

FlexPlus Current Account

Worldwide Family Mobile Phone
Insurance Policy



Building Society

Welcome to your FlexPlus policy document for Worldwide Family Mobile Phone Insurance

Within this document you will find key information to help you understand everything that you need to know about your Worldwide Family Mobile Phone Insurance Policy. Don't forget you can find copies of all your account documentation at nationwide.co.uk/downloads

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

Contents:

1. Important information	page 3
<ul style="list-style-type: none">• Section A: Introduction• Section B: Registration information• Section C: Status disclosure• Section D: Important contact details	
2. Definitions	page 5
3. What is / isn't covered	page 7
<ul style="list-style-type: none">• Section A: What you ARE covered for• Section B: What you are NOT covered for	
4. How to make a claim	page 14
<ul style="list-style-type: none">• Section A: Actions you will need to take on loss, theft, breakdown or damage to your mobile phone• Section B: How to make a claim• Section C: What you need to know about the claims process	
5. General terms and conditions	page 18
<ul style="list-style-type: none">• Section A: Duration of this Policy• Section B: Price of your insurance• Section C: Cancelling your insurance• Section D: Changes to your policy and withdrawal of cover• Section E: Making a complaint• Section F: Compensation scheme• Section G: Fraud• Section H: Which law applies?• Section I: Communications• Section J: Data Protection – How We Handle Your Personal Information• Section K: Use of your information by Nationwide• Section L: Tell us when your details have changed	

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

To register, you will need the following details:

- The phone number used with the mobile phone you wish to register
- The make, model and IMEI number (IMEI number can be obtained by keying *#06# on the mobile phone) of the mobile phone
- Your Nationwide FlexPlus Current Account number and sort code

Not registering your mobile phone won't affect your ability to claim, however, it could improve your experience if you register your mobile phone details up front.

To register, please visit nationwide.lifestyleservicesgroup.co.uk or call us on **0800 11 88 55**.

Lines are open Monday – Friday 8am – 8pm and Saturday and Sunday 9am – 6pm.

Section C: Status disclosure

This policy has been arranged for Nationwide Building Society by Lifestyle Services Group Limited with a single provider Assurant General Insurance Limited.

Assurant General Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Financial Services Register No. 202735).

Lifestyle Services Group Limited is authorised and regulated by the Financial Conduct Authority in respect of insurance mediation activity only (Financial Services Register No. 315245).

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

Section D: Important contact details

<p>Claims: If you need to make a claim please also read Section 4</p>	<p>Visit nationwide.lifestyleservicesgroup.co.uk or call us on 0800 11 88 55</p> <p>International number: +44 1793 541 200</p> <p>Lines are open Monday – Friday 8am – 8pm and Saturday and Sunday 9am – 6pm</p>
<p>Register: To register, you will need the following details:</p> <ul style="list-style-type: none">• The phone number used with the mobile phone you wish to register• The make, model and IMEI number (IMEI number can be obtained by keying *#06# on the mobile phone) of the mobile phone• Your Nationwide FlexPlus current account number and sort code <p>Not registering your mobile phone won't affect your ability to claim, however, it could improve your experience if you register your mobile phone details up front.</p>	<p>Visit nationwide.lifestyleservicesgroup.co.uk or call us on 0800 11 88 55</p> <p>Lines are open Monday – Friday 8am – 8pm and Saturday and Sunday 9am – 6pm</p>
<p>Questions: If you have any queries about your policy</p>	<p>Call us on 0800 11 88 55</p> <p>Lines are open Monday – Friday 8am – 8pm and Saturday and Sunday 9am – 6pm</p>
<p>Administrator and Insurer: Company Information</p>	<p>Lifestyle Services Group Limited. Registered in England & Wales No.5114385. Emerald Buildings, Westmere Drive, Crewe, Cheshire, CW1 6UN</p> <p>Assurant General Insurance Limited. Registered in England & Wales No. 2341082. Emerald Buildings, Westmere Drive, Crewe, Cheshire, CW1 6UN</p>

