

FlexPlus comes with three insurance policies as standard. This form and the accompanying literature will ensure your additional account holder understands the features and exclusions of these insurance policies and their eligibility to claim.

### Customer checklist – have you included the:

- Account number to add the additional account holder to
- Your details and contact number
- Additional account holder to be added including their:
  - Address
  - Date of birth
  - Contact number
  - Customer number (existing customers only)
  - Previous name and address if applicable
- Full answers for sections A, B and C for the additional account holder
- Existing account holder to sign
- New account holder to sign
- If answered YES to all of the above, please visit your local branch with identification for validation purposes.

**If the account holder to be added does not currently hold any Nationwide accounts or have a valid Nationwide customer number, please visit a Nationwide branch with identification to have a profile set up. Details of suitable identification are available at [nationwide.co.uk](http://nationwide.co.uk)**

**If you have any questions about completing the form, please visit your local branch.**

## Declaration, Use of my information and Charitable Assignment

### Declaration

I agree that:

- a) you will rely on the information I have given you on this form, which I confirm is complete and true. You may decide to decline my application;
- b) as well as the account conditions, Nationwide's rules apply to this account and I can obtain a copy of these in any of your branches;
- c) the money I am investing in this account is my own and I will not use the account for business purposes;
- d) for joint accounts:
  - i) you can pay cheques and act on instructions signed by either of us unless you are told otherwise;
  - ii) if you give us an overdraft only one statement will be sent to the first named account holder. If we want individual statements we will tell you;
- e) by making this application, I'm confirming that the other applicant has agreed to share a financial relationship with me. Also, that they're happy for Nationwide to authorise searches, and for links and/or recordings of their information to be made with credit reference agencies.

If you were a member of the Society on 2nd November 1997 and have continued to be a member since that date, the following wording does not apply to you.

### About the charitable assignment scheme

By submitting this application, I agree that I will be legally bound by your charitable assignment scheme when I am added to the account as an account holder unless (i) I have been a member of Nationwide continuously since 2 November 1997 or (ii) I fall into a special group which is excluded from the scheme.

If the scheme applies to me:

- I will become a member of Nationwide Foundation if I am not a member already. The Foundation is a registered charity and is a focus for Nationwide's charitable giving.
- I agree with you and with the Foundation to assign to the Foundation my rights to any windfall benefits (e.g. money or shares) I might otherwise have received in the unlikely event that Nationwide transfers its business to a company.

The terms of the scheme are set out under the heading "Charitable Assignment" in Nationwide's leaflet Current Accounts – Important Information (P857).



# Nationwide FlexPlus Eligibility, Demands and Needs and Exclusions Illustrator



Building Society

Your FlexPlus current account comes with a range of insurance products as standard.

To confirm which insurances you're currently eligible to claim on, and to make sure you're happy that FlexPlus is right for you, please read the information below and answer any questions.

1. Read the information on main features, exclusions and limitations in section A. The full policy documentation is available on request.
2. You must answer ALL the questions on eligibility in sections A, B and C and the answers provided should only apply to the person to be added to the account.
  - The questions ask about your eligibility to claim at this point in time and ensure the insurances meet your needs.
  - If your circumstances change in the future you'll need to check your policy documents to see if you're still eligible to claim, especially when booking a UK or overseas trip.
  - Any restrictions on eligibility will also apply to any family members that you want covered by the policies. If you're in any doubt about the eligibility of any of the insured parties, you'll need to contact the insurer to check once you've been added to the account. Until you've checked, you must assume that they're not eligible to claim.
3. Take your completed questionnaire to your local branch with appropriate identification.

Your insurance cover will start after you have been added to the account; we will let you know when that is.

Before you complete this form, please see how Nationwide uses your information by visiting [nationwide.co.uk/privacy](http://nationwide.co.uk/privacy)

## Account Details

Sort code

Account number

## Account Holder to be Added

Title (please mark X in the box that applies to you or state your title)

Mr  Mrs  Miss  Ms  Other

Please enter ALL forenames

Surname

## SECTION A: General Eligibility

You must be a UK resident to claim on any of the insurance policies. As such, you will not be eligible to claim on any of the insurance policies if you answer No to the following question

### Eligibility:

Are you currently a UK resident?

