

# FlexPlus Current Account

UK & European Breakdown and  
Recovery Assistance Policy



Building Society

# Welcome to your FlexPlus policy document for Breakdown and Recovery Assistance

Within this document you will find key information to help you understand everything that you need to know about your UK & European Breakdown and Recovery Assistance Policy. Don't forget you can find copies of all your account documentation at [nationwide.co.uk/downloads](https://nationwide.co.uk/downloads)

Please use the content guide below to help you easily locate the section you need to find.

## Contents:

<b>1. Important information</b>	<b>page 3</b>
<ul style="list-style-type: none"><li>• Section A: Introduction</li><li>• Section B: Registration information</li><li>• Section C: Status disclosure</li><li>• Section D: Important contact details</li></ul>	
<b>2. Definitions</b>	<b>page 4</b>
<b>3. What is/isn't covered</b>	<b>page 5</b>
<ul style="list-style-type: none"><li>• Section A – Introduction to Britannia Rescue Breakdown Policies</li><li>• Section B – Vehicles</li><li>• Section C – UK Recovery &amp; Home Assist</li><li>• Section D – UK &amp; European Assist</li><li>• Section D1 – Cover before you travel</li><li>• Section D2 – Missed Motorail connection</li><li>• Section D3 – Roadside assistance and local recovery</li><li>• Section D4 – Providing spare parts</li><li>• Section D5 – Relief driver</li><li>• Section D6 – Repatriating your vehicle</li><li>• Section D7 – Temporary replacement vehicle in the UK</li><li>• Section E – General conditions of service</li><li>• Section F – Service limitations and exclusions</li></ul>	
<b>4. How to obtain breakdown assistance</b>	<b>page 19</b>
<ul style="list-style-type: none"><li>• Section A: Actions you will need to take</li><li>• Section B: When our breakdown professional arrives</li><li>• Section C: Safety first</li></ul>	
<b>5. General terms and conditions</b>	<b>page 21</b>
<ul style="list-style-type: none"><li>• Section A: Cancelling your insurance</li><li>• Section B: Changes to your policy and withdrawal of cover</li><li>• Section C: Making a complaint</li><li>• Section D: What happens if we can't meet our liabilities</li><li>• Section E: Fraud</li><li>• Section F: Which law applies?</li><li>• Section G: Communications</li><li>• Section H: How we use your personal information</li><li>• Section I: Use of your information by Nationwide</li></ul>	

# 1. Important information

## Section A: Introduction

This policy is automatically provided as a benefit of you being a Nationwide FlexPlus current account holder.

Please take a few moments to familiarise yourself with the content of this policy document and then keep it in a safe place for future reference.

**If you have existing policies that give the same cover elsewhere, you'll need to consider whether you may be paying for duplicate cover.**

## Section B: Registration information

You do not need to call to register your cover or vehicle as cover begins immediately upon opening your Nationwide FlexPlus current account.

## Section C: Status disclosure

This policy is underwritten by Liverpool Victoria Insurance Company Limited.

Liverpool Victoria Insurance Company Limited, registered in England and Wales Number 3232514 is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority register number 202965. Registered address: County Gates, Bournemouth, BH1 2NF. Tel: 01202 292333.

## Section D: Important contact details

General enquiries	UK number: <b>0800 11 88 55</b> International Number: <b>+44 1793 541 200</b>
<b>How to obtain breakdown assistance</b> If you need to obtain breakdown assistance, please also read part 4 of the policy document:	
Breakdown in the UK:	<b>0800 587 7100</b>
Breakdown in the Republic of Ireland:	<b>1800 806176</b>
Breakdown in Europe only:	<b>+44 (0) 1202 311431</b> (Mobile phone rates may vary)
Text Phone for the hearing impaired:	<b>18001</b> when in the UK <b>+44 (0) 151 494 1260</b> when in the ROI or Europe

## 2. Definitions

Wherever the following words or phrases are used throughout the policy, they shall have the meaning as the one stated below.

<b>Breakdown professional</b>	a trained, professional motor mechanic/recovery driver or specialist service provider
<b>Breakdown</b>	the vehicle is incapable of operation as a whole because of mechanical or electrical failure, theft or attempted theft, vandalism, accidental damage, a flat tyre, a lack of fuel or incorrect fuelling during the period of cover. Failure of any parts of the vehicle to function e.g. an indicator, headlight, windscreen wiper or convertible roof does not constitute a breakdown unless the failure causes the vehicle to be incapable of operating as a whole or is likely to result in the driver being prosecuted for using a defective vehicle. The cover cannot be used as an alternative to regular servicing or maintenance or as a way to avoid paying for repairs
<b>Home address</b>	your permanent residence we have on record at the time of a breakdown as supplied by you to Nationwide
<b>Motorail</b>	a specific European Rail Service for transporting vehicles across Europe. Motorail services do not include Channel Tunnel rail services
<b>Passengers</b>	occupants of the vehicle (excluding hitch hikers and/or pets/animals with the exception of assistance dogs)
<b>Trip</b>	a pre booked continuous journey to the countries as specified within the geographical limits of Section 3D (UK & European Assist) which begins and ends in the UK and which does not exceed 180 days in total during a 12 month period
<b>UK market value</b>	the value for the relevant make and model as specified in Glass's Guide or a recognised equivalent
<b>Vehicle</b>	any vehicle registered in the UK, being driven by or carrying the Nationwide FlexPlus account holder(s) or a vehicle registered in the UK and owned and registered to the account holder(s), which is being used with the permission of the account holder(s) and does not exceed any of the following dimensions when fully loaded: <ul style="list-style-type: none"> <li>- Caravans and trailers - 8 metres in length (including A-frame).</li> <li>- Motorhomes - 8 metres in length or 7.5 tonnes in weight.</li> <li>- All other vehicles - 7 metres in length, 2.3 metres in width, 3 metres in height or 3.5 tonnes in weight.</li> <li>- <b>All vehicles must also meet the criteria specified in Section B - Vehicles</b></li> </ul>
<b>We/Us/Our</b>	Liverpool Victoria Insurance Company Limited, and where the context dictates, Liverpool Victoria Insurance Company Limited trading as Britannia Rescue
<b>You/Your</b>	the Nationwide FlexPlus current account holder(s) and any driver authorised by the account holder(s) to use the vehicle registered to the account holder(s)
<b>Your representative</b>	anyone driving a vehicle registered to you and acting with or on your authority

# 3. What is/isn't covered

## Section A – Introduction to Britannia Rescue Breakdown Policies

- This policy is for Nationwide FlexPlus current account holder(s) permanently residing in the UK
- This policy will cover the Nationwide FlexPlus current account holder(s) for breakdown and recovery assistance at the roadside and at your home address. FlexPlus current account holders are covered in any vehicle whether as a driver or a passenger. It doesn't cover costs incurred by driver(s)/rider(s)/passengers in accompanying vehicles that haven't broken down
- It also provides cover for one vehicle registered to the Nationwide FlexPlus current account holder and being used with their permission. Where the account is in joint names two vehicles can be covered
- Cover is available within the UK and if you travel to the Channel Islands, the Isle of Man and those countries specified in **Section 3D** (UK & European Assist) found within this policy
- We will protect you against the cost of vehicle breakdown and recovery assistance within the policy period for which you pay a monthly fee to Nationwide
- Cover will begin when you open a Nationwide FlexPlus current account