2. Definitions

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

Accessories	An item which is intended to be used with your mobile phone with the intent of protecting it or making it more useful, versatile or attractive e.g. case, screen protector, headphones, charger, portable speakers, Bluetooth headset.
Administrator	Lifestyle Services Group Limited.
Breakdown	The breaking or burning out of any part of the mobile phone causing stoppage of normal operation and necessitating immediate repair or replacement before normal operation can be resumed.
Damage	Your mobile phone stops working normally as the result of an accident or a deliberate act by someone not known to you.
Excess	The amount payable by you for each successful claim.
Family member	<p>You, your partner/spouse and all children (including legally adopted, foster and step children) of the account holder(s) who 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.</p> <p>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.</p>
IMEI Number: International Mobile Equipment Identity Number	The unique identification number that we will use to identify the phone.
Incident	Any event that may lead to a claim being made for repair or replacement of a mobile phone.
Insurer	Assurant General Insurance Limited.

Mobile phone/Phone	A hand-held electronic device that is designed to make and receive phone calls and SMS text messages, and work independently from any other device. It is identifiable by a specific IMEI number. We only cover Mobile Phones with a screen size of 7 inches (measured diagonally) or below on this policy. A tablet device is not a mobile phone.
Period of insurance	Cover will commence automatically when you take out your Nationwide FlexPlus current account and subsequently for the period in which you continue to be a FlexPlus account holder.
Proof of ownership	Documentation which details the phone and/or accessories which you, or your Family members, are responsible for. The mobile phone proof of ownership must show the: IMEI number, make, model and memory size. This could include sales documentation or a mobile phone statement.
Services	The work we undertake for you in arranging the insurance and acting as an intermediary between you and the insurer.
SIM card: Subscriber Identity Module Card	The card carrying your subscriber identity, the use of which, in conjunction with the phone, enables services to be charged to your, or the owner's, account.
Unauthorised network charges	Calls, messages and downloads made from the phone after being lost or stolen and whilst not barred by the airtime provider.
We/Us/Our	Lifestyle Services Group Limited.
You/Your	The Nationwide FlexPlus current account holder(s).

3. What is / isn't covered

Section A: What you ARE covered for:

This policy is for FlexPlus current account holder(s) permanently residing in the UK.

This policy covers mobile phones owned by the account holder(s) and their Family members up to a value of £1,000 (including VAT) per claim.

What you ARE covered for	Benefits you receive
<p>Your mobile phone is covered worldwide against:</p> <ul style="list-style-type: none">• Loss• Theft• Damage• Breakdown (including faults)	<p>This policy covers mobile phones owned by you or your Family members.</p> <p>If your mobile phone is damaged or breaks down we will either:</p> <ol style="list-style-type: none">(1) repair the mobile phone (where possible), or(2) replace it with a mobile phone of the same make, model and memory size. If we cannot do this you will be given a choice of models with an equivalent specification <p>If your mobile phone is lost or stolen we will replace it with a mobile phone of the same make, model and memory size. If we cannot do this you will be given a choice of models with an equivalent specification.</p> <p>Replacements</p> <ol style="list-style-type: none">(1) Where we replace the mobile phone the replacement may be a remanufactured (not brand new) device(2) We will attempt to replace your phone with one of the same colour but we can't guarantee to do this or replace any limited or special edition mobile phones(3) Where we send you or your Family member a replacement or repaired item, this will only be sent to a UK address <p>If you or your Family member are charged by your network for your replacement SIM card we will reimburse you.</p>

