul>
<p><b>Section F</b> Personal Liability Page 15</p>	<p><b>Sum Insured</b> £2 million</p>	<p>£100 for claims for loss or damage to property only</p>	<p><b>Exclusions</b> In addition to anything in the general exclusions, we will not pay any claim which arises from:</p> <ul style="list-style-type: none"> <li>• Death or bodily injury to your employees, family or travelling companion/s.</li> <li>• Ownership, possession or use of any animal, firearms, mechanically propelled vehicles, vessels (other than manually propelled water craft) or aircraft of any description</li> </ul>

Benefits	Policy Limits	Excess	Exclusions and Conditions
<p><b>Section G</b> Personal Money Page 16</p>	<p><b>Sum Insured</b> £500 Cash limit £250, Children under 16 limit £100</p>	<p>£50</p>	<p><b>Conditions</b></p> <p>In addition to anything mentioned in the general conditions, in order for your claim to be considered you must :</p> <ul style="list-style-type: none"> <li>• Report any loss to the police within 24 hours of its discovery and obtain a police report from them.</li> <li>• Take all steps to recover property which is lost or stolen.</li> </ul> <p><b>Exclusions</b></p> <p>In addition to anything mentioned in the general exclusions, we will not pay for loss, damage, theft or destruction of personal money:</p> <ul style="list-style-type: none"> <li>• Left in luggage whilst in transit and outside the control of the insured person.</li> <li>• Outside your control, other than when it is kept in your locked personal accommodation or safety deposit box as long as force and violence has been used to gain entry to your locked personal accommodation or safety deposit box.</li> <li>• Left in any motor vehicle.</li> </ul>
<p><b>Section H</b> Travel Delay and Abandonment Page 17</p>	<p>Sum Insured £5,000 <b>Inner Limits</b> Towards Travel Delay: First full four hours £250</p>	<p>£50 per insured person</p>	<p><b>Exclusion</b></p> <p>In addition to anything mentioned in the general exclusions, we will not pay for claims which are a result of:</p> <ul style="list-style-type: none"> <li>• A strike or any form of industrial action which had been announced or commenced before you purchased the travel tickets, obtained confirmation of booking or before you departed from your home.</li> </ul>

Benefits	Policy Limits	Excess	Exclusions and Conditions
<b>Section I</b> Missed Connections Page 17	<b>Sum Insured</b> £250 per insured person	Nil	<b>Exclusion</b> In addition to anything mentioned in the general exclusions, we will not pay for claims which are a result of: <ul style="list-style-type: none"> <li>• A strike or any form of industrial action which had been announced or commenced before you purchased the travel tickets, obtained confirmation of booking or before you departed from your home address.</li> </ul>
<b>Section J</b> Failure of Public Transport Page 18	<b>Sum Insured</b> £1,000 per insured person	Nil	<b>Exclusions</b> In addition to anything mentioned in the general exclusions, we will not pay for claims which are a result of: <ul style="list-style-type: none"> <li>• A strike or any form of industrial action which had been announced or commenced before you purchased the travel tickets, obtained confirmation of booking or before you departed from your home address.</li> <li>• Missed departure claims due to road traffic congestion or road closures where you have not left reasonable time to reach your departure point on time or are not travelling by scheduled public transport.</li> </ul>
<b>Section K</b> Loss of passport/ Driving Licence Page 18	<b>Sum Insured</b> £500	Nil	<b>Conditions</b> In addition to anything mentioned in the general conditions, in order for your claim to be considered you must: <ul style="list-style-type: none"> <li>• Report the incident to the police in the country where the loss occurred within 24 hours and obtain a copy of the police report.</li> </ul> <b>Exclusions</b> In addition to anything mentioned in the general exclusions, we will not pay for claims which are a result of: <ul style="list-style-type: none"> <li>• Any destruction, loss or theft which occurred prior to the start date of your journey abroad, except where such loss is as a result of burglary and has been reported to the police.</li> <li>• Any costs incurred in replacing the passport or driving licence.</li> </ul>

Benefits	Policy Limits	Excess	Exclusions and Conditions
<b>Section L</b> Hospital Benefit Page 19	<b>Sum Insured</b> £25 per day, maximum £1,000	Nil	<b>Exclusion</b> In addition to anything mentioned in the general exclusions, we will not pay any claim <ul style="list-style-type: none"> <li>• Under this section, when we have not provided cover under section E – Medical and Emergency Expenses.</li> </ul>
<b>Section M</b> Legal Costs Page 19	<b>Sum Insured</b> £50,000	Nil	<b>Conditions</b> <ul style="list-style-type: none"> <li>• If we accept your claim we, or a solicitor we choose, will try to settle the matter without going to court.</li> <li>• We can refuse to pay further legal costs if it is no longer more likely than not that you will be successful with your claim.</li> <li>• You must send us full details of your claim in writing as soon as possible and in any event no later than 180 days after the date you knew about or should have known about the incident giving rise to the claim.</li> </ul> <b>Exclusions</b> You are not covered for: <ul style="list-style-type: none"> <li>• Illness or injury which develops gradually or is not caused by a specific or sudden accident.</li> <li>• Legal costs that relate to a period before we have accepted your claim in writing.</li> </ul>

## Significant and Unusual Exclusions and Limitations that apply to all sections of cover

### Conditions

- You, or any person acting for you, must not negotiate, admit or repudiate any claim without our written consent.
- It is a condition of this insurance that all material facts, which is anything that might alter, change or influence the continuation of this insurance cover on the same terms, such as pre-existing medical conditions, criminal convictions and possible participation in hazardous activities are disclosed to us.  
Failure to do so may invalidate this insurance leaving you no right to make a claim. We reserve the right to not extend the policy.
- If any claim is found to be fraudulent in any way, this includes exaggerating the amounts of the claim, this policy will not apply and all claims will be forfeited. It is a criminal offence to make fraudulent claims and you could be prosecuted.
- At the time of a claim, if you have any other insurance covering all or part of the same costs, loss, damage or liability, we will pay our share of the claim in proportion to the sum insured except under sections H, I, J where we will pay the full claim subject to the policy limits.

