Your guide to FlexPlus
Welcome to your FlexPlus current account

Thank you for opening your FlexPlus current account. And if you weren’t a member already, an extra thank you for joining Nationwide.

We were set up by a group of people coming together so they could borrow to buy their own homes and have a place to save. Our sole purpose was to do the right thing for our members. And it still is.

That’s why we offer you the opportunity to bank with us, a building society, rather than with a bank.

Your FlexPlus Features

FlexPlus comes with a range of account features for you and insurance policies for you and your family to enjoy. All for a fee of £13 a month for maintaining the account.

- No Nationwide transaction fees on ATM withdrawals and card payments when you’re abroad
- Worldwide Family Mobile Phone Insurance
- Worldwide Family Travel Insurance
- UK & European Breakdown and Recovery Assistance

You’re instantly covered

- As soon as you take out FlexPlus, we activate all of your insurance policies that come with the account which means cover is available immediately.
- Exclusions and limitations apply to all insurances, so please read all the insurance policies and benefit details carefully.
- If you have existing policies elsewhere that give you the same cover, you’ll need to consider whether you may be paying for duplicate cover.
- To be eligible for the insurances that come with the account you must be a UK resident.
- It’s not possible to have a FlexPlus account without the associated insurance benefits and a FlexPlus account cannot be bought separately from the associated insurances.
- Please don’t cancel any insurance you already have with another provider before you’ve read all the terms and conditions in the policy documents and you’re happy that the policy you have with FlexPlus meets your needs.

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What you’ll receive in the next couple of weeks

We’ll send you everything you need within the next couple of weeks, including:
• your contactless Visa debit card(s)
• your PIN(s)
• confirmation of any arranged overdraft limit (depending on whether you’re eligible for one)
• automated Telephone Banking details (if you’ve registered)
• Internet Banking details and a card reader for logging-in (if you’ve registered).

And if you asked for a cheque book(s) we’ll send that, too.

Don’t worry if all your items seem to be coming separately in the post. Keeping your money safe is the most important thing to us, which is why we don’t send everything in one go.

Have you switched to FlexPlus from another account?

If you’re switching to FlexPlus from another provider’s current account, we want to make sure that the move goes as smoothly as possible. That’s why we signed up to the Current Account Switch Guarantee.

If you’ve chosen to switch from another provider using the Current Account Switch Service, we’ll:
• contact your current account provider for your existing payments and set up any standing orders or bill payments on your FlexPlus current account
• contact the people or companies you pay direct debits to and ask them to use your FlexPlus current account details in future.

We’ll keep in touch and let you know if you need to do anything.

You can find out more in our switching guide at nationwide.co.uk/switch

Have you transferred to FlexPlus from an existing Nationwide current account?

Thanks for choosing to stay with Nationwide.

To make sure the switch to FlexPlus is as smooth as possible, your current account number and sort code will stay exactly the same.

However, we do have to send you a new Visa debit card.

So if you have any existing payments set up that use your old card’s 16-digit card number, like online shopping, you’ll need to update them.

If you already have a cheque book(s) issued by Nationwide, we’ll send that, too.
Using your FlexPlus account

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<td>Manage your arranged overdraft (for example, checking your limit or asking for an increase)</td>
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Some tips for using FlexPlus

- **Move money in and out of your account**
  If you need to take out more than £500 cash, call in to your local branch.

- **Manage your money**
  Talk to us to make sure your arranged overdraft limit is right for you.

- **Text Alerts**
  As of 3 December 2019, as long as we have your up-to-date mobile phone number, we will automatically send you text alerts to help you manage your arranged overdraft. Plus, we’ll continue to send you unarranged overdraft alerts (unless you have opted out) and there are additional alerts you can choose to sign up for, too. If you’d like to see all the alert options available to you, or opt into or out of alerts - just visit nationwide.co.uk/textalerts.

- **Nationwide Banking app**
  Our Banking app gives you more control over your money, wherever you are and whenever you need it. From checking your balance to moving money between Nationwide accounts, managing your money couldn’t be easier. Visit nationwide.co.uk/banking-app for more details.