What you ARE covered for	Benefits you receive
<p>If you make a successful claim for loss or theft and discover you have been charged for calls, texts or data as a result of someone else using your phone. These unauthorised network charges are covered up to a value of £2,000 (including VAT) if you have an airtime contract and £250 (including VAT) if you have Pay As You Go</p>	<p>In the event that you or your Family member are billed by your network provider as a result of your mobile phone being used after it has been lost or stolen, we will pay the charges incurred during the period between:</p> <p>The moment the loss or theft occurred until 24 hours after you discovered it missing.</p> <p>For example, if your phone was stolen at 8am on Tuesday and you discovered it missing at 11am on Wednesday, you would be covered for charges made between 8am Tuesday and 11am Thursday, up to the following cover limits:</p> <p>£2,000 (including VAT) for airtime contracts, £250 (including VAT) for Pay As You Go.</p>
<p>If any accessories for your mobile phone are lost, stolen or damaged at the same time as your mobile phone you are covered for these up to a value of £250 (including VAT)</p>	<p>If your accessories are lost, stolen or damaged at the same time as your mobile phone we will replace them with accessories of a similar specification as long as your mobile phone claim was successful. Accessories are not covered independently.</p> <p>If we are unable to provide a replacement of a similar specification, we will contact you to discuss an alternative settlement.</p>

Section B: What you are NOT covered for:

This policy does not cover mobile phones over a value of £1,000 (including VAT).

What you are NOT covered for	Description
Excess	<p>You need to pay a contribution every time you make a successful claim, this is the excess and the amount will be:</p> <ul style="list-style-type: none">• Apple handsets – £50 for damage and breakdown claims or £100 for loss and theft claims• Non-Apple handsets – £25 for damage and breakdown claims or £50 for loss and theft claims <p>Your excess is payable for every accepted claim and must be paid before your claim will be settled.</p>
Loss, theft, damage or breakdown as a result of not taking care of your mobile phone	<p>We expect you to take care of your mobile phone. If you don't take care of your mobile phone then we may not accept your claim.</p> <p>Taking care of your mobile phone means:</p> <ul style="list-style-type: none">• Not knowingly leaving your mobile phone somewhere it is likely to be lost, stolen or damaged, just think would you leave your wallet or purse there?• If you need to leave your mobile phone somewhere then we expect you to lock it away out of sight if at all possible. If you cannot lock it away then you must leave it with someone you trust or concealed out of sight in a safe place.• Making reasonable enquiries to find your phone if you think you have lost it.

What you are NOT covered for	Description
	<p>We will always take into account where you are and what you are doing when we assess whether you have taken care of your phone. If we believe you have not taken care of your mobile phone, and have knowingly taken a risk with it, we may decline your claim.</p> <p>If you knowingly leave your mobile phone where others can see it but you cannot and your mobile phone is then lost or stolen we may not accept your claim. For example, if you knowingly do any of the below we may decline your claim for not taking care of your mobile phone:</p> <ul style="list-style-type: none"> • in a cafe or pub you leave your mobile phone on the table when you go to pick up your drink instead of taking it with you • leaving your mobile phone on display in your car • leaving your mobile phone somewhere you can't see it but others can • leaving your mobile phone in the care of someone you don't know well • if you are at the gym and you leave your mobile phone on a bench in the changing rooms rather than taking it with you or locking it in a locker • intentionally damaging your phone <p>All of these examples increase the risk of it being lost, stolen or damaged and may result in your claim being declined. The examples are to help you understand what's covered, and are not the only reasons a claim could be declined.</p>
<p>Cosmetic damage</p>	<p>We only cover damage if it stops the normal functioning of your mobile phone. If it is just a scratch or dent, and your mobile phone still works as expected, then we will not repair or replace it.</p> <p>We know scratches and scrapes to your mobile phone aren't nice but we are here to fix your mobile phone when it isn't working, so if it still functions as you would expect then we can't help. For example, a scratched screen would not be covered but a cracked screen would be covered.</p>

