

**Home Insurance**

**Important information  
including your  
Policy Summary**

## Policy Summary

## keyfacts®

This is a summary of the cover provided under the Nationwide Home Insurance policy .  
For the full policy terms, conditions and exclusions please refer to your policy document and policy schedule.

Where this Policy Summary makes reference to Sections, these are the Sections in the policy document.

**Insurer: U K Insurance Limited for Sections 1 to 6**  
**DAS Legal Expenses Insurance Company Limited for Sections 7 and 8**

### Buildings Insurance Cover

<b>Type of insurance</b>	<b>Insurance for your buildings (Section 1)</b> The structure of your home, including: - outbuildings such as garages and sheds - permanent fixtures such as kitchen units, bathroom fittings and fitted wardrobes - garden walls, drives, footpaths, patios and decking.	
<b>Insurance for your buildings (Section 1)</b>	<p><b>What is covered</b></p> <ul style="list-style-type: none"> <li>- Fire</li> <li>- Storm or flood</li> <li>- Escape of water</li> <li>- Theft</li> <li>- Malicious damage</li> <li>- Subsidence</li> <li>- Legal liabilities you may face as a homeowner, up to £2 million</li> </ul> <p>Including:</p> <ul style="list-style-type: none"> <li>- Accidental damage to underground pipes and cables serving your home.</li> <li>- Accidental breakage of fixed glass, sanitary fittings and ceramic hobs.</li> <li>- Temporary accommodation if your home cannot be lived in following insured damage.</li> <li>- The cost to trace the source of water escaping from tanks, pipes or fixed water installation up to £5,000 (although the cost to repair the leak may not be insured).</li> <li>- Replacement locks and keys to doors and windows if the keys are lost or stolen, up to £1,000</li> </ul>	<p><b>What is not covered</b></p> <p>Your policy will not pay for:</p> <ul style="list-style-type: none"> <li>- storm or flood damage to gates, hedges and fences. See page 11 of your policy document</li> <li>- the full cost of a claim if you have not maintained your property in a good state of repair. See page 18 of your policy document</li> <li>- loss or damage caused by theft or attempted theft, vandalism or acts of malicious persons or the escape of water or oil if your home is unfurnished for more than 30 consecutive days or unoccupied for more than 60 consecutive days and you have not complied with the conditions on page 55 of your policy document.</li> </ul> <p><b>Excesses</b></p> <p>You will have to pay the amount of any buildings excess or buildings subsidence excess shown in your policy schedule, if applicable.</p>
<b>Optional extras</b>	The following cover is an optional extra on your buildings insurance. Your policy schedule will show if you have chosen to include it.	
<b>Accidental damage for your buildings (Section 2)</b>	<p><b>What is covered</b></p> <p>Additional accidental damage cover for accidents in your home such as putting your foot through the loft floor or spilling paint down the outside wall of your house while painting the windows.</p>	<p><b>What is not covered</b></p> <p>Your policy will not pay for:</p> <ul style="list-style-type: none"> <li>- any damage caused by chewing, biting, clawing, tearing, vomiting or fouling by any domestic pet</li> <li>- any damage which happens gradually or is the result of wear and tear.</li> </ul> <p>See page 17 of your policy document</p> <p><b>Excesses</b></p> <p>You will have to pay the first £25 of any claim or the buildings excess shown in your policy schedule, whichever is the higher amount.</p>