- **Contactless Visa debit card**
  You can make contactless payments for purchases of £30 and under in a few seconds wherever you see this symbol.
To help with some of your insurance needs

Your FlexPlus account comes with:

- UK & European Breakdown and Recovery Assistance
- Worldwide Family Mobile Phone Insurance
- Worldwide Family Travel Insurance.

All this for a fee of £13 a month for maintaining the account.

As with all insurance, there are some excesses, exclusions and limitations which may apply to the policies, so please read these carefully.

This document doesn’t contain the full terms of the policy – you’ll find these in the full policy document at nationwide.co.uk/flexplus

We’re here to look after our members

It’s really important that you check:

- that the cover provided by each insurance policy meets your needs, as well as those of anyone else to be insured by the policies
- whether you have existing policies elsewhere that give you the same cover, as you’ll need to consider whether you may be paying for duplicate cover
- that you or anyone else to be insured by the policies are eligible to claim.
How to check you’re eligible for our insurance cover

Is the cover provided by the insurance right for you?

Make sure you read the main exclusions and limitations, and review whether the insurance meets your needs:

- **UK & European Breakdown and Recovery Assistance**
  (see key features and main exclusions or limitations on page 12)

- **Worldwide Family Mobile Phone Insurance**
  (see key features and main exclusions or limitations on page 17)

- **Worldwide Family Travel Insurance**
  (see key features and main exclusions or limitations on page 21)

UK & European Breakdown and Recovery Assistance is underwritten by Liverpool Victoria Insurance Company Limited. Worldwide Family Mobile Phone Insurance is Arranged by Lifestyle Services Group Limited and underwritten by Assurant General Insurance Limited. Worldwide Family Travel Insurance is underwritten by UK Insurance Limited.

If you have any questions, please call the FlexPlus helpline on 0800 11 88 55 where you’ll be able to speak to the relevant insurer.

It’s a good idea to review your insurances regularly just to make sure they’re still right for you. Make sure you think about everyone who would be covered by the insurances. So if you hold a joint FlexPlus account, think about the needs of the second account holder too, as well as any family members you want to benefit from the insurances.

There is an upper age limit of 69 on the FlexPlus Worldwide Family Travel Insurance. If you or anyone else to be insured by this policy is aged 70+, you must buy an age extension. There is an annual premium of £65 and only one is required per account.

Other key information on our Worldwide Family Travel Insurance

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

In the last 12 months have you suffered from, received treatment or are receiving treatment or advice for:

- A heart or cardiovascular problem (such as heart disease, stroke or angina)?
- Diabetes, high blood pressure or high cholesterol?
- Any form of cancer?
- Any breathing condition (such as asthma or COPD)?
- Any gastrointestinal condition (such as Crohn’s Disease or IBS)?

In the last 12 months have you had or been recommended to have:

- Treatment or medication prescribed by a doctor, including repeat prescriptions, whether taking it or not? You do not need to tell us about hormone replacement therapy or contraception
- Inpatient treatment or been aware of the need for inpatient treatment?
- Investigation of a medical condition or awaiting a diagnosis?

If you would like to see if cover is available for pre-existing medical conditions, please contact the insurer on 0800 051 0154.

UK & European Breakdown and Recovery Assistance

Underwritten by Liverpool Victoria Insurance Company Limited

What you need to do

There’s no need to register your vehicle - cover starts as soon as you open your FlexPlus account. As with all insurances, exclusions and limitations apply, so please read the insurance policy document carefully to check your eligibility to claim.

FlexPlus UK & European Breakdown and Recovery Assistance

With the FlexPlus UK & European Breakdown and Recovery Assistance, there’s no excess or limits on the amount of callouts you make*, and you’re covered:

- whether you breakdown at your home or the roadside
- whether you’re the driver or the passenger**
- in Europe as well as the UK.