What you are NOT covered for	Description
<p>Contents of your mobile phone</p>	<p>We only cover the mobile phone, we don't cover the contents. This means that any pictures, software, downloads, apps, music or any other content is not covered by this policy so make sure you back it up regularly.</p> <p>There are lots of ways to back up the contents of your mobile phone and we suggest you do this regularly so if you have a claim and you lose your mobile phone's contents as a result, you can download it on to your new mobile phone.</p>
<p>More than 4 accepted claims in any 12 months</p>	<p>We insure your mobile phone for up to 4 accepted claims in any 12 month period. If you make 4 accepted claims in any 12 month period, your insurance will continue but you will not be able to make claims for any further incidents that happen before the anniversary of the first claim.</p> <p>For example if you make a claim on 1st January and another on 1st May, 1st July and 1st November you will not be able to make any further claims against this policy for incidents that happen prior to 1st January of the following year.</p> <p>For customers who had a FlexPlus current account prior to 21 September 2017 the following applies:</p> <p>The 12 month period will also include any relevant period prior to this date and any claims that may have been made. Any claims arising from an incident of loss, theft, damage or breakdown occurring before this date will be declined, if they cause you to exceed the 2 claims limit in place prior to 21 September 2017.</p>
<p>Other losses</p>	<p>Any cost or losses that can't be resolved by the repair or replacement of your mobile phone</p> <p>We don't cover any loss of profit, opportunity, goodwill or similar losses. We just cover the mobile phone, unauthorised network charges and accessories.</p>
<p>Any device that is not a mobile phone</p>	<p>This policy is only for mobile phones. This means we only cover devices that are designed to make mobile phone calls.</p> <p>This policy isn't for tablet devices. Please read the full definition of Mobile Phone on page 6.</p>

What you are NOT covered for	Description
<p>Modifications</p>	<p>If your mobile phone has been modified in any way we will only replace the mobile phone, we do not cover the modifications that have been made.</p> <p>Modifications are anything that changes the way your mobile phone looks or operates from the original specifications. This includes things like adding gems, precious metals or making software changes such as unlocking your mobile phone from a network.</p>
<p>Unauthorised Repairs</p>	<p>We are not liable for any breakdown of your mobile phone that is caused by a previous repair which was made by a repairer who was not authorised by the manufacturer.</p>
<p>Mobile phones given to another party to provide a service for you</p>	<p>If you give your mobile phone to a business or individual so that they can provide a service for you, they are solely responsible for the safety of your mobile phone and are not covered under the terms of this policy.</p> <p>You must therefore be satisfied that your mobile phone is suitably covered for any loss, theft or damage that may occur while in their care. For example when using a:</p> <ul style="list-style-type: none"> • delivery service such as the Royal Mail or a postal or courier service (this includes when sending the device to us) • mobile phone customisation service • mobile phone repair service (other than our repair centre).

What you are NOT covered for	Description
<p>Losses incurred as a result of the sale of your mobile phone</p>	<p>We do not cover any loss of your mobile phone or any loss of money in connection with an attempted sale of your mobile phone, for example where the purchaser fails to pay you some or all of the agreed price, or if the phone is lost in transit.</p> <p>We therefore recommend you take precautions if you sell your mobile phone, for example:</p> <ul style="list-style-type: none"> • waiting for payment (including waiting for cheques to clear) before releasing your mobile phone • using a secure payment service • not accepting cash payments from people you don't know (who could be using forged banknotes), and • ensuring your mobile phone is sent using a reliable and suitably insured delivery service.
<p>Counterfeit Mobile Phones</p>	<p>We do not cover any mobile phones that are manufactured in a way to resemble mobile phones made by another company in breach of any trademark or copyright laws, or mobile phones that are created by using parts from a number of different phones.</p> <p>Where we receive a claim for any mobile phone that falls into this category we will return the mobile phone to you unrepaired and the claim will be declined.</p>

4. How to make a claim

Section A: Actions you will need to take on loss, theft, breakdown or damage to your mobile phone

