

# Essentials and Enhanced Home Insurance Important Information document

Nationwide Essentials and Enhanced home insurance is arranged by Nationwide Building Society (Nationwide) and underwritten and administered by Aviva Insurance Limited.

All references to 'Aviva/we/our/us/the insurer' in this document mean Aviva Insurance Limited, unless specifically stated otherwise.

To try to help you meet every aspect of your home insurance needs Nationwide have chosen Aviva to underwrite Nationwide Essentials and Enhanced home insurance. Nationwide arranges your home insurance as an intermediary through Aviva Insurance Limited and Nationwide act on behalf of the insurer. This document tells you what information you need to give Aviva as the insurer and tells you about how your policy will be managed. It also gives you some important details about your policy and explains how your Personal Information will be looked after.

## **Your contract of insurance**

The contract of insurance between you and us consists of the following elements, please read them and keep them safe:

- your Enhanced and Essentials Home Insurance policy booklet;
- your policy schedule (including any clauses shown on it);
- the information on your 'Information provided by you' document;
- this 'Important Information' document;
- any additional policy booklet(s) for additional covers which apply to you;
- changes to your policy or important information that we notify you of at renewal.

In return for you paying the premium and complying with the policy terms and conditions we will insure you for anything shown in your policy booklet which your schedule shows is covered during the period of insurance.

## **Important notice – information and changes we need to know about**

You must take reasonable care to provide complete and accurate answers to the questions we ask when you take out, make changes to, and renew your policy. Please tell us immediately if anything on your policy schedule or 'Information provided by you' document is incorrect or changes, including (but not limited to):

- leaving your home unoccupied for more than 60 days in a row;
- letting your home, renting to paying guests or using it for business (other than computer work, paperwork or phone calls);
- if anyone insured (or to be insured) on the policy has any prosecutions pending or any unspent criminal convictions (apart from convictions for driving offences).

You also need to tell us if:

- you intend to structurally renovate or alter the property (but not internal renovations unless you are creating an additional bedroom, or a room containing a bath, shower or toilet);
- you plan to lend your home;
- the number of adults to be insured change.

When you tell us about a change, we will tell you if this affects your policy (for example if we can no longer offer cover or if we need to change your premium).

**If you don't give us full and correct information, or tell us about the above changes, we may:**

- **change your premium, excess or cover;**
- **refuse to pay all or part of a claim; or**
- **cancel your policy or declare your policy void (treating your policy as if it had never existed).**

If you are unsure whether you need to tell us about a change, please call Customer Services on **0345 268 2186**.

## **Aviva Privacy Notice**

Aviva Insurance Limited (Aviva, we, us, our) is responsible for your Personal Information (known as the controller). Nationwide Building Society (Nationwide) is also a controller of your Personal Information.

This notice explains the most important aspects of how Aviva uses your Personal Information, but you can get more information by viewing Aviva's full privacy policy at [aviva.co.uk/privacypolicy](https://aviva.co.uk/privacypolicy) or requesting a copy by writing to us at: **The Data Protection Team, Aviva, PO Box 7684, Pitheavlis, Perth, PH2 1JR**. Information about how Nationwide uses your Personal Information is available at [nationwide.co.uk/privacy](https://nationwide.co.uk/privacy). If you are providing Personal Information about another person, you should show them this notice.

Aviva collects and uses Personal Information about you in relation to your home insurance policy. Personal Information means any information relating to you or another living individual who is identifiable by us. The type of Personal Information we collect and use will depend on our relationship with you and may include more general information (e.g. your name, date of birth, contact details) or more sensitive information (e.g. details of your health or criminal convictions).

Some of the Personal Information we use may be provided to us by a third party. This may include information already held about you within the Aviva Group and information we obtain from Nationwide, publicly available records, third parties and from industry databases, including fraud prevention agencies and databases.

We use your Personal Information for a number of purposes, including providing you with insurance and servicing your policy, and for fraud prevention.

We also use profiling and other data analysis to understand our customers better, e.g. to predict the likelihood of certain events arising and to assess insurance risk or the likelihood of fraud.