*Vehicles must be serviced and maintained in line with manufacturer guidelines and we will ask to see evidence of servicing, maintenance and repair if we believe the service is being used excessively

**The account holder(s) must be in the vehicle when the breakdown professional arrives to access the vehicle.
Key information

Key features

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

Main exclusions or limitations

The following are not covered:

- The cost of replacement parts and associated labour to repair the vehicle.
- Vehicles not registered to the account holder(s) unless the account holder(s) are in the vehicle at the time of breakdown and when the breakdown professional arrives.
- Vehicles being used for hire and reward purposes (such as taxis).
- Vehicles that do not have a valid MOT, any applicable vehicle tax, or are not serviced or maintained in line with manufacturer guidelines.
- Vehicles must not exceed any of the following dimensions when fully loaded:
  - caravans and trailers: 8 metres in length (including A-frame)
  - motorhomes: 8 metres in length or 7.5 tonnes in weight
  - all other vehicles: 7 metres in length, 2.3 metres in width, 3 metres in height or 3.5 tonnes in weight
  (Please see Sections 2 and 3B of the policy document for further details on vehicle eligibility).
- Vehicles not registered in the UK.
- Vehicles using trade plates or where the vehicle is under the control of a motor trader for the purpose of its sale.

How to call on breakdown assistance

Step one

Call to report your breakdown as soon as you can

In the UK: 0800 587 7100
In the Republic of Ireland: 1800 806176
In Europe only: +44 (0) 1202 311431 (mobile phone rates may vary)

Text Phone for the hearing impaired call 18001 when in the UK +44 (0) 151 494 1260 when in the ROI or Europe.

Step two

Things to let us know when you call:

- the registration number, make, model and colour of the vehicle
- the exact details of where you are, the phone number you’re calling from and the problem with your vehicle
- If you have personal cover, (i.e. if you’re 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
- If you’re not the Nationwide FlexPlus current account holder and you are asking for help for a vehicle that is registered to the account holder(s), give us your full name, the full name of the Nationwide FlexPlus current account holder(s), along with their home address and date of birth.

Please make sure you also read the full policy document provided.
Section A & Section B
Introduction to Britannia Rescue Breakdown Policies & Vehicles
(Page 5)

Benefits | Cover | Main exclusions and limitations
--- | --- | ---
This policy will cover the Nationwide FlexPlus current account holder(s) for breakdown and recovery assistance at the roadside and at their home address or the normal place of garaging. Account holders are covered in any UK registered vehicle whether as a driver or a passenger. It doesn’t cover costs incurred by driver(s)/ rider(s)/passenger(s) in accompanying vehicles that haven’t broken down. It also provides cover for one UK registered vehicle registered to the account holder and being used with their permission. Where the account is in joint names two vehicles can be covered.

In addition to anything included in the service limitations and exclusions section of this policy (see section 3F of the policy document for further details) the following are not covered:
• The cost of replacement parts and associated labour to repair the vehicle
• Vehicles not registered to the account holder(s) unless the account holder(s) are in the vehicle at the time of breakdown and when the breakdown professional arrives
• Vehicles being used for hire and reward purposes (such as taxis)
• Vehicles that do not have a valid MOT, any applicable vehicle tax, or are not serviced or maintained in line with manufacturer guidelines
• Vehicles which were unroadworthy or were broken down before your policy began
• Vehicles which exceed any of the following dimensions when fully loaded:
  - caravans and trailers: 8 metres in length (including A-frame)
  - motorhomes: 8 metres in length or 7.5 tonnes in weight
  - all other vehicles: 7 metres in length, 2.3 metres in width, 3 metres in height or 3.5 tonnes in weight
• Vehicles not registered in the UK
• Vehicles using trade plates or where the vehicle is under the control of a motor trader for the purpose of its sale.
(See please Sections 2 and 3B of the policy document for further detail on vehicle eligibility)

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(s)
• use or attempt to use the service where the vehicle is not registered to the Nationwide FlexPlus current account holder(s) unless the account holder(s) are in the vehicle at the time of the breakdown and when the breakdown professional arrives.

Section C
UK Recovery & Home Assist
(Page 6)

Benefits | Cover limits | Main exclusions and limitations
--- | --- | ---
• Roadside assistance including at your home address.
• Recovery to a local place of repair if repair is not possible at your home address or within 1/4 of a mile of your home address.
• If the breakdown occurs at least a 1/4 of a mile from your home address and the vehicle cannot be repaired by the end of the working day, we’ll provide recovery to a destination of your choice anywhere in the UK.
• If your vehicle cannot be repaired by the end of the working day on which the breakdown occurred, and you decide not to be recovered you can choose one of the following benefits:
  • a hire car (up to 1600cc) for 48 hours, alternative transport costing up to a maximum of £100 in total or overnight accommodation up to £60 per person to a maximum of £500.
  • The cost of one single rail fare to enable the driver to collect the vehicle once repaired.
  • A relief driver if the only driver of the vehicle falls ill or suffers an injury that prevents them from driving.