Actions	Description
Tell your airtime provider if your mobile phone is lost or stolen as soon as you can	<p>As detailed in Section 3A 'What you ARE covered for', we only pay for unauthorised network charges from the point your mobile phone is lost or stolen for up to 24 hours after you discover the loss or theft.</p> <p>If you don't tell your airtime provider within 24 hours you will be responsible for any further charges.</p> <p>If you make a claim for unauthorised network charges you will need to provide either:</p> <ul style="list-style-type: none">• the monthly mobile phone bill showing the charges and the bill for the month prior to the unauthorised network charges for airtime contracts, or• proof of your mobile phone's balance prior to the loss or theft for Pay As You Go
If your mobile phone is lost or stolen report it to the Police	<p>Tell the Police about any lost or stolen mobile phone as soon as you can as it may have been recovered. For theft claims we will ask you to provide the Police reference number before we will pay any claim.</p> <p>If you have any difficulty reporting your incident to the Police please contact us and we can help guide you.</p>
Report your claim to us as soon as you can	<p>Tell us about a claim as soon as you can. We expect you to tell us about any claim as soon as possible after the discovery of the loss, theft, breakdown or damage.</p> <p>If you don't do this we will still consider your claim, however it makes it difficult for us to investigate your claim, recover your mobile phone if it is lost or stolen or stop any further damage to your mobile phone.</p> <p>You can log your claim online at nationwide.lifestyleservicesgroup.co.uk or by telephone 0800 11 88 55.</p>

Actions	Description
<p>Report any loss or theft to the place where you believe it has been lost in or stolen from</p>	<p>We expect you to report your mobile phone as lost or stolen to the place where it was lost or you think it has been stolen from.</p> <p>Often mobile phones are found and handed in to the place where they were found. We expect you to report the loss or theft of your mobile phone to the place where you think it was lost in or is most likely to be handed back. We may ask you to provide the details of where your handset was lost or stolen from and the actions you have taken to try to recover it.</p>
<p>Proof of ownership</p>	<p>We need to know that the mobile phone, SIM card and accessories you are claiming for are yours. Therefore, you will need to provide some form of proof of ownership.</p> <p>You will need to be able to tell us the make and model of your mobile phone. We may ask to see something that tells us that the items you are claiming for belong to you and confirm the make, model, memory size and IMEI number of your mobile phone.</p> <p>The IMEI number is the unique serial number for your mobile phone. You can find it by inputting *#06# into your mobile phone. It should also be noted on the documentation that came with your mobile phone when you purchased it. Your airtime provider may also be able to provide it for you.</p> <p>Proof of ownership could include a till receipt or documentation from your airtime provider. If you don't have any proof of ownership we may decline your claim.</p>

Section B: How to make a claim

Action	Description
Step One:	Please make sure you have read Section 4A 'Actions you will need to take on loss, theft, breakdown or damage to your mobile phone' as this tells you what we may need from you in order to settle your claim.
Step Two:	You should tell us about your claim as soon as you can after discovering the incident. You can do this by contacting us at nationwide.lifestyleservicesgroup.co.uk or by calling 0800 11 88 55 .
Step Three:	We will walk you through the simple claims process and tell you what information you will need to provide for us to assess your claim. For Loss or Theft claims only - If your mobile phone has the functionality, we recommend you activate any location finder app or software to help you in retrieving it. This may also enable you to lock and wipe the data stored on your mobile phone. Do not attempt to retrieve your mobile phone if you believe it to have been stolen or you are unfamiliar with the location. If you suspect your mobile phone has been stolen, please report this to the police.
Step Four:	You will need to pay an excess for every accepted claim. <ul style="list-style-type: none">• Apple handsets – £50 for damage and breakdown claims or £100 for loss and theft claims• Non-Apple handsets – £25 for damage and breakdown claims or £50 for loss and theft claims Your excess can be paid by credit or debit card (we do not accept American Express or Diners cards).