### Contents Insurance Cover

<b>Type of insurance</b>	<b>Insurance for your contents (Section 3)</b> The new for old replacement of your home contents, including your: - household furniture, furnishings and goods, including non-permanent fixtures and fittings such as carpets and curtains - personal belongings in the home, garages and sheds - business office equipment, such as computers, if you work from home.	
<b>Insurance for your contents (Section 3)</b>	<p><b>What is covered</b></p> <ul style="list-style-type: none"> <li>- Fire</li> <li>- Storm or flood</li> <li>- Escape of water</li> <li>- Theft</li> <li>- Malicious damage</li> </ul> <p>Including:</p> <ul style="list-style-type: none"> <li>- Valuables in your home, such as jewellery, watches, pictures and works of art, up to the amount shown on your policy schedule (£2,000 limit for any one item)</li> <li>- Money in your home up to £500</li> <li>- Pedal cycles in your home</li> <li>- Contents in the garden up to £1,000</li> <li>- Loss or damage to plants in the garden up to £500</li> <li>- Accidental damage to TVs, digital TV receivers, DVD players, video recorders, home computers and audio equipment.</li> <li>- Downloaded information up to £1,000</li> <li>- Spoilt fridge/freezer contents up to £500</li> <li>- Temporary removal of contents, including student's belongings, away from your home</li> <li>- Temporary accommodation if your home cannot be lived in following insured damage</li> <li>- Replacement locks and keys to doors and windows if the keys are lost or stolen, up to £1,000</li> <li>- Public liability, up to £2 million</li> <li>- 10% temporary uplift in your contents sum insured for special events such as weddings.</li> </ul>	<p><b>What is not covered</b></p> <p>Your policy will not pay for:</p> <ul style="list-style-type: none"> <li>- damage caused by electrical or mechanical breakdown or failure.</li> </ul> <p>See page 22 of your policy document</p> <ul style="list-style-type: none"> <li>- loss or damage caused by theft or attempted theft while your home is let, part-let or lent to anyone, unless there is evidence of forcible and violent means being used to get in or out of your home.</li> </ul> <p>See page 20 of your policy document</p> <ul style="list-style-type: none"> <li>- loss or damage caused by theft or attempted theft, vandalism or acts of malicious persons or the escape of water or oil if your home is unoccupied for more than 60 consecutive days and you have not complied with the conditions on page 55 of your policy document.</li> <li>- the loss of, or loss of access to downloaded computer data due to an accident, erasure or computer virus.</li> </ul> <p>See page 22 of your policy document</p> <p><b>Excesses</b></p> <p>You will have to pay the amount of any contents excess shown in your policy schedule, if applicable.</p>
<b>Optional extras</b>	The following covers are optional extras on your contents insurance. Your policy schedule will show if you have chosen to include any of them.	
<b>Accidental damage for your contents (Section 4)</b>	<p><b>What is covered</b></p> <p>Additional accidental damage cover for accidental loss or breakage of items like vases and ornaments, as well as DIY disasters like spilling paint on carpets or furniture.</p>	<p><b>What is not covered</b></p> <p>Your policy will not pay for:</p> <ul style="list-style-type: none"> <li>- any loss or damage caused by chewing, biting, clawing, tearing, vomiting or fouling by any domestic pet.</li> <li>- any damage which happens gradually or is the result of wear and tear.</li> </ul> <p>See page 32 of your policy document</p> <p><b>Excesses</b></p> <p>You will have to pay the first £25 of any claim or the contents excess shown in your policy schedule, whichever is the higher amount.</p>

## Contents Insurance Cover (continued)

<p><b>Personal Possessions (Section 5)</b></p>	<p><b>What is covered</b> Loss of, or damage to, items that you normally take out of your home with you, such as jewellery, watches, cameras, sports and camping equipment, personal laptop computers and money.</p> <p>Cover applies anywhere in Europe and for up to 60 days elsewhere in the world.</p> <p>£2,000 single item limit for unspecified items of personal possessions. Specified items of personal possessions are covered up to the value shown in your policy schedule. Money is limited to £500.</p>	<p><b>What is not covered</b> Your policy will not pay for: - any loss or damage which happens gradually or is the result of wear and tear. See page 35 of your policy document - amounts over £750 for items stolen from an unattended motor vehicle, unless they are hidden from view in the boot, concealed luggage compartment or glove compartment and the vehicle has been broken into. See page 36 of your policy document - loss of, or damage to, sailboards - loss of, or damage to, sub-aqua equipment while in use See page 35 of your policy document</p> <p>Specified items over £5,000. When taken outside or away from your home, any item specified in your schedule for more than £5,000 must be worn, used or carried by you or someone authorised by you, or be retained in a locked room, safe or strong room. If not, any claim will be restricted to £2,000. See page 36 of your policy document</p> <p><b>Excesses</b> You will have to pay the first £25 of any claim or the contents excess shown in your policy schedule, whichever is the higher amount.</p>
<p><b>Pedal Cycles Away From The Home (Section 6)</b></p>	<p><b>What is covered</b> Loss of, or damage to, your pedal cycles anywhere in Europe and for up to 60 days elsewhere in the world.</p> <p>£2,000 limit for individual cycles.</p>	<p><b>What is not covered</b> Your policy will not pay for: - loss of, or damage to, pedal cycles left both unlocked and unattended when outside or away from your home - any loss or damage which happens gradually or is the result of wear and tear. See page 39 of your policy document</p>

