

Nationwide Home Insurance

Summary of cover limits

The tables below outline the cover provided under the Essentials and Enhanced Nationwide Home Insurance options so you can see at a glance the standard cover limits and optional additional covers available.

Full details of the terms and conditions of each element of cover can be found in the Policy booklet(s).

Buildings cover

In the event of a claim, your policy covers you up to the buildings sum insured shown below. More specific limits apply, which are also shown below, and are included in your overall buildings sum insured unless indicated otherwise.

| Cover | Essentials | Enhanced |
|---|-------------|------------|
| Buildings sum insured | £1,000,000 | Unlimited |
| Emergency access | £1,000,000 | Unlimited |
| Tracing and accessing leaks | £2,500 | £5,000 |
| Loss or theft of keys | £1,000 | £1,000 |
| Loss of rent and the cost of alternative accommodation* | £100,000 | £200,000 |
| Your liability to the public* | £5,000,000 | £5,000,000 |
| Matching items | Not covered | £10,000 |

*These limits are not included within the overall buildings sum insured

Buildings optional covers

Accidental damage to buildings

If selected, the below limits are included within your overall buildings sum insured.

| Cover | Essentials | Enhanced |
|--------------------------------|--|---|
| Accidental damage to buildings | £1,000,000 (up to £1,000 for removing a blockage from an underground pipe) | Unlimited (up to £1,000 for removing a blockage from an underground pipe) |

Contents cover

In the event of a claim, your policy covers you up to the contents sum insured shown below. More specific limits apply, which are also shown below, and are included in your overall contents sum insured unless indicated otherwise.

| Cover | Essentials | Enhanced |
|--|-------------|-------------|
| Contents sum insured | £50,000 | Unlimited |
| Valuables at home | £15,000 | £30,000 |
| Valuables at home - single article limit | £2,000 | £2,000 |
| Personal money in the home | £1,000 | £1,000 |
| Contents in the garden | £1,500 | £5,000 |
| Theft of contents from garage/outbuildings | £1,500 | £5,000 |
| Home office equipment | £5,000 | £10,000 |
| Loss or theft of keys | £1,000 | £1,000 |
| Food in freezers | £1,000 | £1,000 |
| Domestic heating fuel and/or metered water | £2,000 | £2,000 |
| Contents temporarily removed from the home | | |
| • Student | Not covered | £5,000 |
| • Dependant relative | Not covered | £5,000 |
| Tenants improvements | £25,000 | £25,000 |
| Household removals | £50,000 | Unlimited |
| Garden re-landscaping | £2,500 | £2,500 |
| Limit per tree, shrub or plant | £250 | £250 |
| Emergency access | £50,000 | Unlimited |
| Loss of rent and the cost of alternative accommodation** | £25,000 | £50,000 |
| Occupiers and personal liability** | £5,000,000 | £5,000,000 |
| Employers liability** | £10,000,000 | £10,000,000 |
| Tenant's liability** | £10,000 | £10,000 |
| Matching items | Not covered | Unlimited |

**These limits are not included within the overall contents sum insured

Contents optional covers

Accidental damage to contents

If selected, the below limits are included within your overall contents sum insured.

| Cover | Essentials | Enhanced |
|-------------------------------|------------|-----------|
| Accidental damage to contents | £50,000 | Unlimited |

Optional extras that can be added to your policy

If selected, these limits apply in addition to the limits stated above. The cover and limits below apply to both the Essentials and Enhanced options.

Personal belongings cover

| Cover | |
|--|------------------|
| Personal belongings anywhere in the world | £2,000 - £20,000 |
| Personal belongings anywhere in the world single article limit | £2,000 |
| Personal money | £1,000 |
| Personal belongings – theft from an unattended vehicle | £1,500 |
| Personal belongings – bicycles individual cycle limit [^] | £1,000 |

[^]This limit applies to unspecified bicycles, if you have specified a bicycle the limit will be shown on your schedule.

Legal services cover

| Cover | |
|----------------------------|----------|
| Legal costs and court fees | £100,000 |

Home emergency cover

| Cover | |
|--|--------|
| Cost of repairs, labour and VAT (per emergency incident) | £1,000 |
| Overnight accommodation including travel (per emergency incident) [#] | £1,000 |

[#]Overnight accommodation is covered if your home is uninhabitable as a result of the emergency.

Policy excesses

The table below shows the compulsory excess levels on both the Essentials and Enhanced options. A voluntary excess can be added to the compulsory excess in some instances to give you your total excess which is the amount you have to pay on each successful claim. By doing this your premium may be reduced. Your schedule will confirm the total excess that applies to you.

| Cover | Minimum Excess |
|--|----------------|
| Buildings ¹ | £100 |
| Buildings - subsidence | £1,000 |
| Buildings – escape of water | £500 |
| Contents ¹ | £100 |
| Contents – escape of water | £500 |
| Personal belongings (including Bicycles) | £100 |
| Legal services | £0 |
| Home emergency cover | £0 |

¹No excess applies to Emergency access.

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**).

Nationwide Home Insurance is underwritten and administered by Aviva Insurance Limited.
Registered in Scotland, no.SC002116. Registered office: Pitheavlis, Perth, PH2 0NH.

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

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