Action	Description
<p>Step Five:</p>	<p>For Loss or Theft claims only - It is important for you to bar your SIM card with the network as soon as possible after discovering it missing. We will blacklist the mobile phone to prevent it from being used once we have settled the claim.</p> <p>For Accidental Damage or Breakdown claims only – When sending your damaged mobile phone to us for repair you must remove any locking mechanism (e.g. Find My iPhone), otherwise this could delay your claim and your mobile phone may be returned unrepaired for you to remove this. We will not be able to complete a claim until we can confirm the security features have been removed.</p> <p>Remember:</p> <ul style="list-style-type: none"> • Do not send original packaging, SIM card, memory card or any other accessories, as these will be destroyed at the repair centre. • Do back up your mobile phone where possible, as all data will be erased as part of the repair process. • We recommend you send your phone via a secure method. This means a guaranteed or tracked postal delivery which provides a sufficient level of compensation in the event that the item is lost by that postal service. <p>Please note: You will need to post your mobile phone to us for repair. The cost of postage and packaging is not covered under this insurance policy.</p>
<p>Step Six:</p>	<p>We will either repair your mobile or send you a replacement.</p>

Section C: What you need to know about the claims process

- Repairs will be made using readily available parts, or we may provide remanufactured products. These may contain parts that are of similar or equivalent specification, and these may include unbranded parts. This policy is provided in addition to any manufacturer’s warranty that applies to your mobile phone (“applicable manufacturer’s warranty”). Nothing in this policy is intended to affect your rights under the applicable manufacturer’s warranty or your statutory rights. If any repairs authorised by us under this policy invalidate the applicable manufacturer’s warranty, we will repair or replace your mobile phone, as necessary, in accordance with the terms of the applicable manufacturer’s warranty for the unexpired period of that warranty.
- If we are unable to replace your phone with the same make and model, we will contact you to discuss an alternative claim settlement.
- If any lost, stolen or damaged items are recovered after the claim is approved, they shall become the property of the insurer and must be returned to us immediately. Damaged mobile phones and accessories, parts and materials replaced by us shall become the property of the insurer.
- Lifestyle Services Group handle all claims on behalf of the insurer.

5. General terms and conditions

Section A: Duration of this Policy

Your policy will remain in place until you/Nationwide close your Nationwide FlexPlus current account

Section B: Price of your insurance

This insurance is provided as a benefit of your Nationwide FlexPlus current account and the cost is included in the monthly fee you pay for this account.

Section C: Cancelling your insurance

This policy comes as an integral part of services that come with your Nationwide 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 & 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 D: 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 E: Making a complaint

We will always try to be fair and reasonable. If you believe we have not provided you with a satisfactory level of service, please tell us so that we can do our best to resolve the problem. The easiest way to contact us is to call us on **0800 11 88 55**. We will do everything possible to ensure that your query is dealt with promptly. Alternatively, you can email LSG.Customerrelations@lifestylegroup.co.uk or write to:

Customer Services,
Lifestyle Services Group Limited,
PO Box 98,
Blyth NE24 9DL

Please quote your mobile phone number in any correspondence.

Lifestyle Services Group handle all queries and complaints on behalf of the insurer.

If you are not happy with our decision you can, within 6 months of our final decision, refer your complaint for an independent assessment to: Financial Ombudsman Service, Exchange Tower, London E14 9SR

Telephone: **0800 023 4567 / 0300 123 9123**, Email: complaint.info@financial-ombudsman.org.uk

Web: financial-ombudsman.org.uk

Nothing in these terms, including referral to the Financial Ombudsman Service affects your statutory rights. 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/

Section F: Compensation scheme

Assurant General Insurance Limited is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if they cannot meet their liabilities to you. General insurance contracts are covered for 90% of the entire claim with no upper limit. Further information is available from the FSCS by calling **0800 678 1100** and online at fscs.org.uk

Section G: Fraud

We do not tolerate any aspect of fraudulent activity. We work closely and share data with other insurers, law enforcement agencies, fraud prevention agencies and airtime providers to identify fraud and support prosecution where the appropriate evidence exists. Our Fraud Team works tirelessly to prevent and detect fraud.

We, and other organisations, may access and use the information recorded by fraud prevention agencies, from both the UK and from other countries. It is important that when applying for insurance, or submitting a claim you or anyone acting on your behalf must take reasonable care to answer all questions honestly and to the best of your knowledge. Failure to do so may affect the validity of your policy or the payment of your claim.