## Section B – Vehicles

What is covered	What isn't covered
<ul style="list-style-type: none"><li>• Vehicles which are in a roadworthy condition and which are serviced and maintained in line with manufacturer guidelines and which meet all legal regulations, including if appropriate, having an MOT certificate and any applicable vehicle tax. It is your responsibility to ensure that all vehicles are kept in this condition throughout the period of cover and we may ask for proof in the event of a dispute</li><li>• Caravans and trailers - your cover includes any caravan or trailer that is attached to your vehicle (this does not include help at the home address that we have on our records or within a ¼ of a mile of that address or the location at which your caravan is normally stored). Caravans and trailers must be fitted with a standard 50 millimetre ball coupling. All caravans and trailers must meet the requirements of Road Vehicles (Construction and Use) Regulations 1986</li></ul>	<p>In addition to anything included in the Service limitations and exclusions section of this policy (see <b>Section 3F</b>):</p> <ul style="list-style-type: none"><li>• Vehicles being used for hire and reward purposes (such as taxis)</li><li>• Vehicles which were unroadworthy or were broken down before your policy began</li><li>• Vehicles not registered in the UK</li><li>• Vehicles using trade plates or where the vehicle is under the control of a motor trader for the purpose of its sale</li></ul>

What is covered	What isn't covered
<p><b>Service conditions</b></p> <p>In addition to anything included in the General conditions of service section of this policy (see <b>Section 3E</b>):</p> <ul style="list-style-type: none"> <li>• For all vehicles, caravans or trailers and motorhomes, if appropriate you must always carry a legal and serviceable spare wheel or a manufacturer supplied or approved emergency tyre inflation kit or equipment and keys for any tyre security devices</li> </ul>	

## Section C – UK Recovery & Home Assist

- We will only provide help at your home address if your vehicle is incapable of operation due to a breakdown
- For help provided at your home address, our breakdown professional will try to repair the fault. If they can't do this, they will take the vehicle immediately to a local place of repair. If you do not accept immediate recovery, you will have to pay for any further help for the same fault
- UK Recovery & Home Assist is effective immediately upon opening your Nationwide FlexPlus current account
- Recovery cannot be used as a way of avoiding repair costs
- This service cannot be used if the vehicle has already broken down or was not in a roadworthy condition when you took cover out with your Nationwide FlexPlus current account
- We will only pay for costs associated with the breakdown of vehicles not registered to the account holder(s) if the account holder(s) is with the vehicle when the breakdown occurs and when the breakdown professional arrives to access the vehicle
- Where it is not safe to repair a fault at the roadside (for example on a motorway), we will take your vehicle to a safe location to carry out repairs
- All costs relating to labour and parts remain your responsibility unless covered or agreed by us. Labour at the roadside and at your home address is covered as part of your policy
- We cannot guarantee that a replacement vehicle will be available
- We will not pay for any extra charges relating to specific needs of a replacement vehicle such as tow bars or roof racks; these requirements are subject to availability
- You must meet the terms and conditions of the hire company
- Hire vehicles may not be taken out of the country without the permission of the hire company
- Our breakdown and recovery assistance does not extend to hire vehicles provided under this cover.

What is covered	What isn't covered
<p>If your vehicle cannot be driven because of a breakdown, we will:</p> <ul style="list-style-type: none"> <li>• Transport your vehicle, you and up to 7 passengers that are in the vehicle at the time of the breakdown to a local place of repair if repairs cannot be completed at your home address or at the roadside</li> <li>• If you have lost or broken your vehicle keys, and a spare set is known to be at a nearby location, we may choose at our discretion to arrange transportation for you to collect the spare set instead of allocating a breakdown professional to attend the vehicle. At all times, we will choose how best to help you</li> <li>• If the fault or damage cannot be repaired at the local repairers by the end of the working day on which the breakdown occurred, and the breakdown occurred more than a ¼ of a mile from your home address, we will transport your vehicle, you and up to 7 passengers to a destination of your choice in the UK (we will not pay for any other recoveries)</li> <li>• If the breakdown has occurred more than a ¼ of a mile from your home address, we may pay a contribution towards labour costs following agreement between you and us if a fault can be repaired locally. This will be instead of having to transport you, your vehicle and passengers to a destination of your choice in the UK</li> <li>• Supply a relief driver if the only able and legal driver of the vehicle cannot continue a journey because of illness or injury. Documentary proof of the illness or injury must be supplied to us if you are not to be charged for this service</li> <li>• Relay telephone messages to your family members, friends or business associates to advise of unforeseen travel delays</li> <li>• Labour charges at the roadside and at your home address are covered as part of your policy</li> </ul>	<p>In addition to anything included in the Service limitations and exclusions section of this policy (see <b>Section 3F</b>):</p> <ul style="list-style-type: none"> <li>• If you do not accept immediate recovery following a call out to your home address, you will have to pay for any further help for the same fault</li> <li>• Any recovery costs other than to a local place of repair if the breakdown occurred at your home address or within a ¼ of a mile of your home address</li> <li>• Any amount more than those specified within <b>Section 3C</b> (UK Recovery &amp; Home Assist)</li> <li>• A hire vehicle not authorised by us</li> <li>• All labour charges except those at the roadside and at your home address, and the cost of replacement parts and other materials supplied to you are your responsibility</li> <li>• The cost of supplying a spare wheel and tyre if a serviceable one cannot be provided by you</li> <li>• The cost of a locksmith, vehicle glass or tyre specialist</li> <li>• Vehicle hire where no breakdown has occurred</li> </ul>

What is covered	What isn't covered
<p>You may also choose from one of the following benefits if repairs to the vehicle cannot be completed at the end of the working day on which the vehicle suffered a breakdown:</p> <ul style="list-style-type: none"> <li>• The hire of a replacement car (up to 1600cc) for up to 48 hours. We will pay the cost of the hire car but you are responsible for all other costs or benefits imposed or offered to you by the hire car company; or</li> <li>• The cost for you and any passengers to either continue the journey or return to your home address or the normal place of garaging by our choice of alternative transport, up to a maximum of £100 in total; or</li> <li>• Pay up to £60 per person for overnight accommodation up to a maximum of £500 at accommodation near the repair garage, and up to £40 for reasonable public transport costs to get the driver to the garage the following day. You must send us your claim within 28 days for us to pay you these costs, along with the relevant receipts</li> </ul> <p>Following repairs at a local repairer you can:</p> <ul style="list-style-type: none"> <li>• Claim for the cost for one single standard class rail ticket for any authorised driver to collect the vehicle following repair</li> </ul> <p><b>Service conditions</b></p> <p>Anything included in the General conditions of service section of this policy (see <a href="#">Section 3E</a>)</p>	



## Section D – UK & European Assist

The cover detailed in **Sections 3 D1 – D7** will apply when you are driving in the geographical limits listed below.

You may have to pay for some services such as unplanned accommodation and claim it back from us when you get back to the UK. The exchange rate will be based on the exchange rate at the time the claim is processed.