## Other Optional Insurance Covers

The following covers are available as optional extras on either your buildings or contents insurance. Your policy schedule will show if you have chosen to include either or both of them.

<p><b>Legal Assistance (Section 7)</b></p>	<p><b>What is covered</b> Legal costs up to £50,000 to negotiate your legal rights in the following situations: - Employment contract disputes - Goods or services contract disputes - Bodily injury to you - Property disputes, including nuisance and trespass - Defence of prosecutions against you as an employee - Defence of motoring prosecutions - Defence of personal tax enquiries</p> <p>Plus loss of income that you can't recover from elsewhere while attending jury service.</p>	<p><b>What is not covered</b> Your policy will not pay for: - any incident or matter arising before the start date of your cover - a claim where you have failed to notify the insurer of the insured incident within a reasonable time of it happening and where this failure adversely affects the prospect of successfully recovering damages (or getting any other legal remedy that the insurer has agreed to) or of making a successful defence - any costs you incur before the insurer has accepted your claim - any claim which is covered under any other insurance, including other sections of this Home Insurance policy. See page 46 of your policy document</p> <p><b>Contract Disputes</b> Building work or design, where the contract value exceeds £5,000. See page 43 of your policy document.</p> <p><b>Chances of success</b> Civil claims will only be considered if it is more likely than not that you will recover damages or make a successful defence. See page 42 of your policy document</p> <p><b>Excesses</b> You will have to pay the first £250 of each claim relating to legal nuisance and trespass.</p>
<p><b>Home Emergency (Section 8)</b></p>	<p><b>What is covered</b> Assistance for home emergencies that need immediate action by a tradesman to prevent damage or further damage, make your home safe or secure and alleviate unreasonable discomfort, risk or difficulty to you. Emergencies covered: - Roof damage - Plumbing and drainage problems - Main heating system failure - Domestic power supply failure - Toilet unit damage or failure - Damage to doors and windows - Loss of keys - Vermin infestation Cover is up to £500 (incl. VAT) in total for: - Call-out charges and 2 hours labour - Parts and materials up to £100 (incl. VAT).</p>	<p><b>What is not covered</b> Your policy will not pay for: - any claim if the incident happened before the start date of your cover - any claim which is covered under any other insurance, including other sections of this Home Insurance policy See page 53 of your policy document - any claim if your home is unfurnished for more than 30 consecutive days or unoccupied for more than 60 consecutive days and you have not complied with the conditions on page 55 of your policy document - any costs you incur before you have notified the insurer of a home emergency See page 53 of your policy document - any normal day to day maintenance. See page 53 of your policy document</p>

<b>Duration of Policy</b>	The policy term is 12 months as shown on your policy schedule.
<b>Cancellation Period</b>	If this cover does not meet your requirements, please return all your documents within 14 days of receipt. We will return any premium paid in full provided no claims have been made on the policy during that time.
<b>Claims</b>	If you need to make a claim, other than for Legal Assistance and Home Emergency contact the Claims Advice Line on <b>08458 50 40 12</b> . For Legal Assistance call <b>08458 50 40 14</b> and for Home Emergency call <b>08458 50 40 13</b> .