If false or inaccurate information is provided and fraud is identified then we will:

- Not honour the claim and we will cancel your policy. If an excess has been paid this will not be returned, as this is to cover administration costs.
- Report you to the relevant authorities and take legal action, if necessary, to recover any money already paid to you under this insurance policy.
- Pass the details onto your building society or our distribution partner providing this service as part of a wider offering.
- Put the details of the fraudulent claim onto a Register of Claims through which insurers share information to prevent fraudulent claims. A list of participants and the name and address of the operator are available on request.
- Pass details to fraud prevention agencies

Law enforcement agencies may access and use this information. We and other organisations may also access and use this information to prevent fraud and money laundering, for example, when:

- Checking details on applications for credit and credit related accounts or facilities.
- To prevent and detect fraud
- Managing credit and credit related accounts or facilities.
- Recovering debt.
- Checking details on proposals and claims for all types of insurance.
- Checking details of job applicants and employees.

We and other organisations may access and use from other countries the information recorded by fraud prevention agencies. Please contact us at **0800 11 88 55** if you want to receive details of the relevant fraud prevention agencies.

Section H: Which law applies?

English law applies to this policy.

Section I: 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 J: Data Protection – How We Handle Your Personal Information

Assurant General Insurance Limited (part of the Assurant, Inc. group of companies), registered in England No. 2341082, with mailing address at PO Box 98, Blyth, NE24 9DL, is committed to preserving the privacy of our customers. Please read the following privacy notice to understand how we, as a data controller, collect, use and protect the personal information that you (“Policyholder” or “you”) provide to us for purposes of providing the insurance policy (“Policy”) to you.

Personal information that we collect from you

We collect and use the following personal information from you as part of providing your Policy to you:

- Name and contact details (e.g., postal address, telephone number, mobile number, email address, etc.);
- Policyholder information (e.g., policy number, certificate number, billing and payment history, etc.);
- Claims information (e.g., claim number, date of loss and reason, call history, loss details, Police reference number and supporting documentation, covered device information (including make, model, serial number, IMEI), etc.);
- Records of any correspondence regarding any specific enquiry; and
- Feedback that you provide on our services (including through customer experience surveys).

You can choose whether or not you provide this information to us, but if you decide not to do so, we will be unable to provide services under this Policy to you.

This information is intended to be used by Assurant General Insurance Limited for the following purposes:

- Performance of our obligations under the Policy and provision of the benefits under this Policy and including claims management. We use your information for these purposes where necessary for the performance of your contract of insurance with us.
- For statistical analysis, customer experience surveys (where permitted and in compliance with applicable laws), performing internal administrative functions, handling customer enquiries, managing customer relationships and evaluating the appropriateness of this Policy and its benefits. We use your information for these purposes where necessary for pursuit of our legitimate interests (monitoring and improving our offerings and our customer experience and administering our internal processes).
- Risk evaluation and management (including operational risk), debt recovery, fraud and payment default prevention and evidence management. We use your information for these purposes where necessary for pursuit of our legitimate interests (protecting our business from fraudulent activity and recovering sums due).
- Anti-money laundering, anti-terrorism efforts and sanctions screening. We use your information for these purposes where necessary for compliance with our legal obligations.

Personal information that we collect from other sources

We also collect and use personal information about you from third parties. We will receive your name, contact information (including postal address and telephone number), customer number and policy information (e.g., level of cover), and bank account information (such as sort code and account number) from your bank or financial institution (through whom you have procured this insurance product) to enable us to administer and perform your contract of insurance with us.

We also receive information about you (relating to your identity and previous claims made) from fraud prevention agencies, financial institutions and similar organisations to help us to make decisions on insurance policies and claims for you; trace debtors, recover debt, prevent fraud and to manage your insurance policy and any claims; check your identity to prevent money laundering; and undertake additional fraud searches, where necessary in pursuit of our legitimate interests in protecting our business from fraudulent activity and recovering sums due.

