

Card insurances

**Important
information
and policy
summaries**

This is a summary of the cover provided under the free credit card insurances and Card Protection. Full terms and conditions can be found in the relevant policy documents. Please ensure that you read this information so you fully understand your policy.

Nationwide will not provide you with any recommendation or advice about the suitability of the insurance products in this leaflet, so that you can make your own informed decision.

Section 1 Card Protection

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1. Your policy summary for Card Protection

This is a summary of cover for Card Protection; full terms and conditions are included in a policy pack sent on acceptance of your application. Card Protection is provided by Card Protection Plan Limited (CPP). CPP has tried to make this document easy to understand but if you have any queries please call them on 0844 848 5281 quoting your policy number.

Type of insurance	Card Protection Providing protection in the event of loss, theft or misuse of your card
Insurer	Card Protection is provided by Card Protection Plan Limited on behalf of the insurer, ACE European Group Ltd ACE Building, 100 Leadenhall Street London EC3A 3BP

Eligibility

To be eligible for the cover you must be over 18 and reside in the UK, Jersey or Guernsey.

Period of insurance

Cover is available for one or three year periods and is renewed automatically. Your policy starts on the date included in your welcome pack.

Key features and benefits

- up to £5000 worldwide cover against fraudulent card use in the period before you report your missing cards and up to £100,000 cover thereafter
- up to £3000 emergency cash
- up to £3000 hotel bill advance
- replacement travel ticket advance available
- up to £500 cover for replacing locks and keys if your keys are lost, stolen, locked in or stuck in a lock and also includes;
 - car hire expenses
 - travel expenses
 - cost of vehicle immobilisers
 - cost of re-setting alarms
 - cost of replacing vehicle infrared handsets
- up to £1000 cover for airtime abuse following the loss or theft of a mobile phone registered on the policy
- covers you and up to four other people living at your address.

Main exclusions, limitations and conditions

These are the most important conditions and exclusions only. Full details of all conditions and exclusions are listed in the policy document. Please refer to the policy document if you want to decide if there are other conditions and exclusions that may be important to you.

- card loss must be reported to CPP within 24 hours of discovery – policy section A1
- the owner of the mobile phone must report the loss or theft within 24 hours of discovery – policy section A1
- unauthorised card use cover is not available if you use

your card in a way that your card issuer does not allow or if someone else at your home uses your card without permission – policy section A2

- the value of any pre-paid vouchers for a handset is not covered – policy section A2
- we will not pay more than the first £50 of any claim if your card has been retained by an automated telling machine (ATM) – policy section B1
- you must be away from home when your cards are lost or stolen to be eligible for replacement travel ticket and emergency cash advances – policy sections B10 & B9
- hotel bill payment is only available if you are abroad when cards go missing – policy section B5
- You must ask us to pay the hotel bill when you ring us to report the card loss and to be eligible for emergency cash advances you must apply within 48 hours of notifying us of the card loss - these loans are subject to status and repayable within 28 days - policy sections B5, B9, B10
- car hire or travel expenses cover available for 3 days expenses only, which must be agreed in advance by CPP when you report the loss and before these costs are incurred – policy section B3
- maximum one claim per year for the cost of re-programming or re-setting vehicle immobilisers and alarms – policy section B3
- this policy does not cover loss of stolen keys that were not attached to a Card Safe key tag at the time of their loss or theft – policy section A2

Payment

Your premium will be collected by direct debit.

Cooling off and cancellation

You can cancel the policy by telephoning 0844 848 5281 within 14 days of the start date in your welcome pack, and receive a refund of premium providing no claim has been made. If you cancel outside the cooling off period, you will not receive a refund of your payment.

Claims notification

In the event of a claim please telephone 0844 848 5281. Instructions will be provided.

How to complain

While it is always the intention of CPP to provide a first class standard of service, if you do have any concerns about any aspect of the service you have received, please call CPP on 0844 848 5281 or write to the Complaints Manager, CPP, PO Box 353, York YO24 4YS.

CPP will do their best to answer your query but if are not happy with their reply you can contact the insurer ACE European Group Limited, ACE Building, 100 Leadenhall Street, London EC3A 3BP. Should you remain dissatisfied with the outcome of any internal enquiries you have the right to refer your complaint to The Financial Ombudsman Service (FOS), South Quay Plaza, 183 Marsh Wall, London E14 9SR. This procedure will not prejudice your right to legal proceedings. However please note there are some instances when the FOS can not consider complaints.

A leaflet detailing their full complaints / appeals process is available from CPP upon request.

