

FlexPlus Travel Insurance

Summary of changes



Building Society

The 'Cancelling your trip' section of your policy was updated on the 5th October 2021. This update applies to:

- Trips you had booked before 5 October 2021 but didn't cancel until, on or after 5 October 2021
- Trips you have booked from 5 October 2021 and any future trips you book

Please see below for details of the update.

What this means before your trip

You're covered if you have to cancel your trip for any of the reasons below. This applies to cancellations made from 5th October 2021. Also, these will apply not only to Covid-19, but all pandemic diseases.

- Cancelling your trip because you, a travelling companion, or a person you're planning to stay with during your trip has been advised to quarantine/self-isolate (either abroad or in the UK). For example, if you're contacted by NHS Test and Trace but don't have symptoms of or haven't been diagnosed with Covid-19.
- Cancelling your trip within 28 days of departure due to Covid-19 because the Foreign, Commonwealth and Development Office (FCDO) advised against *all but essential travel* to your destination. To be covered, this advice can't already have been in place when you booked your trip or opened your account (whichever was later).
- Cancelling your trip because you're not able to use your pre-booked and pre-paid accommodation because the accommodation, or immediately surrounding area, has been affected by Covid-19.

You'll continue to be covered for the following cancellation reasons for all pandemic diseases, including Covid-19 and any variants

- Cancelling your trip because you, a travelling companion, close relative, or a person you're planning to stay with during your trip has been diagnosed with Covid-19 or a new pandemic disease

We've also clarified what it meant by 'recoverable costs'

U K Insurance Limited have clarified what they mean by 'Recoverable Costs' under the Specific Exclusions section of the FlexPlus travel insurance policy. Although the meaning of the exclusion hasn't changed, they've updated the way it's described, to make it clearer and offer more information.

Specific exclusion 1 in the 'Specific exclusions' section of your policy **was** described as follows

Recoverable costs

Any costs that **you** can recover from elsewhere

Going forward, it will now say this:

Recoverable costs

Any costs that **you** can recover from elsewhere, such as but not limited to the provider or booking agent for **your trip**, Civil Aviation Authority (CAA) if **your trip** is protected by an Air Travel Organiser's Licence (ATOL) or the credit or debit card provider if **you** used this method to pay and the service **you** paid for has not been provided. It is important that **you** attempt to recover **your** costs from other sources before **your** travel insurance, as a claim cannot be considered until **you** have done this.

If **you** are unsuccessful in obtaining a refund, then **you** can submit a claim against **your** travel insurance.

All other cover provided by the travel insurance policy remains unaffected, including cancelling your trip as detailed in the policy when the cause isn't due to coronavirus (Covid-19) or other pandemics.

Answers to lots of Frequently Asked Questions (FAQs) can be found at nationwide.co.uk/travel-flexplus and at our online travel insurance portal at nationwide.ukitravel.com/customerportal

Nationwide acts as an intermediary for the insurance products provided with the Nationwide FlexPlus current account. FlexPlus Worldwide Family Travel Insurance is underwritten by U K Insurance Limited on behalf of Nationwide Building Society. U K Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. U K Insurance Limited, Registered office: The Wharf, Neville Street, Leeds, LS1 4AZ. Registered in England & Wales No.1179980. Nationwide Building Society is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 106078. You can confirm our registration on the FCA's website [fca.org.uk](https://www.fca.org.uk)

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