

# Home Insurance

## Insurance Product Information Document

**Company: Aviva Insurance Limited**

**Product: Nationwide Essentials and Enhanced Home Insurance**

Registered in Scotland No. SC002116 Registered office: Pitheavlis, Perth PH2 0NH. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm Reference Number 202153

This is a summary of our insurance policy. You will find all the terms and conditions, along with other important information and individual limits, exclusions and restrictions online or in the policy documents. Your schedule will show the cover(s) you have purchased. You can request this document in other formats such as large print, Braille and audio, by contacting Customer Services on 0345 268 2186 (via Relay UK if appropriate, for more information go to [relayuk.bt.com](https://relayuk.bt.com)).

### What is this type of insurance?

Nationwide Home Insurance protects you against loss or damage to your Buildings and/or Contents. It covers such things as fire, flood, storm, theft and subsidence – as described online and in our policy booklet. There is a choice of two levels of cover, Essentials and Enhanced.



#### What is insured?

##### Buildings Cover:

**We offer two levels of cover. The maximum amount we will pay to rebuild your home is:**

- ✓ Nationwide Essentials – up to £1,000,000
- ✓ Nationwide Enhanced – Unlimited

##### Under our buildings cover:

- ✓ Loss or damage to the structure of the home, including garages and outbuildings
- ✓ Cost of alternative accommodation or loss of rent due to you if your home can't be lived in following insured damage – up to £100,000 on Nationwide Essentials and up to £200,000 on Nationwide Enhanced
- ✓ Replacement of external door locks if keys are lost or stolen up to £1,000
- ✓ Sourcing a hidden domestic water or oil leak which is damaging the home (including making good after the leak has been fixed) – up to £2,500 on Nationwide Essentials and up to £5,000 on Nationwide Enhanced
- ✓ Public Liability if you're held legally liable (as the homeowner) for injury to a third-party or damage to their property up to £5,000,000

##### Under our Nationwide Enhanced buildings cover in addition to the above:

- ✓ Buildings matching items – if we have accepted a claim for loss or damage to part of a fixed sanitary suite, fitted furniture, floor or wall tiles, which is part of a matching group or set of items, and we can't source a matching replacement, we will pay to replace the undamaged companion piece(s) up to £10,000.

##### Contents Cover:

**We offer two levels of cover. The maximum amount we will pay to replace the contents of your home is:**

- ✓ Nationwide Essentials – up to £50,000
- ✓ Nationwide Enhanced – Unlimited

##### Under our contents cover:

- ✓ Loss or damage to contents in your home, garages, outbuildings or gardens
- ✓ Damage to freezer food caused by an accidental change in temperature up to £1,000
- ✓ Occupier's and personal liability if you're found to be legally responsible for injury to a third-party or damage to their property up to £5,000,000
- ✓ Tenants Liability – if you're held legally liable for damage to your landlords property up to £10,000.



#### What is not insured?

**Below are some of the key exclusions and restrictions.**

**Full details of what is not covered along with the general exclusions can be found in the Policy Booklet.**

- ✗ Damage caused by chewing, scratching or fouling by domestic animals
- ✗ Damage arising from wear and tear, breakdown or faults and gradual deterioration
- ✗ Wet or dry rot
- ✗ Storm damage to fences, gates and hedges
- ✗ Certain losses or damage (e.g. from burst pipes) to buildings or contents at home when your home is unoccupied for more than 60 days in a row
- ✗ The cost of replacing undamaged items which form part of a pair, set or suite (Nationwide Essentials only)
- ✗ Motorised vehicles, aircraft, boats, boards and craft designed to be used on or in water (except watercraft that are only propelled by oars or paddles, windsurfers and surfboards), caravans, trailers and the parts, spares and accessories of any of these.