We may carry out automated decision making to decide on what terms we can provide products and services, to deal with claims and to carry out fraud checks. More information about this, including your right to request that certain automated decisions we make have human involvement, can be found in the **Automated Decision Making** section of our full privacy policy.

Your Personal Information may be shared with other Aviva Group companies, Nationwide and third parties (including our suppliers such as those who provide claims services and regulatory and law enforcement bodies). We may transfer your Personal Information to countries outside the UK but will always ensure appropriate safeguards are in place when doing so.

You have certain data rights in relation to your Personal Information, including a right to access Personal Information, a right to correct inaccurate Personal Information and a right to erase or suspend use of your Personal Information. These rights may also include a right to transfer your Personal Information to another organisation, a right to object to our use of your Personal Information, a right to withdraw consent and a right to complain to the data protection regulator.

These rights may only apply in certain circumstances and are subject to certain exemptions. You can find out more about these rights in the **Data Rights** section of our full privacy policy or by contacting us at [dataprt@aviva.com](mailto:dataprt@aviva.com), or write to **The Data Protection Team, Aviva, PO Box 7684, Pitheavlis, Perth PH2 1JR**.

## **How your Personal Information is used and shared by insurers and databases in relation to household insurance**

The Personal Information you provide will be used by us and shared with other insurers as well as certain statutory and other authorised bodies for:

- Insurance underwriting purposes, i.e. to examine the potential risk in relation to your (and/or a third party's) prospective policy so that we can:
  - consider whether to accept the relevant risk;
  - make decisions about the provision and administration of insurance and related services for you and members of your household;
  - validate your (or any person or property likely to be involved in the policy or claim) claims history (at any time, including upon application for insurance, in the event of an incident or a claim, or at a time of a mid-term adjustment or renewal).

- Management information purposes, i.e. to analyse insurance and other markets for the purpose of:
  - portfolio assessment;
  - risk assessment;
  - performance reporting;
  - management reporting.
- Anti-fraud purposes i.e. to detect and prevent fraudulent claims and/or activities by:
  - sharing information about you with other organisations and public bodies including the police;
  - tracing debtors or beneficiaries, recovering debt, managing your accounts and/or insurance policies;
  - undertaking fraud searches. Insurers pass information to the Claims Underwriting and Exchange Register administered by Motor Insurer's Bureau (**MIB**). This helps insurers check information and prevent fraudulent claims. When we deal with your request for insurance, we may search these registers.
- Compliance with legal obligations and responsibilities, including:
  - claims management – In the event of a claim we may need to disclose information with any other party involved in that claim, e.g. third parties involved in the incident, their insurer, solicitor or representative and medical teams, the police or other investigators. We may also have to investigate your claims history;
  - complaints management – If you make a complaint about the service you have received, we may be obliged to forward details about your complaint, including your Personal Information, to the relevant ombudsman.

We can supply on request further details of the agencies and databases we access or contribute to and how this information may be used. If you require further details, please contact us at **[datapt@aviva.com](mailto:datapt@aviva.com)**, or write to **The Data Protection Team, Aviva, PO Box 7684, Pitheavlis, Perth PH2 1JR.**

## Fraud prevention and detection

In order to prevent and detect fraud we may at any time:

- Share information about you with other organisations and public bodies including the police.
- Undertake credit searches and additional fraud searches.
- Check and/or file your details with fraud prevention agencies and databases, and if you give us false or inaccurate information and we suspect fraud, we will record this to prevent fraud and money laundering.

We and other organisations may also search these agencies and databases to:

- Help make decisions about the provision and administration of insurance, credit and related services for you and members of your household.
- Trace debtors or beneficiaries, recover debt, prevent fraud and to manage your accounts or insurance policies.
- Check your identity to prevent money laundering, unless you provide us with other satisfactory proof of identity.
- Check details of job applicants and employees.