Compensation to meet liabilities

Card Protection Plan Limited and ACE European Group Limited are members of the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the FSCS if either firm cannot meet their obligations. Insurance advising and arranging is covered 100% for the first £2000 and 90% for the remainder of the claim, without upper limit.

2. Your statement of demands and needs for Card Protection

This Card Protection policy may meet your demands and needs if you want, and don't already have, insurance cover which;

- provides emergency cash
- covers costs incurred through the misuse of your cards when they are lost or stolen
- enables you to cancel all missing cards in one phone call

3. Your statement of price for Card Protection

You can select household cover for 1 or 3 years.

	1 Year	3 Year
Household	£29	£70

All premiums are inclusive of Insurance Premium Tax at the current rate.

Section 2 Free credit card insurances

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1. Your policy summary for Extended Warranty

This document is a summary of the Extended Warranty Insurance policy; full terms and conditions are contained in the policy document, which will be sent to you on acceptance of your application by Pinnacle Insurance plc. Pinnacle Insurance plc has tried to make this document easy to understand, but if you have any questions please call the Insurer on 0845 206 4466 quoting your card number.

Type of insurance	The cover provides a free 12 month extended warranty cover for many electrical or gas items that cost over £50, and have a manufacturers warranty of up to 2 years, when purchased with your Nationwide credit card and registered within 60 days of purchase. The policy document contains full details of items that are excluded.
Insurer	Pinnacle Insurance plc (Registered in England & Wales no: 1007798) Pinnacle House A1 Barnet Way Borehamwood Hertfordshire WD6 2XX

Period of insurance

The cover will start from the day the manufacturers warranty expires, provided that warranty does not exceed 2 years. When it starts the cover will be provided free for 12 months. All cover ends for the insured product if replaced by the insurer following a total loss.

Policy cover

Should the insured product break down during the period of insurance, the insurer will pay the reasonable cost of repair or, in the event of the product being beyond economical repair, the cost of replacement.

Key features and benefits

- No limit to the number of goods that can be registered.
- Cover starts on expiry of the manufacturer's warranty provided it doesn't exceed 2 years.
- Provides free 12 months mechanical breakdown cover.
- The insurer will pay the reasonable cost of repair or replacement, up to the value of £5,000, or the purchase price of the item, whichever is less.
- Products costing between £50 and £200 are replaced automatically.
- Products costing over £200 will either be replaced or repaired.

Main exclusions, limitations and conditions

Full details of exclusions can be found in section 4 of the policy document. The main instances when a claim will not be paid is:

- accidental damage, fire, lightning, explosion, flooding, theft or attempted theft.
- the variation and/or failure of electrical, gas or water supplies.
- wilful act, neglect or disregard of the manufacturer's instructions.
- general wear and tear.
- routine maintenance.
- cosmetic damage not affecting the safe use of the insured product.
- materials or labour charges for which the manufacturer, supplier, installer or repairer may be held responsible.
- call out charge where no fault is found.

How to register a new item

The principal card holder should telephone Pinnacle Insurance plc on 0845 206 4466 within 60 days of purchasing a new item using a Nationwide credit card. Please have details of the new item(s) and the card account number available when making the call.

Payment

Your 12 month Extended Warranty is free of charge. For claims, where possible, payment will be made directly to the repairer or, in the instance of replacement, to the company appointed by the insurer to replace the goods.

Cooling off and cancellation

You can cancel the free 12 month warranty at any time but no refund is applicable. Cancellations must be notified to: The Customer Services Manager, Pinnacle Insurance plc (Registered in England & Wales no: 1007798) Pinnacle House, A1 Barnet Way, Borehamwood, Hertfordshire WD6 2XX.

How to make a claim

In the event of a breakdown to an insured product, contact the insurers claims department on 0845 600 0176 between 8:30 and 18:00.

How to complain

While it is always the intention of Pinnacle Insurance plc to provide a first class standard of service, if you do have any concerns about any aspect of the service you have received, please address them to the Customer Relations Department at Pinnacle Insurance plc. Should you remain dissatisfied with the outcome of any internal enquiries, you have the right to refer your complaint to: The Financial Ombudsman Service (FOS), South Quay Plaza, 183 Marsh Wall, London, E14 9SR. This procedure will not prejudice your right to take legal proceedings. However, please note that there are some instances when the FOS cannot consider complaints. A leaflet detailing their full complaints/appeals process is available from Pinnacle Insurance plc on request.

Compensation to meet liabilities

Pinnacle Insurance plc is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the FSCS if Pinnacle Insurance plc cannot meet its obligations. This depends on the type of business. Most types of insurance business are covered for 100% of the first £2000 of a valid claim and 90% of the remaining amount of the loss. Further information about compensation arrangements is available from the Financial Services Compensation Scheme, telephone number 020 7892 7300.

