

Insurance Made easy



Why choose Nationwide?

As a mutual, with no shareholders to satisfy, we are committed to helping our customers get on better with their money and their lives. We aim to be on your side in all that we do.

- ✓ We have award-winning home insurance
- ✓ Our insurance range is designed to have high standards of cover and give you peace of mind
- ✓ We let you decide how you want to buy – ask in branch, go online or call us direct
- ✓ Our call centres are all based in the UK
- ✓ We are the UK's largest building society

Our dedicated staff are always on hand to help. Just ask.

Ask us in branch

Visit nationwide.co.uk/insurance

Call us for:



Home insurance 0800 234 6900



Car insurance 0800 202 8516



Landlord insurance 0800 202 8433



Small business insurance 0800 202 8435

Calls may be recorded. For textphone first dial 18001.

Our opening times

Home Mon - Fri: 8am - 8pm | Weekends and Bank Holidays: 9am - 5pm

Car Mon - Fri: 8am - 9pm | Sat: 8am - 5pm
Sun and Bank Holidays: 9am - 5pm

Landlord and Small Business Mon - Fri: 9am - 5.30pm

Our insurance at a glance

Home insurance

Trust us to have it covered

Your home matters to you, so it matters to us. We strive to create and deliver products and special offers that meet your needs. And we don't just provide cover for the big things, we've thought about the little things too. So although we can't be there to stop a spillage, divert a water leak or prevent damage to plants in your garden, we can provide cover to help put it right.

Car insurance

Giving you the flexibility to tailor your cover to suit your needs

School run. Work commute. Sunday lunch with friends. Whether you drive a Lexus or a Lada you rely on your car to get you where you need to go. Our car insurance is designed to be comprehensive, flexible and competitively priced. In fact the majority of our customers pay less than £330 for comprehensive cover, including legal expenses cover. (based on comprehensive policy sales Dec 10 – Nov 11, correct as at 21/12/11).

Small business insurance

Offering a range of commercial package insurance policies to suit your needs

Do you own a shop, office or surgery? If so, you know running a business – however big or small - is demanding enough without needing to worry about what could go wrong. If equipment malfunctions, premises are damaged or you encounter unplanned-for legal costs the strain on a small business can be overwhelming. So it could make good business sense to ensure you are covered should you need to be.

Landlord insurance

Peace of mind for landlords

Whether you are experienced or you are a new landlord, knowing that you are well insured can bring peace of mind. Nationwide Landlord insurance provides a wide range of cover when you need it at competitive premiums. The majority of customers pay less than £210 for their buy to let policy. (based on new policy sales Dec 10 – Nov 11, correct as at 21/12/11)

“When it comes to sorting out your insurance, you can have peace of mind that we've got a range of products to suit your needs.”

As with all insurance policies, eligibility criteria, limits and exclusions may apply.



Home insurance



Did you know...
We don't charge you anything extra if you would like to spread the cost by paying monthly by direct debit (0% APR Representative).

Getting a quote is easy

Call 0800 234 6900 or visit nationwide.co.uk

Key benefits and features

Unlimited buildings cover for eligible properties

Cover for accidental damage to home entertainment equipment

Cover for up to £5,000 to find and repair the source of a leak at your home

Alternative accommodation if your home becomes uninhabitable

Plus, you can add on Home Emergency and Legal Assistance cover

- For just £4.99 extra a month you'll receive up to £500 of cover for a range of home emergencies.
- For just £1.99 extra a month you'll benefit from cover for legal costs of up to £50,000.

	TV or Video Accidental Damage as Standard	Student belongings cover up to contents sum insured	No policy amendments fee	Plants in the Garden
Nationwide Home Insurance	✓	✓	✓	✓
Barclays Home Insurance	✗	✗	✗	✗
Halifax Home Options	✓	✗	✓	✗
HSBC Home Insurance	✓	✗	✗	✗
Lloyds TSB Home Options	✓	✗	✓	✗
Santander Options Home Insurance	✓	✗	✗	✗

Source: Defaqto, 21 December 2011.

Please be aware that this table is not a fully comprehensive comparison of product benefits.

Providing you with peace of mind

Trust Nationwide to have home insurance covered. We can't be there to stop a spillage, divert a water leak or prevent damage to plants in your garden but we can provide cover that helps get it put right, with a minimum of fuss and bother.