Who we share your personal information with

Your personal information will be disclosed to other Assurant group companies, our service providers (such as Lifestyle Services Group Limited, an Assurant group company located in the United Kingdom), other insurance companies (e.g., reinsurers), and to any other entity or service provider contractually obligated to us for the purpose of performing tasks that directly relate to the above-described purposes.

To fulfil your claim, we also share your name, contact details (including postal address, email address and mobile number), and IMEI of your covered device with the manufacturer. For example, if you have an iPhone, then we will share your device IMEI with Apple, and will also share your name and contact details as necessary.

In order to prevent or detect fraud or other criminal activity we share information about you with other organisations and public bodies including law enforcement agencies; within the Assurant group companies and with other insurers; with recognised centralised insurance industry claims review systems, where your details may be checked and updated; with fraud prevention agencies and databases - if you give us false or inaccurate information and we suspect fraud, we record this with fraud prevention agencies.

Your personal information will also be disclosed to public bodies and organisations in order to satisfy our legal and regulatory obligations, where required.

Where we send your personal information

With respect to the aforementioned purposes, your personal information may be transferred outside the European Economic Area to countries that do not have equivalent data protection laws (for example, if we share your data with Apple Distribution International – or ADI – that data will be processed and managed by Apple, Inc. which is located in the United States). To ensure an adequate level of security and protection, these transfers will be secured by standard contractual clauses adopted by the European Commission, in line with applicable law. The Policyholder may request information about these international transfers, and/or request access to a copy of our standard contractual clauses using the contact details provided below.

How long we keep your personal information

Your personal information will be retained as long as necessary for the performance of the contract of insurance and for as long as required or permitted by applicable law or regulation.

How and why we will contact you

We may contact you by post, mobile phone, text, or email to obtain your views on our services and to let you know about important changes to the services which we are providing or to ask you to complete a customer satisfaction survey. Any information that you provide to us in response to these communications will not be used or disclosed other than in accordance with this privacy notice, or without your permission, unless required by law. If you would prefer us not to contact you to obtain your views and feedback on the service or you change your mind in the future and would like us to stop contacting you for this purpose, you can request this at any time by calling us on <tel> or in writing to: Lifestyle Services Group Limited, PO Box 98, Blyth, NE24 9DL.

Your rights

Pursuant to the General Data Protection Regulation and/or applicable local law, you have a right of notice, access, data portability, rectification, restriction of processing, erasure of the information we hold about

you, as well as an objection right which you may exercise at any time by sending your request in writing to: Lifestyle Services Group Limited, PO Box 98, Blyth, NE24 9DL.

You may also submit your request in writing to Data Protection Officer, PO Box 98, Blyth, NE24 9DL, or by sending an email to DataProtectionOfficer@assurant.com

Please note that the exercise of such rights is not absolute and is subject to the limitations provided by applicable law.

You may address a complaint or question concerning the processing of your personal information at the above-mentioned contact details. You may also lodge a complaint with your local data protection authority, which in the UK is the Information Commissioner's Office, in the country where you live, work, or where you consider the problem has occurred.

Section K: 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

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

Section L: Tell us when your details have changed

If you change your details, please tell us so we can keep our records up to date, this can be done quickly and easily online via nationwide.lifestyleservicesgroup.co.uk

Just ask in branch

Call **0800 11 88 55**

Visit **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**.

Nationwide acts as an intermediary for the insurance products provided with the Nationwide FlexPlus current account.

FlexPlus Worldwide Family Mobile Phone Insurance has been arranged for Nationwide by Lifestyle Services Group Limited with a single provider Assurant General Insurance Limited.

Assurant General Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Financial Services Register No. 202735).

Lifestyle Services Group Limited is authorised and regulated by the Financial Conduct Authority in respect of insurance mediation activity only (Financial Services Register No. 315245).

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.

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

P3351 (May 2018)