We aim to provide the most suitable and cost effective solution to your problem. As well as the general terms and conditions of this policy, we will provide the following services if you travel to a country listed under the geographical limits below:

Albania, Andorra, Austria, Belarus, Belgium, Bosnia Herzegovina, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Gibraltar, Greece, Hungary, Iceland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Former Yugoslav Republic of Macedonia, Malta, Moldova, Monaco, Montenegro, the Netherlands, Norway, Poland, Portugal, Republic of Ireland, Romania, Russia (West of the Urals), San Marino, Serbia, Slovakia, Slovenia, Spain, Sweden, Switzerland, Tunisia, Turkey in Europe, Ukraine

## Section D1 – Cover before you travel

What is covered	What isn't covered
<p>If your vehicle cannot be driven because of a breakdown during the 7 days immediately preceding a prebooked trip departure date and repairs cannot be completed before you leave, we will:</p> <ul style="list-style-type: none"><li>• Arrange and pay a maximum of up to £800 for you to hire a replacement vehicle, subject to availability, with you being responsible for all other costs or benefits imposed or offered to you by the hire company; or</li><li>• Subject to all legal and statutory regulations allow a temporary change for the vehicle that is on cover to allow you to continue with your journey; or</li><li>• If your vehicle cannot be repaired within 24 hours of your original planned departure, we will cover the cost of rebooking your sea crossing or journey via the Channel Tunnel which was missed as a result of the incident giving rise to a claim under this section</li></ul> <p><b>Service conditions</b></p> <p>In addition to anything included in the General conditions of service section of this policy (see <b>Section 3E</b>):</p> <ul style="list-style-type: none"><li>• You must meet the terms and conditions of the hire company</li><li>• Any hire vehicle provided is subject to the individual hire company's availability</li></ul>	<p>In addition to anything included in the Service limitations and exclusions section of this policy (see <b>Section 3F</b>):</p> <p>We will not pay for any of the following:</p> <ul style="list-style-type: none"><li>• Any bail or customs duty you must pay;</li><li>• Any costs which you would have had to pay anyway if the breakdown had not happened;</li><li>• Any costs arising after your vehicle has been returned to the UK irrespective of whether the vehicle requires repair;</li><li>• The cost of replacement parts, labour or other materials;</li><li>• Costs resulting from a previously discovered fault which has not been repaired by a qualified technician;</li><li>• Services covered by any other insurance policy or costs which you can claim against another person;</li><li>• The costs of any services you have to pay outside the geographical limits;</li><li>• The costs of any services we have not authorised;</li><li>• Loss or damage to any unaccompanied baggage or personal belongings we are transporting;</li><li>• Any fines awarded against you; and</li><li>• Your vehicle's repatriation if the costs will exceed its UK market value</li></ul>

## Section D2 – Missed Motorail connection

What is covered	What isn't covered
<p>If you fail to connect with a pre-booked Motorail service on the outward journey because of a breakdown, we will:</p> <ul style="list-style-type: none"><li>• Pay up to £200 to store the insured vehicle at a location near the Motorail depot for your trip; and</li><li>• Pay the extra transport costs of you, your passengers and luggage to or from the Motorail depot and the location of your vehicle; and</li><li>• Arrange and pay a maximum of up to £800 for you to hire a replacement vehicle, subject to availability, with you being responsible for all other costs or benefits imposed or offered to you by the hire company</li></ul> <p><b>Service conditions</b></p> <p>In addition to anything included in the General conditions of service section of this policy (see <b>Section 3E</b>):</p> <ul style="list-style-type: none"><li>• You must meet the terms and conditions of the hire company</li><li>• Any hire vehicle provided is subject to the individual hire company's availability</li></ul>	<p>In addition to anything included in the Service limitations and exclusions section of this policy (see <b>Section 3F</b>):</p> <ul style="list-style-type: none"><li>• connections to Channel Tunnel trains are not covered under <b>Section 3 D2</b> (Missed Motorail connections)</li></ul> <p>We will not pay for any of the following:</p> <ul style="list-style-type: none"><li>• Any bail or customs duty you must pay;</li><li>• Any costs which you would have had to pay anyway if the breakdown had not happened;</li><li>• Any costs arising after your vehicle has been returned to the UK irrespective of whether the vehicle requires repair;</li><li>• The cost of replacement parts, labour or other materials;</li><li>• Costs resulting from a previously discovered fault which has not been repaired by a qualified technician;</li><li>• Services covered by any other insurance policy or costs which you can claim against another person;</li><li>• The costs of any services you have to pay outside the geographical limits;</li><li>• The costs of any services we have not authorised;</li><li>• Loss or damage to any unaccompanied baggage or personal belongings we are transporting;</li><li>• Any fines awarded against you; and</li><li>• Your vehicle's repatriation if the costs will exceed its UK market value</li></ul>

## Section D3 – Roadside assistance and local recovery

### Roadside assistance and local recovery in Europe

In some countries if you break down on a motorway or other major route, your call may be answered by the police and they may arrange for a recovery without our authorisation. If this is the case, you may be asked to pay for the service and you should keep the receipt and claim it back from us when you get back to the UK.

What is covered	What isn't covered
<p>If your vehicle cannot be driven because of a breakdown during your trip, we will:</p> <ul style="list-style-type: none"><li>• Try to repair the fault at the roadside so that you can continue your journey safely and legally; or</li><li>• If the fault cannot be fixed at the roadside, or in circumstances where it is not possible or safe to try to repair a fault at the roadside (for example, on a motorway), we will transport the vehicle, driver and up to 7 passengers to a local place of repair</li></ul> <p>If your vehicle cannot be repaired by the end of the working day on which the breakdown occurred, we will:</p> <ul style="list-style-type: none"><li>• Arrange and pay a maximum of up to £800 for you to hire a replacement vehicle, subject to availability, with you being responsible for all other costs or benefits imposed or offered to you by the hire company; or</li><li>• Pay up to a maximum of £500 to transport you, up to 7 passengers and your luggage to your onward destination; or</li><li>• Pay for overnight accommodation for you and up to 7 passengers, up to £60 per person per night to a maximum of £500, to cover any additional costs you may incur in excess of your planned accommodation costs. You will have to claim these costs from us on your return. We will not pay your planned accommodation costs</li></ul> <p><b>Service conditions</b></p> <p>In addition to anything included in the General conditions of service section of this policy (see <b>Section 3E</b>):</p> <ul style="list-style-type: none"><li>• You must meet the terms and conditions of the hire company</li><li>• Any hire vehicle provided is subject to the individual hire company's availability</li></ul>	<p>In addition to anything included in the Service limitations and exclusions section of this policy (see <b>Section 3F</b>):</p> <p>We will not pay for any of the following:</p> <ul style="list-style-type: none"><li>• Any bail or customs duty you must pay;</li><li>• Any costs which you would have had to pay anyway if the breakdown had not happened;</li><li>• Any costs arising after your vehicle has been returned to the UK irrespective of whether the vehicle requires repair;</li><li>• The cost of replacement parts, labour or other materials;</li><li>• Costs resulting from a previously discovered fault which has not been repaired by a qualified technician;</li><li>• Services covered by any other insurance policy or costs which you can claim against another person;</li><li>• The costs of any services you have to pay outside the geographical limits;</li><li>• The costs of any services we have not authorised;</li><li>• Loss or damage to any unaccompanied baggage or personal belongings we are transporting;</li><li>• Any fines awarded against you; and</li><li>• Your vehicle's repatriation if the costs will exceed its UK market value</li></ul>