In addition to anything included in the service limitations and exclusions (see section 3F of the policy document for further details):
• you must contact your motor insurer in the event of a road traffic accident to arrange recovery of your vehicle before we can agree to provide assistance
• the cost of all parts or supplies used or provided to repair your vehicle are not covered
• labour charges are not covered except those at the roadside and at your home address
• you are responsible for any costs where wheels or tyres need to be supplied because your vehicle is not carrying a legal or serviceable spare wheel or tyre
• you are responsible for any costs where specialist equipment is needed to move your vehicle into a position where we can try to repair or transport it. Any vehicle or equipment other than a standard recovery vehicle would be considered specialist. All costs relating to the use of specialist equipment must be paid directly to the agent by you at the time of recovery
• we will not pay the cost of a locksmith, vehicle glass or tyre specialist
• we will not pay any costs or accept any responsibility for services we have not arranged
• any fines, penalties, tolls or unclamping charges you have to pay are not covered. We will pay any toll fees if your vehicle is being recovered at the time by one of our breakdown professionals
• you are responsible for our costs if you employ someone else to repair or recover your vehicle after calling us for assistance
• where you agree for repairs to be conducted by our breakdown professionals 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.

Section D
UK & European Assist
(Page 9)

Benefits | Cover limits | Main exclusions and limitations
--- | --- | ---
All the benefits of UK Recovery & Home Assist plus: European cover (see section 3D of the policy document for countries included) - including cover before you travel, missed Motorail connections, transporting your vehicle home and loss of use of the vehicle while abroad.

In addition to anything included in the service limitations and exclusions section of this policy (see Section 3F of the policy document for further details):
• we will only repatriate a vehicle to the UK if repairs cannot be completed by the date of your return journey to the UK
• any hire vehicle provided is subject to the individual hire company’s availability.
Worldwide Family Mobile Phone Insurance

The FlexPlus Worldwide Family Mobile Phone Insurance provides cover:

- for loss, theft, damage or breakdown (including faults) to your mobile phone
- anywhere in the world, for both contract and Pay As You Go
- for accessories lost, stolen or damaged at the same time as your mobile phone

Your family members are covered automatically too. You can find a full definition of what ‘family member’ means on page 18.

What you need to do
You don’t have to pre-register any of your phones, but it might help if you ever do need to claim.

- Visit nationwide.lifestyleservicesgroup.co.uk to register your phone, or call 0800 11 88 55 with your phone details and IMEI number – you can see this on your phone display if you tap in *#06#

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

Main exclusions or limitations

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

How to make a claim

- Call your service provider as soon as possible and ask them to bar your SIM. This will stop anyone using your phone without your permission. It’s important you call as soon as you can, as we only cover unauthorised calls for 24 hours after you notice the phone is missing.
- If your phone has been lost or stolen report it to the Police as soon as you can as it may have been recovered. For theft claims you’ll need to get a crime reference number.
- Report your claim to us as soon as you can. You can make your claim online at nationwide.lifestyleservicesgroup.co.uk or you can claim by phone in the UK call: 0800 11 88 55 From abroad call: +44 1793 541 200 Lines are open Monday – Friday 8am – 8pm and Saturday and Sunday 9am – 6pm

You can find more information about how to make a claim on page 16 of your full Policy Document.

Key information

Key features

- Worldwide cover for:
  - mobile phones owned by you or your Family members, up to a value of £1,500 (including VAT) per claim
  - loss or theft, damage, breakdown (including faults)
  - unauthorised network charges (calls, data etc.) and accessories (limits apply, see section 3A of the policy document for further details).
- Both contract and Pay As You Go phones are covered.
- Upfront registration is not essential, although it may help to simplify the claims process.