##### Optional covers

- Legal services cover:
  - Any disciplinary or grievance procedures at work
  - A claim relating to planning including town and country planning legislation
  - Any claim which relates to the letting out of a property
  - Any claim for an illness or injury which develops gradually or is not caused by an identifiable incident.
- Home emergency cover:
  - Routine maintenance, cleaning, servicing or replacing parts due to natural wear and tear
  - Warm air, solar and underfloor heating systems LPG or dual purpose boilers (Aga or Rayburn)
  - Showers and domestic appliances
  - Repairs or replacement of wall sockets, switches and light sockets.



#### Are there any restrictions on cover?

- ! Certain limitations may apply to your policy e.g.
  - The excess (the amount you have to pay on any claim)
  - Monetary limits for certain covers; and/or
  - Clauses that exclude certain types of loss or damage.



## What is insured? Continued....

**Under our Nationwide Enhanced contents cover in addition to the above:**

- ✓ Contents matching items – if we have accepted a claim for loss or damage to contents which are a part of a matching group or set of items, and we can't source a matching replacement, we will pay to replace the undamaged companion pieces(s) up to your sum insured.

### Optional covers

- Buildings accidental damage
- Contents accidental damage
- Personal Belongings – worldwide cover against theft, accidental loss of, or damage to, items such as clothing, mobile phones, tablets, handbags and money. You can choose cover from £2,000 to £20,000
- Bicycles – worldwide cover against theft, accidental loss of, or damage to your family's bicycles. Each bicycle is covered up to £1,000 unless specified on your schedule
- Legal Services – to help you, and members of your family who live with you, to pursue or defend legal disputes up to £100,000
- Home Emergency cover – expert help with emergencies, such as plumbing issues or pest infestations (up to £1,000, including VAT, for labour and materials).



## Are there any restrictions on cover? Continued....

- ! We don't cover property which is used for a business or profession (except home office equipment)
- ! Cover for theft of bicycles is conditional on them being properly secured when left unattended. Bicycles worth more than £1,000 must be secured to an object that can't be moved using a Sold Secure Gold or Diamond lock.

### Optional covers

- Personal Belongings – limitations apply when stolen from an unattended vehicle
- Bicycles – we will only cover against the theft of bicycles if they're properly secured when unattended. Bicycles worth more than £1,000 must be secured to an object that can't be moved using a Sold Secure Gold or Diamond lock
- Legal Services conditions apply if you want to nominate your own lawyer to represent you
- Legal Services – we will only accept your claim if our lawyer believes that you are more likely than not to win the case.



## Where am I covered?

- ✓ At the home you are insuring – as long as it's within Great Britain, Northern Ireland, Channel Islands or Isle of Man
- ✓ If you purchase optional Personal belongings or Bicycle cover, you'll be insured for these items anywhere in the world.



## What are my obligations?

- You must take reasonable care to provide complete and accurate answers to the questions we ask whether you're taking out, renewing or making changes to your policy
- Please tell us immediately if the information set out in the application form, 'Information Provided by You' document or your schedule changes
- You must pay the premium when due and observe and fulfil the terms, provisions, conditions and clauses of this policy – failure to do so could affect your cover
- You must tell us about any event which might lead to a claim as soon as possible
- We will tell you what information you need to provide us to achieve a settlement of a claim. For full details please see the 'General conditions' section in the Policy booklet.



## When and how do I pay?

You can pay your premium in one lump sum by credit/debit card or annual Direct Debit, or by paying monthly by Direct Debit. We don't charge you extra for using a credit or debit card or for paying monthly.



## When does the cover start and end?

From the start date (shown on your schedule) for 12 months.



## How do I cancel the contract?

You have a statutory right to cancel your policy within 14 days of purchase or renewal (or from the day you receive your policy or renewal documents, if this is later)

- If you cancel before your cover starts we'll refund the premium you've paid
- If you cancel after your cover has started, we'll reduce your refund to pay for the time you were covered
- To cancel, visit [nationwidehome.account.aviva.co.uk](https://nationwidehome.account.aviva.co.uk) or call Customer Services on 0345 268 2186.