## Section D4 – Providing spare parts

What is covered	What isn't covered
<p>If replacement parts are not available locally to carry out a permanent repair, we will try and get them elsewhere. You will have to pay by credit card or debit card for the cost of the replacement parts before we order them. We will pay all freight charges, subject to a maximum of £500 associated with getting the parts to the local repairer.</p> <p><b>Service conditions</b></p> <p>Anything included in the General conditions of service section of this policy (see <b>Section 3E</b>)</p>	<p>In addition to anything included in the Service limitations and exclusions section of this policy (see <b>Section 3F</b>):</p> <ul style="list-style-type: none"><li>• We will not pay more than £500 for freight charges</li></ul> <p>We will not pay for any of the following:</p> <ul style="list-style-type: none"><li>• Any bail or customs duty you must pay;</li><li>• Any costs which you would have had to pay anyway if the breakdown had not happened;</li><li>• Any costs arising after your vehicle has been returned to the UK irrespective of whether the vehicle requires repair;</li><li>• The cost of replacement parts, labour or other materials;</li><li>• Costs resulting from a previously discovered fault which has not been repaired by a qualified technician;</li><li>• Services covered by any other insurance policy or costs which you can claim against another person;</li><li>• The costs of any services you have to pay outside the geographical limits;</li><li>• The costs of any services we have not authorised;</li><li>• Loss or damage to any unaccompanied baggage or personal belongings we are transporting;</li><li>• Any fines awarded against you; and</li><li>• Your vehicle's repatriation if the costs will exceed its UK market value</li></ul>

## Section D5 – Relief driver

What is covered	What isn't covered
<p>If the only available driver cannot continue a journey because of illness or injury, we will:</p> <ul style="list-style-type: none"> <li>• Provide a qualified driver to drive your vehicle and up to 7 passengers back to your home address in the UK; or</li> <li>• Pay any extra costs to transport your vehicle, up to 7 passengers and luggage back to the UK as long as these costs are not higher than the market value of your vehicle</li> </ul> <p><b>Service conditions</b></p> <p>In addition to anything included in the General conditions of service section of this policy (see <b>Section 3E</b>):</p> <ul style="list-style-type: none"> <li>• Documentary evidence of the illness or injury must be supplied to us if you are not to be charged for this service.</li> </ul>	<p>In addition to anything included in the Service limitations and exclusions section of this policy (see <b>Section 3F</b>):</p> <p>We will not pay for any of the following:</p> <ul style="list-style-type: none"> <li>• Any bail or customs duty you must pay;</li> <li>• Any costs which you would have had to pay anyway if the breakdown had not happened;</li> <li>• Any costs arising after your vehicle has been returned to the UK irrespective of whether the vehicle requires repair;</li> <li>• The cost of replacement parts, labour or other materials;</li> <li>• Costs resulting from a previously discovered fault which has not been repaired by a qualified technician;</li> <li>• Services covered by any other insurance policy or costs which you can claim against another person;</li> <li>• The costs of any services you have to pay outside the geographical limits;</li> <li>• The costs of any services we have not authorised;</li> <li>• Loss or damage to any unaccompanied baggage or personal belongings we are transporting;</li> <li>• Any fines awarded against you; and</li> <li>• Your vehicle's repatriation if the costs will exceed its UK market value</li> </ul>

## Section D6 – Repatriating your vehicle

- It can take up to 15 working days to arrange repatriation of your vehicle following our agreement to do so
- The UK market value of the vehicle will be obtained from the Glass's Guide or a recognised equivalent
- We will not be responsible for the transportation of any excise goods which come under the jurisdiction of HM Revenue & Customs (HMRC) such as tobacco, alcohol or fuel. These items must be removed from the vehicle prior to transportation being arranged and you will be responsible for the arrangement and the cost of an alternative method of shipping

What is covered	What isn't covered
<p>If your vehicle cannot be driven because of a breakdown during your trip and could not be repaired in time for your return journey to the UK, we will:</p> <ul style="list-style-type: none"><li>• Pay any extra costs of transporting you, up to 7 passengers and luggage back to the UK; and</li><li>• Pay the cost of transporting your vehicle to your home address in the UK as long as these costs are not higher than the market value of your vehicle; or</li><li>• Pay up to £500 for someone you choose to travel to the place of repair to drive your vehicle back to your home address in the UK</li></ul> <p><b>Service conditions</b></p> <p>Anything included in the General conditions of service section of this policy (see <a href="#">Section 3E</a>)</p>	<p>In addition to anything included in the Service limitations and exclusions section of this policy (see <a href="#">Section 3F</a>):</p> <p>We will not pay for any of the following:</p> <ul style="list-style-type: none"><li>• Any bail or customs duty you must pay;</li><li>• Any costs which you would have had to pay anyway if the breakdown had not happened;</li><li>• Any costs arising after your vehicle has been returned to the UK irrespective of whether the vehicle requires repair;</li><li>• The cost of replacement parts, labour or other materials;</li><li>• Costs resulting from a previously discovered fault which has not been repaired by a qualified technician;</li><li>• Services covered by any other insurance policy or costs which you can claim against another person;</li><li>• The costs of any services you have to pay outside the geographical limits;</li><li>• The costs of any services we have not authorised;</li><li>• Loss or damage to any unaccompanied baggage or personal belongings we are transporting;</li><li>• Any fines awarded against you; and</li><li>• Your vehicle's repatriation if the costs will exceed its UK market value</li><li>• Any additional costs incurred due to the transportation/repatriation of pets or animals with the exception of assistance dogs.</li></ul>

## Section D7 – Temporary replacement vehicle in the UK

What is covered	What isn't covered
<p>If you have to return to the UK before your vehicle, we will:</p> <ul style="list-style-type: none"><li>• Arrange and pay a maximum of up to £800 for you to hire a replacement vehicle, subject to availability, with you being responsible for all other costs or benefits imposed or offered to you by the hire company; or</li><li>• Subject to all legal and statutory regulations agree a temporary vehicle swap until your vehicle is returned to the UK</li></ul> <p><b>Service conditions</b></p> <p>In addition to anything included in the General conditions of service section of this policy (see <b>Section 3E</b>):</p> <ul style="list-style-type: none"><li>• You must meet the terms and conditions of the hire company</li><li>• Any hire vehicle provided is subject to the individual hire company's availability</li></ul>	<p>In addition to anything included in the Service limitations and exclusions section of this policy (see <b>Section 3F</b>)</p> <p>We will not pay for any of the following:owing:</p> <ul style="list-style-type: none"><li>• Any bail or customs duty you must pay;</li><li>• Any costs which you would have had to pay anyway if the breakdown had not happened;</li><li>• Any costs arising after your vehicle has been returned to the UK irrespective of whether the vehicle requires repair;</li><li>• The cost of replacement parts, labour or other materials;</li><li>• Costs resulting from a previously discovered fault which has not been repaired by a qualified technician;</li><li>• Services covered by any other insurance policy or costs which you can claim against another person;</li><li>• The costs of any services you have to pay outside the geographical limits;</li><li>• The costs of any services we have not authorised;</li><li>• Loss or damage to any unaccompanied baggage or personal belongings we are transporting;</li><li>• Any fines awarded against you; and</li><li>• Your vehicle's repatriation if the costs will exceed its UK market value</li></ul>

## Section E – General conditions of service

1. You must make all requests for our breakdown and recovery assistance immediately. We will not accept responsibility for any service or help that we have not arranged.
2. Unless the vehicle broken down is registered to the account holder(s), the account holder(s) must be with the vehicle when the breakdown professional arrives to access the vehicle. If the vehicle broken down is registered to the account holder(s), they or their representative must stay with the vehicle to make sure that the breakdown professional has access to the vehicle. In such cases, the account holder(s) representative must have their permission to authorise any necessary repair or other work, which will be at the account holder(s) expense and have their permission to drive the vehicle.
3. We will try to repair your vehicle, or take it to your chosen destination, linked to your cover entitlement. We do not cover normal vehicle maintenance (including the replacement of tyres which have been allowed to run flat or are below the legal tread limit) and will charge you for any services that are not covered by the policy.
4. We reserve the right to recover your vehicle in accordance with regulations as they relate to our breakdown professionals working hours. This may result in the breakdown professional taking regular breaks or the need to operate a staged recovery where further breakdown professionals are used to share the recovery.

