

NEW

## Who is Lifestyle Protector available to?

To apply, you must meet just four simple criteria:

- be aged 18 or over and under 65
- work at least 16 hours per week in the UK
- live in the UK
- be in work and have continuously been in work for the last six months with the same employer immediately before the start of the policy (including self employed and fixed term contractors).

### What's not covered:

As with any insurance there are some things that are not covered. Full details of what is and isn't covered can be found in our policy document which is available on request.

The main exclusions are:

#### Accident, sickness and life benefit:

- any pre-existing medical condition which persists or returns during the first 12 months of cover. This exclusion will not apply once you have been continuously insured for at least 12 months after the start date
- a self-inflicted injury.

#### Accident and sickness:

- the effect of drugs or alcohol abuse
- cosmetic or voluntary surgery that is not medically necessary.

#### Unemployment:

- unemployment that you knew about or ought reasonably to know about at the start date (includes becoming a carer)
- unemployment that begins or you are notified about within the initial exclusion period (includes becoming a carer)
- resigning, retiring or taking voluntary unemployment.

### Find out more

ASK **us in branch**  
CALL **0800 99 44 99**

Lines open 8am-8pm Monday to Friday, 9am-5pm weekends and bank holidays. Calls may be recorded.

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.

# Lifestyle Protector

**Short term income protection  
you can tailor to your needs**



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



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“We are looking for peace of mind – the reassurance that we could have the essentials covered if either of us were unable to work or lost our job.”

## Accident and sickness cover. Unemployment cover. Or both.

Gym memberships, utility bills, your mortgage, credit card or loan... they all come at a cost. So have you ever thought what would happen if you were to lose your income and what sacrifices you'd need to make to your lifestyle?

If you are made redundant or off work due to an accident or illness, the last thing you'll want is to face financial difficulty straightaway. Lifestyle Protector is a way of securing some financial breathing space as you get back on your feet. Many people will find that it can cover all of their monthly outgoings – so there may be no need for separate insurance policies to cover your credit card, mortgage or loans.

And unlike those types of policies where the benefit is often paid to the card or loan provider, you receive the money direct to your bank account, so you're in control.

The quality of the cover is excellent too – you are covered for key chronic conditions like stress and back pain that cause so many days off work.

It also includes:

- standard life benefit up to £30,000

### PLUS

- help with getting back to work – medical information and guidance if you were off work due to an injury or illness and jobseeker's support if you were made redundant
- carer cover should you need to become unemployed to look after an immediate family member.

No wonder Lifestyle Protector has been given a 5 Star rating by Defaqto, the independent financial research company.



## Flexible protection to help suit your needs

**You choose the type of cover you need** – accident and sickness cover, unemployment cover or both.

**You choose how much cover you want** – you can have up to 60% of your gross monthly income. Within that limit, you can have up to:

- £2,500 a month for accident and sickness or accident, sickness and unemployment cover; or
- £2,000 a month for unemployment cover.

**You choose how long you want your monthly benefit to be paid for** – 6 or 12 months options are available, so you get the breathing space you need. You can also tie in with any long term protection you have. However, remember that payments you receive from existing policies may be affected by benefits received from your Lifestyle Protector policy).

**You choose when you want your monthly benefit to start** – you can start to receive payments just 15 days after being off work, or choose from a wide range of periods to suit you. And what's more, for combined accident, sickness and unemployment cover you can choose to start receiving your payments at different times, giving you more flexibility and allowing you to consider existing benefits such as any occupational sick pay you may get from work. It all depends on what you need.

### And if your circumstances change?

Just let us know and we can discuss changes to your policy (premiums may be affected).

### Typical premium (including Insurance Premium Tax) for £100 of monthly benefit

Age	Monthly premium
25	£3.33
35	£3.76
45	£4.91

The example in the table above is based upon a customer with accident, sickness and unemployment who has £700 of monthly benefit (the actual monthly premium therefore would be 7 x the monthly premium quoted above), paid for up to 12 months with a 30 day wait period for a non-smoker who has successfully applied for a new Nationwide credit agreement.

The premium depends on factors like your age, occupation and the benefits you need. Eligibility criteria, wait periods, exclusions and limitations apply.

There are other providers of short term income protection and other products designed to protect you against loss of income. For impartial information about insurance, please visit the website at [www.moneyadvice.service.org.uk](http://www.moneyadvice.service.org.uk)

## Did you know?

**1,732 people**

reported they had become redundant every day during the 3 months to end October 2010.

Source: Credit Action Debt Facts & Figures – January 2011

“It makes sense to protect against the unexpected especially in these uncertain times. I don't want to risk our family's security and having Lifestyle Protector means it could be one less thing to worry about if I lose my job.”



## Let's get you covered

Lifestyle Protector helps you to protect your lifestyle your way but you don't have to do it on your own. Visit a branch or contact our call centre where one of our advisers will be happy to help.

The premium is tailored to you, dependent on factors like your age, occupation and the benefits you need.

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