We don't just think about the big things, we've thought about the little things too. Whether you phone us at 3am or 11pm, we'll be on your side with our 24 hour home emergency helpline. Plus, if it's a special occasion, like your birthday or wedding, we'll help you protect any gifts you receive by increasing your contents sum insured by 10% for the period starting 30 days before and finishing 30 days after the event.

And because we like to give our customers the best value we can, it could save you a tidy sum too – with introductory discounts on new combined buildings and contents policies.

5 Star cover and service



Independent awards voted for by consumers awarded in September 2011

Independent financial research company

You don't have to take our word for the quality of our home insurance. Our cover has been given a 5 Star rating for features and benefits by the independent financial research company, Defaqto.

Plus, we have also received two prestigious Intelligent Choice awards for customer service and customer satisfaction, as voted for by customers.

Home insurance is underwritten by U K Insurance Limited.

Car insurance

Getting a quote is easy

Call 0800 202 8516 or visit nationwide.co.uk

Key benefits and features

Receive up to 75% no claim discount

A courtesy car as standard even if your car is written off or stolen (excludes third party only policies)

European cover as standard (excludes third party only policies)

Benefit from our 24-hour claims service

Online discounts available



**PAY
LESS**

Did you know...

Did you know the majority of our customers pay under £330 for car insurance (based on comprehensive policy sales Dec 10 – Nov 11, correct as at 21/12/11)

5 Star cover



Nationwide car insurance has been rated with 5 stars by Defaqto for providing quality cover and includes a comprehensive range of features and benefits.

You can choose to add these extras

Legal expenses cover

If you find yourself defending a motoring prosecution, or making a claim for any uninsured losses due to an accident involving your car, this cover will take care of any reasonable legal costs up to £100,000.

No claim discount guarantee

If you're lucky enough to have four or more years no claim discount, we give you the option to guarantee it. This means it will last for the lifetime of your policy with us.

Breakdown cover

Add peace of mind to your policy with breakdown cover. It's up to you which level of cover you choose – from basic roadside assistance and recovery, to cover in Europe.

Small business insurance

Getting a quote is easy

Call 0800 202 8435 or visit nationwide.co.uk

Key benefits and features

Insurance cover for shops, offices and surgeries

Discounts for multiple properties, low claims and years trading

All of our 24 hour helpline centres are based in the UK

Buy today and you'll benefit from:

- Loss of money in transit or a locked safe
- Products and public liability
- Employer liability
- Electrical or mechanical breakdown of equipment
- Computer breakdown

Shops

also benefit from:

- Automatic 25% seasonal increase at no extra cost. Covers contents and money
- Refrigerated contents covers food up to £15,000
- Loss of gross profit

Offices and surgeries

also benefit from:

- Refrigerated contents for surgeries up to £5,000
- Loss of gross revenue



Small Business and Landlord
Please have the following to hand when calling:

- Building sum insured amount
- Renewal date
- Claims history

Landlord insurance

Getting a quote is easy

Call 0800 202 8433 or visit nationwide.co.uk

Key benefits and features

The majority of our customers pay less than £210 (based on new policy sales Dec 10 – Nov 11, correct as at 21/12/11)

10% discount for low claims

All of our 24 hour helpline centres are based in the UK

Buy today and you'll benefit from:

- Loss of rent cover
- Alternative accommodation if the property cannot be lived in because of insured damage to property
- Property owners liability for injury or death
- Accidental damage
- Up to £100,000 legal expenses cover for any one claim
- Discounts for multiple properties

Add extras

- Landlord's contents
- Employers liability
- Terrorism cover
- Subsidence cover
- Increase limits for property owners liability



Please note: we do not offer cover for DSS tenants, holiday homes and long term unoccupancy (over 60 days).

For all your

Banking

Insurance

Investments

Mortgages

and Savings

We are able to provide this document in Braille, large print or audio cassette upon request. Your local branch will arrange this for you or you can contact us on **08457 30 20 10**.

Nationwide Home Insurance is underwritten by UK Insurance Limited. UK Insurance Limited is authorised and regulated by the Financial Services Authority. Legal Assistance and Home Emergency are underwritten by DAS Legal Expenses Insurance Company Limited. Nationwide acts as an introducer to Liverpool Victoria Insurance Company Limited (LV=) for Car, Landlord and Small Business Insurance. Liverpool Victoria Insurance Company Limited is authorised and regulated by the Financial Services Authority.

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

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