5. In the event of a recovery our breakdown professional will unload the vehicle in a safe and appropriate place close to your chosen destination. For example, our breakdown professional will not unload a vehicle on a private driveway if there is insufficient space, a risk of ground compression or obstacles which could make this difficult.
6. In the event of a road traffic accident you must contact your motor insurance company in the first instance to arrange recovery to ensure you receive your full entitlements. If assistance is not available for whatever reason, we will provide the services as shown under your cover entitlement.
7. You must tell us if you are covered for services by any other insurance policy or can claim against another person. If you are covered by another insurance policy we will ask you to include our invoice in your claim against the other person or against your other policy to recover or reduce our costs.
8. It is your responsibility to make sure that any temporary repair that our breakdown professionals carry out is followed immediately by any necessary permanent repair. We will ask for proof of repair in the event of a dispute.
9. We reserve the right not to provide assistance and to cancel your policy if you:
  - Fail to repair the vehicle following a call out for the same problem
  - Knowingly use the vehicle when a fault has been identified
  - Fail to service and maintain the vehicle in line with manufacturer guidelines
  - Fail to obtain a valid MOT certificate if required by law
  - Fail to tax the vehicle if required by law
  - Fail to maintain the vehicle in a roadworthy condition
  - Use or attempt to use the service where the vehicle is not registered to the Nationwide FlexPlus current account holder(s)

We will ask you to provide documentary evidence such as an MOT, repair or service invoice or vehicle registration document (V5) in the event that you fail to comply with the above conditions. Failure to supply documentary evidence may result in your policy being cancelled.

10. In the event that we have provided services which are not covered by this policy, for example we have provided spare parts for a repair and settlement has not been made to the breakdown professional or supplier as specified in **Section 3F** point 2 we will charge you at the time of your call or we will send you an invoice for the amount due which should be paid within 30 days.
11. If you have given us false information on your application for cover, or given us incorrect information when you asked for help, for example the vehicle does not meet all legal requirements or was broken down before your cover started; you will have to pay all costs which we have had to pay as a result of your false or incorrect information. In such circumstances we reserve the right to terminate your cover immediately with no refund.
12. We may only recover a vehicle from the scene of an accident if we have permission from the emergency services involved.
13. If there are any differences between the terms in this policy document and any terms our breakdown professionals agreed over the phone or in person, these written terms will apply.
14. We will not provide assistance if you or any passenger behave in a threatening or abusive manner to us or our breakdown professionals.
15. Any diagnosis by our breakdown professional is only provisional; you may require a follow up diagnosis by your own repairer, at your own cost, to determine the exact nature of the breakdown and what work or parts are required for repairs to be completed.



## Section F – Service limitations and exclusions

We will not be responsible for providing the following:

1. The cost of any service outside the period of cover or where the Nationwide FlexPlus current account has been closed.
  2. The cost of all parts or supplies used or provided to you or for your vehicle. These will include:
    - The cost of supplying and fitting windscreens;
    - Labour costs in removing and disposal of contaminated or incorrectly mixed fuel; and
    - Storage charges unless we have specifically covered them under your level of cover.
- You must pay all these costs to the breakdown professional or supplier.**
3. Any charges incurred because your vehicle is not carrying a legal and serviceable spare wheel or a manufacturer supplied or approved emergency tyre inflation kit or equipment or keys for any tyre security devices.
  4. Any fines, penalties, tolls or unclamping charges you have to pay. We will pay any tolls if your vehicle is being recovered at the time by one of our breakdown professionals.
  5. Accommodation or other expenses (for example, rail or taxi charges) that you or your passengers have to pay, unless we have specifically covered them under your chosen level of cover.
  6. Any costs where specialist equipment is needed to move your vehicle into a position where we can try to repair or transport it. For example, all charges for retrieving your vehicle from a ditch or field to get the vehicle on hard standing are your responsibility. Any vehicle or equipment other than a standard recovery vehicle would be considered specialist.
  7. The full costs of our breakdown professional's time if, having called us, you employ another breakdown professional before our breakdown professional arrives to repair or recover your vehicle. However, if you phone us for help but you manage to get your vehicle going again, we may agree not to charge you for our breakdown professional's time if you contact us immediately.
  8. Breakdown and recovery assistance for vehicles involved in sporting events, including racing, pacemaking, speed testing, rallies, trials and all other track based activities or practising for any such events, and those involved in leisure off road events.
  9. Breakdown and recovery assistance for vehicles involved in hire and/or reward uses (such as a taxi).
  10. We will not be responsible for any loss of business, loss of profit, loss of revenue, loss of contract, loss of goods or any direct or indirect losses incurred as a result of the services provided to you under this policy or the delay or alleged delay in providing such services.
  11. Major repairs, servicing, stripping down vehicles or reassembly (including repairing faulty brakes, steering, suspension or DIY work).
  12. Recovering a caravan or trailer if it is occupied by people or livestock, and transporting animals and pets in a recovery vehicle (with the exception of Assistance Dogs). In these cases, the breakdown professional's decision is final.
  13. Any costs you have to pay if, following an accident, the police have temporarily removed the vehicle to a safe location or local place of repair. After you have paid any costs and filled in the necessary paperwork, we will recover your vehicle subject to the conditions under **Section 3E** point 6.
  14. Recovery if it would be dangerous or illegal for our breakdown professional to load or transport your vehicle. In these cases, our breakdown professional's decision is final.
  15. We cannot provide help on garage premises which are not our breakdown professional's premises.

16. Services in the case of:

- war or military operations;
- acts of terrorism;
- events beyond our control;
- civil disorder;
- a national emergency;
- anything which the Government or highway authority does or fails to do;
- legal restrictions;
- industrial disputes;
- fire;
- lightning;
- explosion;
- flood (except where the breakdown has occurred due to water damage while the vehicle was in motion/use);
- nuclear explosions or a release of ionising radiation;
- subsidence; or
- severe weather conditions

17. Any claims arising from speeding, alcohol or drug related incidents.

18. More than one recovery per breakdown unless we agree otherwise.

19. Where you agree for repairs to be conducted by the breakdown professional at their premises; we are not responsible for the quality of repairs they undertake. The agreement to conduct repairs is solely between you and the breakdown professional.

20. We (and any of our directors, employees or other representatives) will not be legally responsible for any losses, costs or damages which you suffer as a result of our failure to provide the services listed in **Sections 3 C & D**.

21. Any costs other than a tow to the nearest garage or service station if the breakdown is as a result of running out of fuel.

22. Any costs incurred as a result of not carrying a serviceable spare tyre and wheel or approved emergency tyre inflation kit and equipment (if supplied by the manufacturer) for your vehicle, caravan or trailer unless it has not been built by the manufacturer to support the carriage of a serviceable spare tyre. This applies equally to full size or space saver alternatives.

23. Breakdown and recovery assistance for vehicles using trade plates or where the vehicle is under the control of a motor trader for the purpose of its sale.

24. Any costs where the account holder(s) are not with the vehicle when the breakdown professional arrives at the vehicle, unless the vehicle is registered in the account holder(s) name.

25. Breakdown and recovery assistance for vehicles not registered in the UK.

26. Further assistance following transportation to a local place of repair and the repair isn't completed by the end of the working day because you don't agree to pay the repair costs.