### Exclusions

This policy excludes any claim arising from:

- Death, injury, illness or disablement resulting from suicide, attempted suicide or wilful exposure to danger (except in an attempt to save human life).
- Bankruptcy/liquidation of any tour operator, travel agent or transportation company.

## Your right to cancel

You can cancel this policy at any time, however, this insurance is included as an integral benefit within your Nationwide FlexAccount. You do not, therefore, pay a separate premium and would not receive any refund as a consequence of cancelling the policy. Nevertheless, should you wish to cancel the policy, please return all your documents to: General Insurance Service Team, Nationwide Building Society, Kings Park Road, Moulton Park, Northampton, NN3 6NW.

## Cancelling your Upgrade

If you have paid to upgrade your policy you can cancel the upgrade within 14 days from the date you receive the amended schedule. We will then refund the premium you have paid in full. No refund of premium is available after the 14-day period.

## How to make a claim

To notify us of a claim in the first instance please call **0845 246 1696**.

## How to complain

Should there ever be an occasion where you need to complain, please call us on **0845 246 1692**. If your complaint relates to a claim, contact your claims handler whose details will be shown in your claims documentation.

If you wish to write, then address your letter to Nationwide FlexAccount Travel Cover, PO Box 106, 37 Broad Street, Bristol BS99 7NQ. If we cannot resolve the differences between us, you may refer your complaint to the Financial Ombudsman Service (FOS). Their address is: South Quay Plaza, 183 Marsh Wall, London E14 9SR, alternatively call **0845 080 1800**. **Referral to the FOS does not affect your right to take legal action against Nationwide or the Insurer.**

## Details about our Regulator

UK Insurance Limited is authorised and regulated by the Financial Services Authority (FSA). UK Insurance Limited's FSA registration number is 202810. The Financial Services Authority website, which includes a register of all regulated firms, can be visited at [www.fsa.gov.uk](http://www.fsa.gov.uk) or the Financial Services Authority can be contacted on **0845 606 1234**.

## What happens if we are unable to meet our liabilities?

Under the Financial Services and Markets Act 2000, should the company be unable to meet all its liabilities to policyholders, compensation may be available. Insurance advising and arranging is covered for 90% of the claim, without any upper limit. Information can be obtained on request, or by visiting the Financial Services Compensation Scheme [www.fscs.org.uk](http://www.fscs.org.uk).

## Law

Unless otherwise agreed, English Law will apply to the Nationwide FlexAccount contract.

## European Multi-trip Cover

Nationwide FlexAccount Travel Cover is written on behalf of Nationwide Building Society by UK Insurance Limited which is authorised and regulated by the Financial Services Authority. UK Insurance Limited's FSA registration number is 202810.

## Useful Numbers

Travel Advice Line **0845 246 1692**

Opening Hours: Monday to Friday 8am-8pm, Saturday 9am-5pm

Medical conditions **0845 246 1692**

Emergency Helpline

Outside UK **0044 141 349 0109**

Inside UK **0141 349 0109**

## Frequently Asked Questions

### How do I know if I am covered with my medical history?

Please refer to your policy document page 6. If you still need to discuss your cover contact customer service on **0845 246 1692**.

### I already have a travel insurance policy do I have to take this free policy too?

No you do not have to take the cover. If you are eligible for the free policy you will receive this automatically. You should compare the cover you have elsewhere with the cover provided by this policy. We are unable to give advice on which policy best meets your needs, please ensure you are satisfied with the level of cover this policy gives you before cancelling any other policies. You can opt out of this free insurance, to do so please return all your documents to: General Insurance Service Team, Nationwide Building Society, Kings Park Road, Moulton Park, Northampton, NN3 6NW. As this insurance is included as an integral benefit within your Nationwide FlexAccount you do not pay a separate premium and would not receive any refund as a consequence of cancelling the policy.

### If I want to upgrade the policy to cover my spouse/children, how do I get a quotation?

Any upgrades to your policy need to be handled by the insurer. Please contact customer service on **0845 246 1692** to see if cover can be provided. An additional charge will apply.

### When can I make changes to the level of my cover/upgrade?

Changes to your policy can be made with immediate effect. Please contact customer service on **0845 246 1692**.

### Do I need to renew my FlexAccount Travel Cover annually?

Nationwide FlexAccount Travel Cover is provided unless your Nationwide FlexAccount is closed, a party removed or fails to meet the required eligibility for travel cover.

### What if I do not have access to the internet to print off my policy document?

You can call Nationwide on **08457 30 20 10** to arrange a copy to be sent to you, or alternatively you can visit any Nationwide branch to obtain a copy.

Nationwide acts as an intermediary for Nationwide FlexAccount Travel Cover, which is underwritten by UK Insurance Limited on behalf of Nationwide Building Society.

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

UK Insurance Limited™'s FSA registration number is 202810

Registered Office: The Wharf, Neville Street, Leeds LS1 4AZ

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 **0845 606 1234**.

The information in this leaflet was correct at the time of going to print.

#### Nationwide Building Society

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