2. Your policy summary for Travel Accident and Purchase Protection keyfacts

This document is a summary of the Purchase Protection and Travel Accident policy; full terms and conditions are contained in the policy documents which will be sent to you on acceptance of your application by Pinnacle Insurance plc. Pinnacle Insurance plc has tried to make this document easy to understand, but if you have any questions please call the insurer on 0845 206 4466 quoting your card number.

Type of insurance	Purchase Protection Cover – This insurance is free to Nationwide credit card customers. It provides protection for amounts debited to a Nationwide credit card for the purchase of an item if that item is then lost or damaged anywhere in the world and not protected by any other insurance. Full details are contained in the policy document.
Type of insurance	Travel Accident Cover – This insurance is free to Nationwide credit card customers. It provides a lump sum benefit following accidental death or bodily injury due to an accident whilst travelling anywhere in the world on transport paid for using a Nationwide credit card. Full details are contained in the policy document.
Insurer for both Purchase Protection and Travel Accident	Pinnacle Insurance plc (Registered in England & Wales no: 1007798) Pinnacle House A1 Barnet Way Borehamwood Hertfordshire WD6 2XX

Period of insurance

The Insurance cover will start from the date the Card Holder activates their card. The cover ends when you no longer have a valid card under an agreement or you die or the insurer tells you in writing that your insurance cover has been cancelled or you tell the insurer you no longer wish to be insured.

Key features and benefits of Purchase Protection Policy

- Eligible purchases are purchases that are over £50 (or sterling equivalent if foreign currency) charged to your card account to pay for personal property either in full or part.
- Maximum claim payment of £15,000 for any one claim and £50,000 for all claims made within a 12-month period.
- The insurer will pay the amount of the eligible purchase, or the maximum claim payment, whichever is the lesser if the eligible item is lost or damaged.

Key features and benefits of Travel Accident Policy

- The insurer will pay the benefit described below in the event of an insured person suffering accidental death or bodily injury whilst travelling.
 - A) Accidental Death £50,000 (£100,000 for Nationwide Gold card holders)
 - B) Loss of limb £50,000
 - C) Loss of sight £50,000
 - D) Permanent total disability £50,000
- The amounts stated above are the maximum amounts payable regardless of the number of Nationwide credit card Travel Accident policies you may have with the insurer.
- Your partner will be eligible to become insured under this group policy provided they are over 18 years of age at the purchase date
- Your children will be eligible to become insured under this group policy provided they are under 18 years of age at the purchase date.

Main exclusions, limitations and conditions

Section 3 of the Purchase Protection policy document contains all references to Purchase Protection exclusions.

Purchase Protection

The Insurer will not pay for any eligible purchase following loss or damage to Personal Property which:

- occurs more than 100 days after the date the eligible purchase was made;
- consists of jewellery and watches in baggage, unless the baggage is carried by hand and is under the supervision of the cardholder;
- is maliciously damaged by you;
- is the result of an illegal act committed by you;
- is due to normal wear and tear or existing defect;
- is insured under any other insurance policy (such as contents or travel insurance) or covered by a manufacturers guarantee.

All personal property is covered with the exception of a) money (consisting of either current coins or bank notes) cheques and postal orders, money orders, savings stamps, premium bonds, travellers cheques, gift tokens, season/travel tickets, phone cards or any other negotiable instruments b) animals or living plants, c) Jewellery and watches in baggage unless carried by hand and under supervision of the card holder d) motor vehicles e) works of art and e) duty or tax free products.

Main exclusions, limitations and conditions

Section 4 of the policy document contains all references to Travel Accident exclusions.

Travel Accident

The insurer will not pay any benefit or accidental death or bodily injury which results from or as a consequence of any of the following:

- a self-inflicted injury or suicide (whether sane or insane);
- being under the influence of, or being affected by, alcohol or drugs unless prescribed by a doctor (but not those prescribed for the treatment of drug addiction);
- deliberate exposure to exceptional danger (except in an attempt to save human life);
- your own illegal acts;
- travel in your own vehicle or a vehicle hired by you;

Cooling off and cancellation

You can cancel either of these policies within 30 days of the start of your agreement and no refund of premium will be made, by sending a cancellation notice to:

Pinnacle Insurance plc (Registered in England & Wales no: 1007798) Pinnacle House, A1 Barnet Way, Borehamwood, Hertfordshire WD6 2XX

Claims notification

In the event of a claim please obtain a claim form by writing to:

Claims Manager, Pinnacle Insurance plc, Pinnacle House, A1 Barnet Way, Borehamwood, Hertfordshire WD6 2XX or telephone 08707 200 743; or online at www.pinnacle.co.uk.