27. Assistance for breakdown due to incorrect fuelling/contaminated fuel other than the transportation of your vehicle, you and up to 7 passengers to a local place of repair for a fuel drain to be completed.

If this cannot be completed by the end of the working day at a local repairer, then we will recover you to a destination of your choice. Alternatively, if the incorrect fuelling/contaminated fuel incident occurs in the UK we can arrange for a specialist fuel drain company to assist you at your own cost.

Despite these service limitations and exclusions, we do not intend anything in this policy to limit any legal rights you may have as a consumer against us or our employees or breakdown professionals as a consequence of death or personal injury resulting from our negligence or that of our employees or breakdown professionals.

# 4. How to obtain breakdown assistance

## Section A: Actions you will need to take

Summary	Description
<b>Step One</b>	<p><b>You should report your breakdown as soon as you can:</b> Breakdown in the UK: <b>0800 587 7100</b> Breakdown in the Republic of Ireland: <b>1800 806176</b> Breakdown in Europe only <b>+44 (0) 1202 311431</b> (Mobile phone rates may vary) Text Phone for the hearing impaired call <b>18001</b> when in the UK <b>+44 (0) 151 494 1260</b> when in the ROI or Europe.</p> <p><b>In the event of a road traffic accident:</b> You must contact your motor insurance company in the first instance to arrange recovery to ensure you receive your full motor insurance policy entitlements. If assistance is not available for whatever reason, we will provide the services shown in Section 3.</p> <p><b>Motorway SOS boxes</b></p> <ul style="list-style-type: none"><li>• If you break down on a motorway, try to use one of the emergency phones which you will find every mile on the hard shoulder</li><li>• Please do not use these numbers for any calls that are not about your breakdown cover</li><li>• Do not contact our breakdown professional or any other breakdown professional directly. To help improve customer service all calls are monitored and recorded</li></ul>

Summary	Description
<b>Step Two</b>	<p><b>Things you need to quote when calling for breakdown assistance:</b></p> <ul style="list-style-type: none"><li>• The registration number, make, model and colour of your vehicle</li><li>• Exact details of where you are, the phone number you're calling from and the problem with your vehicle</li><li>• If you have personal cover, (i.e you are a Nationwide FlexPlus current account holder and are asking for help for a vehicle that is not registered to you), you must give your name as shown on your account, along with your home address, and tell us the make, model and registration number of the vehicle you are travelling in when you call</li><li>• If you are not the Nationwide FlexPlus current account holder and you are asking for help for a vehicle that is registered to the account holder(s) and you have been given permission by the Nationwide FlexPlus current account holder(s) to use the vehicle you must give your full name, the full name of the Nationwide FlexPlus current account holder(s), along with their home address and date of birth. You should also tell us the make, model and registration number of the vehicle when you call</li></ul>

## **Section B: When our breakdown professional arrives**

- They will do everything they can to get you on your way but please remember they are only authorised to provide the service you have paid for and agreed with us.
- They will ask you to pay for any parts and please remember we are not responsible for costs you arrange without our authorisation.
- When they have dealt with your breakdown they may ask you to sign an advice note. They'll return this to us so we can monitor our service standards.

## **Section C: Safety first**

### **If you suffer a breakdown on a motorway / dual carriageway in the UK:**

- At all times consider your own safety and those of your passengers.
- If possible try to pull over to the hard shoulder or as far left or as far away from the carriageway as possible.
- If you can't get to the hard shoulder only leave your vehicle if you can safely get clear of the carriageway. If you can safely exit your vehicle and make it to the hard shoulder do not attempt to go back to your vehicle. If you cannot safely exit the vehicle and decide to stay in the vehicle keep your seatbelt on and call 999 immediately. Do not try to place any warning device on the carriageway.
- If possible switch on your hazard warning lights as soon as you can.
- If your vehicle does make it the hard shoulder exit the vehicle as safely as possible by exiting on the left hand side and always stand to the rear of the vehicle behind a barrier or up an embankment if there is one.
- Leave all belongings, luggage and pets in the vehicle.

### **If you suffer a breakdown on a road other than on a motorway / dual carriageway in the UK:**

- At all times consider your own safety and those of your passengers.
- If possible try to pull over as far left or as far away from the carriageway as possible.
- If you can't get your vehicle clear of the carriageway only leave your vehicle if you can do so safely. If you cannot safely exit the vehicle and decide to stay in the vehicle keep your seatbelt on at all times.
- If possible switch on your hazard warning lights as soon as you can.
- If your vehicle does make it off the carriageway you should exit the vehicle as safely as possible by exiting on the left hand side. Always stand to the rear of the vehicle.
- Leave all belongings, luggage and pets in the vehicle.

# 5. General terms and conditions

## Section A: Cancelling your insurance

This policy comes as an integral part of services that come with your FlexPlus current account provided by Nationwide. No separate fee is payable for or attributable to this policy. This policy will not be available to you if you no longer hold a FlexPlus current account with Nationwide. This means that:

- If you want to, you can cancel your insurance cover at any time. However, it is a term of your FlexPlus current account that if you cancel any of the benefits or services of your FlexPlus current account, you must close your account with Nationwide or switch to another current account with them.
- No refund will be due upon cancellation of this policy.
- If you want to cancel, you should do so by closing your FlexPlus current account, at which point the benefits and services of this policy will no longer be available. Please call Nationwide on 0800 11 88 55 for information on how you can close your FlexPlus current account.

It is a term of your FlexPlus current account that Nationwide has the right to cancel this policy for a reason that is set out within their terms and conditions (which will include if you fail to pay the monthly FlexPlus current account fee). If they do that, they will tell us and we will then cancel this policy. The notice period you are given for this will be as set out in your FlexPlus current account terms.

We may also cancel this policy immediately in the following circumstances:

- if you fail to comply with the terms and conditions of this policy. We will take into account the severity and circumstances of the breach and we will act reasonably in response to it;
- if required to do so to comply with any law or guidance or regulatory requirement;
- if fraudulent activity is reasonably suspected on the account.

If we cancel your policy as explained above, this will have the effect of closing your FlexPlus current account.

## Section B: Changes to your policy and withdrawal of cover

Nationwide has the right to withdraw or alter the benefits and services you receive under this policy for reasons set out in your FlexPlus current account terms. This enables them to alter, for example the extent of the cover you receive under this policy. If they do that, they will give you notice and vary these terms in accordance with those changes. The notice you receive will be those set out in your FlexPlus current account terms.

We can also withdraw cover or make changes to the terms of this policy and Nationwide will give notice of the change to you. We may make changes for the following reasons:

- to respond to any changes in law, regulations, industry guidance or codes of practice or to a decision by a regulator, court or ombudsman;
- to respond to changes in our costs, including administrative costs and the costs involved in providing these services or benefits;
- to respond to changes in technology;
- to reflect any changes in ownership or re-organisation due to a merger or acquisition;
- to maintain our financial strength to ensure we are in a position to cover claims made by all our policyholders.

As this insurance policy has no fixed end date, we may also need to withdraw the cover or make changes for other reasons that we cannot anticipate.

### When and how you will be told about a change or withdrawal of cover

Changes we or Nationwide make to this policy will normally be notified to you by Nationwide.

If we need to make any change to your policy, and it is not to your disadvantage, we may do so immediately. For these types of changes, we will tell you about the change in one of the following ways:

- displaying information in a Nationwide branch;
- displaying information on the Nationwide website;
- advertising in the press;
- sending you a secure message or notice via the Internet Bank or Banking app (if you are a registered user); or
- including a message with your online or paper statement.