## Claims history

- Under the conditions of your policy you must tell us about any insurance related incidents (such as fire, water damage, theft or an accident).
- When you tell us about an incident we will pass information relating to it to a database.
- We may search these databases when you apply for insurance, in the event of any incident or claim, or at time of renewal to validate your claims history or that of any other person or property likely to be involved in the policy or claim.

You should show these notices to anyone who has an interest in the insurance under the policy.

## Your cancellation rights

You have a statutory right to cancel your policy within 14 days from the day of purchase or renewal of the contract or the day on which you receive your policy or renewal documentation, whichever is the later.

If you wish to cancel and your cover hasn't started, you will be entitled to a full refund of the premium paid.

If you cancel after your cover has started, we'll refund the full premium paid less a proportionate deduction for the time we've provided cover.

If you don't exercise your right to cancel, your policy will continue, and you will be required to pay the premium.

To cancel, visit [nationwidehome.account.aviva.co.uk](https://nationwidehome.account.aviva.co.uk) or call Customer Services on **0345 268 2186**.

For your cancellation rights outside the statutory cooling off period, please refer to the General conditions section of your main home insurance policy booklet.

## **Renewing your insurance**

We will contact you in writing at least 21 days before your renewal date and will either:

1. give you an opportunity to renew your insurance for a further year; or
2. let you know that we are unable to renew your insurance.

If we don't offer renewal we will tell you why, for example:

- the product is no longer available;
- we reasonably suspect fraud;
- your claims history is poor;
- we have changed our eligibility criteria;
- you no longer meet our eligibility criteria; or
- you have not taken reasonable care to provide complete and accurate answers to the questions we ask. See the 'Important Notice – information and changes we need to know about' section within this document.

If we offer renewal we will tell you:

- about any changes we are making to your policy terms and conditions;
- to check this insurance continues to meet your needs;
- to check that the information we have is still correct; and
- your renewal price.

If you wish to make any changes at renewal, please contact Customer Services on **0345 268 2186**, alternatively you can make certain changes online at **[nationwidehome.account.aviva.co.uk](https://nationwidehome.account.aviva.co.uk)**.

At renewal, a 14-day cooling off period applies which starts from the renewal of the contract or the day on which you receive your renewal documentation, whichever is the later. Please read Cancelling your policy in the General conditions section of your main home insurance policy booklet which explains how this works.

## **Ensuring you have continuous cover**

If you are thinking of cancelling or not renewing with us, make sure you can get the alternative cover you need before your policy ends.

## Automatic renewal of your policy

Where we offer you renewal terms and you have selected a continuous premium payment method, you will be notified in writing at least 21 days before your renewal date that the policy will automatically be renewed and the renewal premium will be collected by your chosen payment method. You can opt in\* or opt out of automatic renewal free of charge at any time by:

- visiting [nationwidehome.account.aviva.co.uk](https://nationwidehome.account.aviva.co.uk), or;
- calling **0345 268 2186**.

\*Opting in to automatic renewal may not be available in certain circumstances.

We will not automatically renew your policy if:

- you have contacted us to cancel your continuous payment authority since you purchased the policy or your last renewal; or
- we no longer offer you the continuous payment method if, for example, you have a poor payment or an adverse credit history; or
- you have opted out of Automatic Renewal.

If any of the above happens you will receive a renewal letter providing you with options on how to renew your policy and avoid being left without cover.

## Making a claim

Should you need to make a claim under this policy, please contact us using the contact details shown below:

To report a claim online go to [nationwidehome.account.aviva.co.uk](https://nationwidehome.account.aviva.co.uk).

Alternatively, you can call us on **0345 268 2260**.

In all cases, please quote your policy number.

## **If you have a complaint**

Nationwide hopes that you are happy with the service provided. However, if for any reason you are unhappy with it, in the first instance, please write to;

Nationwide Customer Care team  
PO Box 7463  
Perth  
PH2 0YX

or call **0345 268 2186**.

Nationwide and Aviva are covered by the Financial Ombudsman Service. If you have complained to Nationwide or Aviva and your complaint has not been resolved to your satisfaction, you may refer it to the Financial Ombudsman Service. Following the complaints procedure does not affect your right to take legal action.