Yes

No

## UK & European Breakdown and Recovery Assistance underwritten by Liverpool Victoria Insurance Company Limited

**This policy meets the demands and needs of those who wish to insure both themselves and their vehicle for breakdown cover within the UK and Europe, subject to eligibility.**

### Key features

- UK and European breakdown assistance for account holder(s) in any vehicle whether a driver or passenger, registered in the UK, that they are travelling in
- Cover for anyone driving one UK registered vehicle registered to the account holder and which is being used with his/her permission. Where the account is in joint names then up to two vehicles can be covered
- Assistance provided at home and at the roadside with national recovery and onward travel
- No call out limit
- No excess to pay

### Main exclusions or limitations\*\*

The following are not covered:

- The cost of replacement parts and associated labour to repair the vehicle
- Vehicles not registered to the account holder(s) unless the account holder(s) are in the vehicle at the time of breakdown and when the breakdown professional arrives
- Vehicles being used for hire and reward purposes (such as taxis)
- Vehicles that do not have a valid MOT, any applicable vehicle tax, or are not serviced or maintained in line with manufactures guidelines
- Vehicles must not exceed any of the following dimensions when fully loaded:
  - Caravans and trailers – 8 metres in length (including A-frame)
  - Motorhomes – 8 metres in length or 7.5 tonnes in weight
  - All other vehicles – 7 metres in length, 2.3 metres in width, 3 metres in height or 3.5 tonnes in weight

(Please see Sections 2 and 3 B of the policy document for further details on vehicle eligibility)

- Vehicles not registered in the UK
- Vehicles using trade plates or where the vehicle is under the control of a motor trader for the purpose of its sale

## Worldwide Family Mobile Phone Insurance underwritten by Assurant General Insurance Limited

**This policy meets the demands and needs of those who wish to insure their mobiles for loss or theft, damage and breakdown, subject to eligibility.**

### Key features

- Worldwide cover for:
  - mobile phones owned by you or your Family members\*, up to a value of £1,000 (including VAT) per claim
  - loss or theft, damage, breakdown (including faults)
  - unauthorised network charges (calls, data etc.) and accessories (limits apply please refer to Section 3A of the Policy Document)
- Both contract and pay-as-you-go phones are covered
- Upfront registration is not essential, although it may help to simplify the claims process

### Main exclusions or limitations\*\*

- A maximum of 4 claims allowed per FlexPlus current account in a 12 month period
- Excesses apply
  - Loss or theft: Apple £100, other £50
  - Damage or Breakdown: Apple £50, other £25
- Proof of ownership will be required to claim including a till receipt or documentation from your network provider
- Police should be notified of loss or theft as soon as possible. For theft claims we will require a crime reference number to support your claim
- Contact your network provider as soon as possible to bar your SIM card. If you make a successful loss or theft claim unauthorised network charges are only covered up to 24 hours after discovery of the incident up to the policy limits

This policy meets the demands and needs of those who want to insure their travel arrangements, subject to eligibility, and if required, age or medical upgrades.

**Key features**

- Worldwide cover for your family\* including: winter sports, golf, wedding and business cover all included as standard
- Cancellation cover up to £5,000 per insured person
- Cover for additional expenses where an insured person has checked-in and the transport is delayed by 4 hours or more
- Medical expenses cover up to £10m per insured person
- Cover for travel disruption caused by natural disasters or airline/travel end supplier failure
- Cover for personal possessions and cash that are lost or stolen (limits apply)
- Costs associated with obtaining key travel documents (e.g. passports) whilst on your journey
- Allows all account holders, their partners and dependent children to travel independently of each other

**Main exclusions or limitations\*\***

- This policy does not provide cover for pre-existing medical conditions unless declared to and accepted by the insurer. An extra premium may be required
- There is an upper age limit of 69. If any person to be insured is 70+ you must buy an age extension, which you need to renew annually in order for the insurer to cover you. Only one age extension is needed per account and when you call you will be asked some questions about the health of all insured persons
- Trips for longer than 31 days are not covered unless extended journey cover has been purchased
- A £50 excess per person applies to certain sections (see conditions)
- The policy is only available to permanent UK residents, and all journeys must start and end in the UK
- Journeys in the UK must be for 2 or more nights in pre-booked commercially operated accommodation
- Any claims under the cancellation and curtailment sections of the policy relating to a member of your immediate family or a travelling companion who have been a hospital inpatient or put on a waiting list for hospital treatment in the 12 months before account opening or trip booking, whichever is later, are not covered
- There is no cover under the cancellation and curtailment sections of the policy for the unused expenses of anyone who is not insured under this policy. For example, there is no cover for unused expenses relating to a travelling companion, regardless of who paid for the booking

\*Family members include your partner/spouse (must live at your home address) and all children (including legally adopted, foster and step children) of the account holder who (if travelling, at the start of the journey) have not reached the age of 19 or not reached the age of 22 if in full time education, living at the home address and are unmarried or have not entered into a Civil Partnership. We will cover dependent children who do not reside permanently (or for the majority of the time) with the account holder, providing the child(ren) reside permanently with the other parent for the remainder of the time.