If the change is to your disadvantage or if we withdraw your cover we will tell you personally:

- by writing to you (email, letter or text);
  - including a message with your online or paper statement; or
  - sending you a secure message or notice in Internet Bank or Banking app (if you are a registered user)
- and you will be given at least 30 days' notice of the change. If we withdraw your cover under this paragraph you will be given 60 days' notice.

### **What you can do if we make a change**

If you're not happy with a change we or Nationwide tell you about in advance and you decide you want to cancel your insurance cover, you will need to close your Nationwide FlexPlus current account. If you tell Nationwide you are closing your FlexPlus current account for that reason you can take all your money out and close or switch the account without charge, provided you tell Nationwide within 60 days of the date you are told about the change. If you close your account, any money that you owe (including the payment of interest) will continue to apply until you have repaid all of the money.

## **Section C: Making a complaint**

We will always be fair and reasonable when dealing with your breakdown; however if you're unhappy with the breakdown cover or service you have received please contact us on **0800 756 8828**. For Text Phone please dial **18001** first (opening hours Mon - Fri 9am - 5pm).

Alternatively, you can write to:

The Quality Manager,  
Britannia Rescue,  
Folly Hall Mills,  
St Thomas Road,  
Huddersfield,  
West Yorkshire HD1 3LT

or e-mail: [quality@britanniarescue.com](mailto:quality@britanniarescue.com).

When contacting us please ensure you quote your account or claim number as appropriate.

### **A copy of our Internal Complaints Procedure is available on request.**

If we can't resolve your complaint, you may refer your complaint to the Financial Ombudsman Service within 6 months of receiving our final response letter. The address is:

Financial Ombudsman Service,  
Exchange Tower  
London  
E14 9SR



Tel: **0800 023 4567 (0300 123 9123** from mobile or non BT lines)

e-mail: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

website: [financial-ombudsman.org.uk](http://financial-ombudsman.org.uk)

### **Making a complaint will not affect your right to take legal action.**

If you purchased your account online, you may also have the option to refer your complaint to the Financial Ombudsman Service using the Online Dispute Resolution platform. The platform has been established by the European Commission to provide an online tool for consumers to resolve disputes about goods and services purchased online. The platform can be found at [ec.europa.eu/consumers/odr/](http://ec.europa.eu/consumers/odr/)

## Section D: What happens if we can't meet our liabilities

If we are unable to meet our liabilities to our policyholders, you may be able to claim compensation from the Financial Services Compensation Scheme (FSCS). Most General Insurance contracts are covered for 90% of the entire claim, without any upper limit.

You can get further information from:

Financial Service Compensation Scheme

10th Floor, Beaufort House,

15 St Botolph Street,

London EC3A 7QU

Telephone **0800 678 1100** or **0207 741 4100**

email: [enquiries@fscs.org.uk](mailto:enquiries@fscs.org.uk)

## Section E: Fraud

The personal details you supply to us during the registration (if appropriate) and/or claims process will be used to help combat fraud. These details will be retained for legal reasons for a reasonable period after your policy expires, and for up to one year after your policy expires in relation to fraud specifically.

The contract between you, us and the insurer is based on utmost good faith. If you (or anyone acting for you) under this policy:

- make a false claim or fraudulently exaggerate information;
- make a false statement or submit a false/forged document to support a claim; or
- make a claim for an incident caused by a deliberate act or with the intent of defrauding us or the insurer then:
  - we shall not honour future, current or previous claims made under your policy
  - we may cancel your policy and notify Nationwide, which will result in your Nationwide FlexPlus account being closed
  - we may recover from you the cost of any claim already paid under your policy (this may be recovered through court proceedings)
  - we may recover from you the cost of any investigation into a fraudulent claim under your policy (this may be recovered through court proceedings); and
  - we may inform the Police, Government, fraud prevention agencies or regulatory bodies of the circumstances
- the claim details may be put on a Register of Claims which insurers use to exchange information.

## Section F: Which law applies?

The law of England and Wales will apply to your policy with us. For policyholders living in Guernsey or Jersey, the law of Guernsey or Jersey will apply in regard to your insurance policy with us.

## Section G: Communications

All communications will be in English. You can get this and other documents from Nationwide in Braille, large print or audio format. Please call Nationwide on **0800 11 88 55** or write to: Nationwide, PO Box 98, Blyth, NE24 9DL. Calls may be recorded for training and monitoring purposes.

## Section H: How we use your personal information

This explains how we collect, use and store your personal information. This includes any personal information given to us about other people named on the policy or claim.

We want you to be confident about how we use your personal information. As a regulated company and information controller we take our responsibilities for the security and management of your personal information seriously. That's why we invest in our systems and processes to ensure that the way we collect, use, share, and store your information meets both the regulatory and our own high standards.

### Who we are and how to contact us

Liverpool Victoria Insurance Company Limited is the controller of your personal information and is part of the LV= group of companies. For more information visit [LV.com/terms/lv-companies](https://www.lv.com/terms/lv-companies).

If you have any questions about how we process your personal information please get in touch with us at: GI Customer Support, LV=, County Gates, Bournemouth, BH1 2NF or email us at: [GICustomerSupport@LV.com](mailto:GICustomerSupport@LV.com).

You can also contact our Data Protection Officer: Data Protection Officer, LV= County Gates, Bournemouth, BH1 2NF or via email at [dpo@LV.com](mailto:dpo@LV.com).

### Information we collect

We only ask for information that we need, and have strict controls to keep it safe. We collect your personal information to provide our products and services (eg handling your claims) to you. Without the information we ask for, it may affect the outcome of any claims you make. Personal information we collect will be held in digital and / or paper files. We collect personal information such as name, address and date of birth. We'll also collect information about your vehicles.

We collect personal information about everybody named on your policy, incident or claim when you:

- buy and / or use a product or service
- ask us a question
- make, or inform us of a claim or incident
- update your personal details
- register a complaint
- take part in market research (eg customer satisfaction surveys)

### How we use and share your personal information

The personal information we ask for will be used by us and third parties who process information on our behalf. This includes organisations who administer your policy, service your claims and reinsurers.

### Legal grounds for processing personal information

We collect your personal information to provide our products and services to you.

As a regulated financial services organisation we're required to comply with legal and regulatory obligations such as the prevention, detection and reporting of fraud and other financial crime.

We'll process personal information for our legitimate interests, when we have a business reason to do so, to:

- develop, improve, and personalise our products, pricing and services
- enhance our customer service, experience, and relationship (eg customer and market research, business analysis, provide relevant product and service information)
- help detect and prevent fraud and financial crime
- develop and improve our administration, security systems and insurance applications
- share it with third parties in the event of organisational change (eg if we bought or merged with another organisation)
- share personal information with other LV= companies

If we need your consent to process personal information we'll ask for this first. You can withdraw your consent at any time.

We'll ask for your consent (or next of kin's), to obtain any medical / health information we need. In an emergency we'll manage claims until you or someone else is able to act on your behalf.



## **Automated decision making and profiling**

We use automated decision making to help determine the prices, policy terms, relevant products / services, when you research or make any changes, renew or make a claim. We may also profile you based on your personal information and that provided by third parties. Profiling may be used to help determine the likelihood of a claim or policy transaction being fraudulent.

Profiling will also be used to enhance our understanding of you and to inform our business decisions (eg product design, pricing, customer journeys or marketing strategy).

Please see the personal information rights section below.

## **International transfers**

In the event that we process personal information outside the UK, the processing in those locations is protected by UK and European data standards.