Instructions will be provided on the claim form for your General Practitioner, to complete their sections on the form as appropriate.

How to complain

While it is always the intention of Pinnacle Insurance plc to provide a first class standard of service, if you do have any concerns about any aspect of the service you have received, please address them to the Customer Relations Department at Pinnacle Insurance plc. Should you remain dissatisfied with the outcome of any internal enquiries you have the right to refer your complaint to:

The Financial Ombudsman Service (FOS), South Quay Plaza, 183 Marsh Wall, London, E14 9SR.

This procedure will not prejudice your right to take legal proceedings. However, please note that there are some instances when the FOS cannot consider complaints.

A leaflet detailing their full complaints/appeals process is available from Pinnacle on request.

Compensation to meet liabilities

Pinnacle Insurance plc is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the FSCS if Pinnacle Insurance cannot meet its obligations. This depends on the type of business. Most types of insurance business are covered for 100% of the first £2000 of a valid claim and 90% of the remaining amount of the loss. Further information about compensation arrangements is available from the Financial Services Compensation Scheme, telephone number 020 7892 7300.

3. Demands & needs for Travel Accident

This product meets the demands and needs of a Nationwide credit card customer, who wants to cover against accidental death or bodily injury due to an accident whilst travelling anywhere in the world on transport paid for using a Nationwide credit card.

To discuss your requirements, please telephone Pinnacle Insurance plc on 0870 7200 743 to discuss this product further. Nationwide has not provided you with any recommendation or advice about whether this product fulfils your specific insurance requirements.

4. Demands & needs for Purchase Protection Insurance

This product meets the demands and needs of a Nationwide credit card customer who wants to protect amounts debited to their Nationwide credit card for the purchase of items, which are lost or damaged anywhere in the world and not protected by any other insurance.

To discuss your requirements, please telephone Pinnacle Insurance plc on 0870 7200 743 to discuss this product further. Nationwide has not provided you with any recommendation or advice about whether this product fulfils your specific insurance requirements.

5. Demands & needs for Extended Warranty

This product meets the demands and needs of a Nationwide credit card customer, who requires a free one year extended warranty, on top of the manufacturer's, on many electrical and gas products costing over £50, that have a manufacturer's warranty of up to 2 years and are purchased with a Nationwide credit card.

To discuss your requirements, please telephone Pinnacle Insurance plc on 0845 206 4466 to discuss this product further. Nationwide has not provided you with any recommendation or advice about whether this product fulfils your specific insurance requirements.

Section 3 **Important information**

Nationwide Building Society is an intermediary.

The Card Protection is provided on behalf of Nationwide Building Society by Card Protection Plan Limited (CPP), Holgate Park, York, YO26 4GA and underwritten by ACE European Group Limited, Ace Building, 100 Leadenhall Street, London, EC3A 3BP, who are both authorised and regulated by the Financial Services Authority.

The free insurances provided with your credit card (travel accident, extended warranty and purchase protection) are provided on behalf of Nationwide Building Society by Pinnacle Insurance plc, Pinnacle House, A1 Barnet Way, Borehamwood, Hertfordshire WD6 2XX.

Pinnacle Insurance plc and Cardif Pinnacle Management Services plc are authorised and regulated by the Financial Services Authority.

You can check these names/addresses and FSA status on the FSA's Register by visiting the FSA's website www.fsa.gov.uk/register or by contacting the FSA on 0845 606 1234.

If you're not happy with Nationwide

First class service is what you expect from Nationwide, and what we aim to provide. If you feel our service falls short of this, please

- Visit one of our branches
- Call us on 08457 30 20 10
- Go to our website, www.nationwide.co.uk, and select the option "Contact Us"

Further details can be found in our leaflet "A complaint – how can we put it right?" If we cannot settle a complaint to your satisfaction through our internal complaints procedure you may refer the matter to the Financial Ombudsman Service. We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim. Insurance advising and arranging is covered for 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit. Further information about compensation scheme arrangements is available from the FSCS on telephone number 020 7892 7300. Calls may be recorded. Complaints about any of the insurance products in this leaflet should be addressed to the relevant insurance company as detailed in your policy document or summary.

The information in this leaflet is correct at the time of going to print. A copy of the policy booklet is available on request. English law applies to the contract and all correspondence and documentation will be in English. If there is any dispute about which law shall apply to the contract it shall be English Law.

Meeting our members' needs

In common with all our publications, this leaflet is available in **large print, audio and Braille**.

Your local branch will be pleased to organise an alternative version 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 **18001 0800 37 80 01**.

Nationwide Building Society

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