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<th>Loss or theft</th>
<th>Damage or Breakdown</th>
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<tr>
<td>Apple £125</td>
<td>Apple £75</td>
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<tr>
<td>Other £100</td>
<td>Other £50</td>
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Worldwide Family Mobile Phone Insurance

Arranged by Lifestyle Services Group Limited, underwritten by Assurant General Insurance Limited
Type of insurance and cover
This policy provides Mobile Phone Insurance to eligible Nationwide FlexPlus current account holder(s) and their Family members, for so long as they are eligible for the account.

Definitions used in this key information
We/our/us means Lifestyle Services Group Limited as administrator or Assurant General Insurance Limited as insurer.

Family member: You, your partner/spouse and all children (including legally adopted, foster and step children) of the account holder 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. 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.

Who provides my insurance cover?
This policy has been arranged for Nationwide Building Society by Lifestyle Services Group Limited (Financial Services Register No. 315245) with a single provider Assurant General Insurance Limited (Financial Services Register No. 202735).

Assurant General Insurance Limited, Registered in England & Wales No. 2341082. Address: Emerald Buildings, Westmere Drive, Crewe, CW1 6UN. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Lifestyle Services Group Limited is registered in England & Wales, No.S114385. Address: Emerald Buildings, Westmere Drive, Crewe, CW1 6UN. Authorised and regulated by the Financial Conduct Authority.

For the purpose of us supplying this insurance cover, Nationwide will provide us with information about you, including your name and address. We will only use your information to provide the insurance cover and will not use it for anything else.

The main features, benefits and exclusions of the policy are set out in the table opposite, which includes cross references to the relevant sections of the policy document.

This document doesn’t contain the full terms of the policy – you’ll find these in the full policy document at nationwide.co.uk/flexplus

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<th>Excess</th>
<th>Exclusions and conditions</th>
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<td>Loss</td>
<td>£1,500 (including VAT) per claim</td>
<td>Apple £125 Non-Apple £100</td>
<td>You’re covered for a maximum of 4 successful claims per account in any 12 month period.</td>
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<td>If more than one phone is involved in one incident, each phone will be treated as a separate claim and subject to the appropriate excess.</td>
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<td>Proof of ownership will be required to claim.</td>
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<td>Police should be notified of loss or theft as soon as possible.</td>
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<td>For theft claims we will require a crime reference number to support your claim.</td>
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<td>Apple £75 Non-Apple £50</td>
<td>Contact your network provider as soon as possible to bar your SIM card, unauthorised network charges are only covered up to 24 hours after discovery of the incident up to the policy limits.</td>
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<td>We can’t cover</td>
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<td>Any incident involving the mobile phone where you haven’t taken care of your mobile phone. Full details on what is deemed not taking care of your mobile phone can be found on pages 9-10 of your full Policy Document.</td>
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<td>Any claim for incidents or events not described in the “What is/isn’t covered” Section 3B of your full Policy Document.</td>
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<td>Theft</td>
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<td>Claims for unauthorised charges or accessories are only covered in conjunction with a successful mobile phone claim.</td>
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<td>No additional excess is payable when claiming for accessories and/or unauthorised charges.</td>
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<td>Damage</td>
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<td>Breakdown (including faults)</td>
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<td>Unauthorised call charges (Contract)</td>
<td>£2,000 per claim</td>
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<td>Unauthorised call charges (Pay As You Go)</td>
<td>£250 per claim</td>
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<td>Accessories</td>
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Worldwide Family Travel Insurance
Underwritten by UK Insurance Limited

The FlexPlus Worldwide Family Travel Insurance provides cover for:

- multiple trips of up to 31 days for you, your partner and dependent children* to travel together or independently of each other.
- winter sports, golf, wedding and business as standard.

*see page 22 for definition of dependent children

What you need to do

- Please check if you or anyone to be insured by this policy need to purchase an upgrade or need to contact us about your travel insurance.
- There is an upper age limit of 69. If any person to be insured is aged 70+ you must buy an age extension, which you need to renew annually in order for us to cover you. Only one age extension is needed per account and when you call you will be asked some questions about the health of all insured persons.
- This policy does not automatically provide cover for pre-existing medical conditions, if you wish to see if cover can be extended please call 0800 051 0154. An additional premium may be payable or we may not be able to cover your pre-existing medical conditions.