\*\*Exclusions and limitations apply to FlexPlus insurance policies – please read the policy documents carefully. To find out more, visit [nationwide.co.uk/FlexPlus](http://nationwide.co.uk/FlexPlus)

Please note that you will not be eligible to claim under the Worldwide Family Travel Insurance if you are over 69 unless you have purchased an age extension. You can purchase an age extension by contacting the insurer on **0800 051 0154**.

**SECTION B: Insurance Eligibility Questions**

**Important insurance information**

- The questions below ask about your eligibility to claim at this point in time. You need to consider your eligibility to claim on an ongoing basis, especially when booking a UK or overseas trip.
- Any restrictions also apply to any family members that you want covered by the policies. If you're in any doubt about their eligibility, please contact the insurer. Until you've checked, you must assume that they're not eligible to claim.
- If you've existing insurance policies elsewhere that give you the same cover, you'll need to consider whether you may be paying for duplicate cover. Existing Nationwide customers can compare the levels of cover between our policies by visiting [nationwide.co.uk](http://nationwide.co.uk) asking for your local branch or calling us.

**Eligibility:** Answers provided should only apply to the person to be added to the account.

After having thoroughly read the information in section A, please answer the following questions.

Subject to the policy terms and conditions, would you be eligible to claim on:

UK & European Breakdown and Recovery Assistance

Worldwide Family Mobile Phone Insurance

Worldwide Family Travel Insurance

Yes, I would be eligible to claim

No, I would NOT be eligible to claim







**SECTION C: Medical Questions TRAVEL INSURANCE ONLY**

The policy will not automatically cover claims directly relating to a pre-existing medical condition. If you do not tell the insurer you may not be covered. The insurer will discuss the condition(s) and advise whether they can cover them for free, if an additional premium is required or if they can't cover the condition(s). This is any medical condition for which you answer 'yes' to one or more of the following questions.

Our regulators ask us to record this medical information to make sure our products are appropriate for you. Your response may include sensitive information that we refer to as 'special category data', such as health related matters. We will assume you're happy for us to record this information and we will only use it to process your application. Please see 'How Nationwide uses your information' by asking in branch or going online [nationwide.co.uk/privacy](http://nationwide.co.uk/privacy)

**Eligibility:** Answers provided should only apply to the person to be added to the account.

- 1) Are you under investigation, awaiting diagnosis, receiving in-patient treatment or are waiting to receive treatment?
- 2) Have you been prescribed medication (including repeat prescriptions) in the last 12 months, whether taking it or not for anything other than a Cold, the Flu, hormone replacement therapy or contraception?
- 3) Have you been diagnosed or treated with a heart or cancer related condition in the past 12 months?

Yes

No







You must tell the insurer as soon as possible about any pre-existing medical conditions for any insured person. If you would like to see if cover is available for pre-existing medical conditions, please contact the insurer on **0800 051 0154**.

**Declaration:**

I agree to the policies' terms and conditions and confirm that the answers I have provided concerning my eligibility to claim on the insurance policies are correct. I also confirm the insurances meet my needs.

Signature of second account holder  
PLEASE SIGN WITHIN THIS BOX

Name of second account holder  
PLEASE WRITE WITHIN THIS BOX

Date (please write INSIDE the boxes)

D D M M Y Y Y Y

Signature and date need only be completed by second account holder.

**Notes re Cards and PINs**

- A new card and PIN will be sent out automatically to the additional account holder
- Existing account holder(s) do not need new cards or PINs

**Notes for current account customers only**

- The joint account holder will be added to any benefits linked to the account

**Cheque Book Requirements**

Existing account holder Yes  No

New account holder Yes  No

If both holders indicate 'Yes', please select one of the following 1 x Cheque book each  1 x Cheque book in joint names

**Previous Name of Account Holder to be Added**

Title (please mark X in the box that applies to you or state your title) Mr  Mrs  Miss  Ms  Other

Please enter ALL forenames

Surname

If you have had any other names in the last 3 years please tick this box  and list the details below.

**Previous Address of Account Holder to be Added**

Property number  and/or Property name

Street

Town  Postcode

When did you start living there? M M Y Y Y Y

If you have lived there for less than 3 years, please mark X in this box  and provide your previous address below

**Office use only**

Existing account holder Signature(s) checked

P number

Prefix

Account holder to be added ID confirmed on Portrait

P number

Prefix