Where your claim occurs abroad we will also send data to the necessary service providers and agencies as required to service your claim.

## **Financial crime & fraud prevention agencies**

The personal information we have collected will be shared with crime prevention agencies who will use it to prevent financial crime and fraud and to verify your identity. If financial crime or fraud is detected, you could be refused certain services, finance or employment. Where we suspect financial crime or fraud, we may cancel any policies you have with us, not be able to pay any claim or offer you the requested product or service. We may share relevant information with crime and fraud prevention agencies, law enforcement agencies and other relevant organisations.

## **Regulatory bodies**

Your personal information will be used or disclosed as required to regulators to monitor and enforce our compliance with any regulation.

## **Claims and Underwriting Exchange and other databases**

You must tell us about any claim or accident, even if it wasn't your fault. We'll share this information and your personal details with databases such as the Claims and Underwriting Exchange (CUE). We may search these databases when you apply for insurance, make a claim or renew your policy, to validate your claims history (or that of any other person or property likely to be involved in the insurance or claim).

## **Partner or affinity associations**

If you get a quote or buy through one of our partner or affinity associations, we may pass some of your personal information back to them (eg policy details, claims, membership and suspected fraud and other financial crime information).

## **Incidents or claims**

When you tell us about an incident or claim we'll share this with relevant agencies and appropriate service providers. We'll also collect information from anyone else involved as necessary, eg claimant, witnesses or police.

## **Public information**

We may use public information (such as electoral roll, county court judgements, vehicle taxation status, MOT status, bankruptcy or repossessions).

## **Industry databases**

We'll check and exchange information with industry databases, such as:

- demographics (eg modelled data on household incomes, credit reference agency scores)
- insurance and claims history (eg previous claims, No Claim Discount)
- information about what you want to insure or make a claim for (eg vehicle repair history, vehicle finance data, property information, building council tax band)
- financial crime and fraud prevention databases (also refer to financial crime and fraud prevention agencies section)
- payment validation (eg checking your card is registered at your address)

### **Specialist services we use**

We use other companies to provide some services, eg banks and building societies, breakdown and recovery agents, claims adjusters, claims suppliers, legal service providers, communication services, debt recovery agencies, marketing, fraud and other financial crime investigation services etc. They'll be given the personal information they (or their sub-contractors) need to manage their service.

### **Market research agencies**

We may share your personal information with market research agencies who will conduct market research and business analysis on our behalf.

### **Reinsurers and reinsurance brokers**

We may need to share any personal information, including policy, claims, medical, and suspected fraud and other financial crime information, with our reinsurers and reinsurance brokers. Reinsurers provide insurance policies to insurance companies. Insurance companies engage a reinsurance broker to advise and assist in arranging a re-insurance policy.

### **Other insurers**

When necessary we share your personal information with other insurers if you make a claim, to verify that the information you've provided is correct and prevent financial crime and fraud. If you move to a new insurer we may confirm certain details about your insurance to them. We'll only do this if we're sure it's a genuine request.

### **Medical and other health services**

If you make a claim and give us your consent, we'll get your medical information from the relevant health provider, eg doctor or hospital.

### **Other insured parties**

An insured party on your policy (eg named driver) may notify us of an incident or claim against your policy.

### **Law enforcement and government agencies**

Information may be given to us by law enforcement agencies (eg the police) about an incident which may result in a claim or may affect a policy or ongoing claim.

### **Giving someone permission to talk to us about your policy**

We can only talk about your policy to you or someone we're satisfied that you've authorised to talk to us, on your behalf.

### **Communications**

When you contact us, personal information that you give us will be recorded. This helps us improve our customer service, train our staff, respond to complaints and prevent fraud and other financial crime.

All communications will be in English. You can get this document from us in Braille, large print or audiotape by contacting us.

### **How long we keep your personal information**

If you buy a policy from us we'll keep your personal information for 7 years after the policy ends to ensure we meet our statutory obligations (as laid down by the HMRC), and to allow you to make a complaint or claim.

### **Your personal information rights**

You have a right in certain circumstances to:

- access the personal information we hold about you
- correct personal information
- have your personal information deleted
- restrict us processing your personal information
- receive your personal information in a portable format, and
- object to us processing your personal information

You can also ask for a person to review an automated decision.

If you want to find out more or to exercise these rights please contact us: GI Customer Support, LV=, County Gates, Bournemouth, BH1 2NF or email us at [GICustomerSupport@LV.com](mailto:GICustomerSupport@LV.com)

### **Your right to make a complaint**

If you have a complaint about the way we process your personal data please contact us.

You can also raise your complaint with the Information Commissioner's Office on **0303 123 1113** or visit [ico.org.uk/concerns](https://ico.org.uk/concerns)

## **Section I: Use of your information by Nationwide**

This is a summary of how Nationwide uses your personal information, if you'd like a more detailed explanation, please see Nationwide's full privacy statement "How Nationwide uses your information", available in branch or online at [nationwide.co.uk/privacy](https://nationwide.co.uk/privacy)

1. We collect and use your information so we can offer and manage your accounts, confirm your ID, prevent fraud, provide services to you, collect and recover debt and run our business.
2. We share your information as necessary within Nationwide, with our suppliers and with any third parties you've asked to act on your behalf. Information is shared with our insurance partners when applying for a Nationwide insurance product or it is a benefit of your account (e.g. FlexPlus).
3. If the law requires or allows us to, we'll also share information as necessary with other organisations. This includes credit reference agencies, fraud prevention agencies and other government bodies, regulators and law enforcement agencies.
4. When we share your information with credit reference agencies they'll use this to check your credit rating, along with the other details you've given us. These checks are part of most account application processes – however, they will leave a record on your credit file that other lenders can see. This might affect your ability to get credit elsewhere for a short while.
5. When we share your information with fraud prevention agencies they will use the data to prevent fraud and money laundering and verify your identity. If we believe someone poses a fraud or money laundering risk, we may refuse to provide the product they have asked for and we may also stop providing services they already have. The fraud prevention agencies will keep a record of any fraud or money laundering risk and this could mean that other organisations may refuse to provide services, financing or employment.
6. When we transfer information to third parties and organisations, whether inside or outside the UK, we'll make sure we only give them information that's necessary and that your data will stay secure.
7. We only use your information if we have a legal basis to do so, for example, if you have given us consent or if we need to use the information to meet our obligations to you in our terms and conditions. We may also use your information if necessary to comply with the law or to carry out our legitimate business interests.
8. You have certain rights when it comes to your personal information including the right to access your data. Further details on these rights and who to contact are available in branch or online at [nationwide.co.uk/privacy](https://nationwide.co.uk/privacy)

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**Just ask in branch**

Call **0800 11 88 55**

Visit **[nationwide.co.uk/current\\_account](http://nationwide.co.uk/current_account)**



Nationwide cares about the environment - this literature is printed in the UK with biodegradable vegetable inks on paper from well managed sources.

Nationwide are able to provide this document in Braille, large print or audio format upon request. Your local branch will arrange this for you or you can contact Nationwide on **0800 11 88 55**.

**FlexPlus UK & European Breakdown and Recovery Assistance** is underwritten by Liverpool Victoria Insurance Company Limited.

Liverpool Victoria Insurance Company Limited, registered in England and Wales Number 3232514 is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority register number 202965. Registered address: County Gates, Bournemouth, BH1 2NF. Tel: 01202 292333.

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](http://fca.org.uk)**

**Nationwide Building Society.** Head Office: Nationwide House, Pipers Way, Swindon, Wiltshire SN38 1NW.

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