Please read 'What to do if you are unhappy' in the main home insurance policy booklet for more information. If you have selected 'Home emergency' cover and are unhappy with it, please refer to your separate 'Home emergency' cover policy booklet for details on how to make a complaint.

## **Financial Services Compensation Scheme**

Depending on the circumstances of your claim, you may be entitled to compensation from the Financial Services Compensation Scheme (FSCS) if we cannot meet our obligations. See [www.fscs.org.uk](http://www.fscs.org.uk) for more details.

## **Choice of law**

The law of England and Wales will apply to this contract unless:

- at the date of the contract you live in Scotland, Northern Ireland, the Channel Islands or the Isle of Man, in which case the law of that country will apply; or
- you and we agree otherwise.

## **Use of language**

All communications relating to this contract will be in English.

## **Regulatory Status**

Aviva Insurance Limited. 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 with firm reference no. 202153.

Nationwide Building Society. Registered at Nationwide House, Pipers Way, Swindon, Wiltshire, SN38 1NW.

You may check this information and obtain further information about how the Financial Conduct Authority protects you by visiting [www.fca.org.uk](http://www.fca.org.uk).

## Concerned about flooding?

Visit [www.floodre.co.uk](http://www.floodre.co.uk) for help and information.

## Telephone call recording and charges

Calls to 0800 numbers from UK landlines and mobiles are free. The costs of calls to 03 prefixed numbers are charged at national call rates (charges may vary depending on your network provider) and are usually included in inclusive minute plans from landlines and mobiles. For our joint protection telephone calls may be recorded and/or monitored.

## Need this in a different format?

This information is available in large print, Braille and audio. If you need to request this, please contact Customer Services on **0345 268 2186**. If you have hearing or speech difficulties, you can contact us using Relay UK by phone or app. Dial 18001, followed by the phone number you want to ring (For more information go to [relayuk.bt.com](http://relayuk.bt.com)).

## How to contact us

If you need to contact Customer Services, please call us on **0345 268 2186**.

## Copy Policy Availability

A copy of all your policy documentation is available online at [nationwidehome.account.aviva.co.uk](http://nationwidehome.account.aviva.co.uk). However if you require a paper copy of your policy documents, please let us know by calling **0345 268 2186** or writing to:

Aviva Customer Service Centre  
PO Box 7463  
Perth  
PH2 0YX

## **Nationwide Privacy Notice**

### **How we use your information**

The information you give Nationwide Building Society will be held by both Nationwide and Aviva. Aviva and Nationwide will use it to process this application. Your answers may include sensitive information that Nationwide call 'special category data', such as information about your health. Nationwide will assume you're happy for them to record this information and would like to reassure you that this data will only be used to help process your home insurance application and policy. If you'd like to find out more, please see 'How Nationwide uses your information'. You can ask for this information in branch or visit [nationwide.co.uk/privacy](https://nationwide.co.uk/privacy).

### **Changing your insurer**

As part of Nationwide's commitment when providing insurance services to you, Nationwide keep the insurance products they offer under review. This may from time to time involve changing an insurer and/or the terms and conditions of your cover.

If Nationwide decide to change the insurer or terms of the cover, Nationwide will give you plenty of advance notice with full details of the new insurer and/or any changes to the terms of your cover. To enable this, the insurer will pass your personal data to a new insurer for the purpose of changing the insurer.

Nationwide will give you details of how to contact Nationwide if, after reviewing the relevant details of the changes, you would prefer not to receive cover from the new insurer. This will not affect your statutory rights.

This information is available in large print, Braille and audio. If you need to request this, please contact Customer Services on 0345 268 2186. If you have hearing or speech difficulties, you can contact us using Relay UK by phone or app. Dial **18001**, followed by the phone number you want to ring (For more information go to **relayuk.bt.com**).

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Nationwide Building Society and Aviva Insurance Limited are both authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

**Nationwide cares about the environment** - this literature is printed in the UK with biodegradable vegetable inks on paper from FSC® certified and other controlled material.