<b>Any Problems</b>	<p>Nationwide Home Insurance is administered by Nationwide on behalf of U K Insurance Limited (Sections 1 to 6) and DAS Legal Expenses Insurance Company Limited (Sections 7 and 8).</p> <p>First class service is what you expect, and what Nationwide aims to provide. If you feel our service falls short of this, it is important to us that you let us know.</p> <p>To help resolve any issues or concerns you have, our complaints procedure ensures that your views are heard and dealt with quickly. This way we can try to put things right, and continually improve the service we give to our members.</p> <p>If you would like further information about our procedures, or wish to make a complaint please:</p> <ul style="list-style-type: none"> <li>- talk to an adviser at one of our branches</li> <li>- phone <b>08457 30 20 10</b> and talk to one of our advisers</li> <li>- go to our website, <a href="http://www.nationwide.co.uk">www.nationwide.co.uk</a>, and select the option "contact us".</li> </ul> <p>To help us deal with your complaint, please quote your policy number in any communication. We promise to respond to your complaint within 7 days. If we are unable to put it right within that time, we will keep you informed of progress.</p> <p>If you are still dissatisfied, your complaint may be referred to our Member Services Department, who will provide a final response from Nationwide.</p> <p>If you feel we have not addressed your concerns satisfactorily, you may refer the matter to the Financial Ombudsman Service (FOS). Their address is South Quay Plaza, 183 Marsh Wall, London E14 9SR. Telephone 0845 080 1800. Further details can be found in our complaints procedures leaflet - "A Complaint - how can we put it right".</p> <p>Referral to the FOS does not affect your right to take legal action against the insurer or Nationwide.</p> <p>We will also refer your complaint to the insurer, at your request.</p> <p>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 whole claim without any upper limit.</p> <p>Further information can be obtained by visiting the Financial Services Compensation Scheme website at <a href="http://www.fscs.org.uk">www.fscs.org.uk</a>.</p>
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## Further Information

### Always give us accurate information

It is essential you give us accurate information and tell us about anything that might affect your application. If you don't, we may not be able to pay any claims you make.

### Always check to see if you are covered elsewhere

You are unlikely to be able to make the same claim twice, even if you've been paying for duplicate cover.

### Stay covered when you switch

If you have existing cover and want to switch to us, make sure that your new Nationwide policy starts as soon as your old one ends.

### Regularly review your insurance needs

Your circumstances may change over time. Remember to regularly review your insurance needs including your level of cover and tell us of any changes you want to make. Your premiums may increase if you require additional cover, so you may need to take your other financial commitments into account.

### Make sure you understand what you're getting

Please ensure that this policy is right for you and that you understand what is and what is not covered. If you make a claim that is not covered or is excluded by your insurance, we won't be able to pay your claim or refund your premiums. So if there's anything you don't fully understand, please ask us to explain it to you before you go ahead.

That's what we're here for.

## IMPORTANT INFORMATION ABOUT NATIONWIDE

Nationwide acts as an intermediary for buildings and contents insurance which is underwritten by U K Insurance Limited, who are authorised and regulated by the Financial Services Authority. Registered address: U K Insurance Limited, The Wharf Neville Street, Leeds, LS1 4AZ. Company registration number 1179980. Registered in England.

Home Emergency and Legal Assistance are underwritten by DAS Legal Expenses Insurance Company Limited, DAS House, Quay Side, Temple Back, Bristol, BS1 6NH. DAS is authorised and regulated by the Financial Services Authority. Company registration number 103274. Registered in England and Wales.

Nationwide handles premiums and premium refunds as agents for the insurers.

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](http://www.fsa.gov.uk) or by contacting the FSA on 0845 606 1234.

Our complaints process is covered in the Policy Summary under 'Any Problems'.

Under European law, you and the insurer may choose which law will apply to this contract. English law will apply unless you and the insurer agree otherwise.

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

FSC Guide



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this leaflet please recycle it.

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

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