Key information

Key features

- Worldwide cover for your family* including: winter sports, golf, wedding and business cover all included as standard.
- Cancellation cover up to £5,000 per insured person.
- Travel delay benefit where an insured person has checked in and the transport is delayed by 2 hours or more.
- Medical expenses cover up to £10m per insured person.
- Cover for travel disruption caused by natural disasters or airline/travel end supplier failure.
- Cover for personal belongings and cash that are lost or stolen (limits apply).
- Costs associated with obtaining key travel documents (e.g. passport) whilst on your journey.
- Allows all account holders, their partners and dependent children to travel independently of each other.

Main exclusions or limitations

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

How to make a claim

Need to make a claim?
Make sure you keep the following numbers handy:
- 24 Hour emergency assistance:
  - Outside the UK: +44 141 349 0288
  - Within the UK: 0141 349 0288
- Advice before you travel: 0800 051 0154
- 24-hour legal helpline: 0345 246 2110
- Non – emergency Claims: 0800 051 0154
Lines are open Monday - Friday 8am - 6pm and Saturday 9am - 2pm

*Family includes the account holder, their partner and dependent children. For the definition of these, please refer to page 22.
Type of insurance and cover
This policy provides multi-trip travel cover for trips worldwide of up to 31 days to eligible Nationwide FlexPlus current account holders, their partner and any dependent children, for as long as they are eligible with additional optional benefits available.

Definitions used in this key information
We/Our/Us means U K Insurance Limited and all our agents.
Partner: The person the account holder lives with at home in a relationship, whether married or cohabiting, as if husband and wife or civil partners, regardless of gender.
Dependent Children: Any child, including a legally adopted, fostered or step child, of the account holder who meets all of the criteria below:
- Is under 18 or under 24 if in full time education, on the start date of the trip.
- Lives with the account holder or their other parent.
- Is not married or in a civil partnership.
Close relative: Your partner and your:
- Parent, parent-in-law, step-parent or legal guardian.
- Child, child-in-law, step-child or foster child.
- Sibling, sibling-in-law, half-sibling or step-sibling.
- Grandparent or grandchild.
Unattended Any property that you can’t clearly see and where you can’t stop it being taken without your permission, unless it is in a locked room or safe. Property left in a vehicle is unattended unless the vehicle is locked and the items are hidden from view in an enclosed boot, luggage or storage compartment. Property left in a trailer, caravan or storage box is unattended unless it is hidden from view and that trailer, caravan or storage box is locked.

Who provides my insurance cover?
This policy is underwritten by U K Insurance Limited. Registered Office: The Wharf, Neville Street, Leeds LS1 4AZ. Registered in England & Wales No. 1179980. For the purpose of us providing this insurance cover, Nationwide will provide us with information about you, including your name and address. We will only use your information to provide the insurance cover and will not use it for anything else.

Important information about cover for existing and pre-existing medical conditions
Please carefully read the medical screening section on page 8 of the policy document. The policy does not automatically cover all illnesses and injuries.
If you or anyone insured on the policy have a pre-existing medical condition, you can call us at any time to tell us. We will tell you if we can cover that condition for free, if you need to pay us an extra premium or if we cannot cover the condition. We will write to you in confirmation what we tell you over the phone.
Where we cover or decline to cover medical conditions, we will usually apply those terms for a 12 month period and at the end of this period we will send you a letter asking you to call in again, we will talk to you about your condition(s) and assess your condition(s) annually. You must update us of any changes in medical conditions throughout the policy cover period, particularly before you book a trip and before you travel.
The main features, benefits and exclusions of the policy are set out in the table opposite, which includes cross-references to the relevant sections of the policy document.
This document doesn’t contain the full terms of the policy – you’ll find these in the full policy document at nationwide.co.uk/flexplus

Please make sure you also read the full policy document provided.

<table>
<thead>
<tr>
<th>Benefits</th>
<th>Policy limits</th>
<th>Excess</th>
<th>Exclusions and conditions</th>
</tr>
</thead>
</table>
| CANCELLING YOUR TRIP (PAGE 19) and CUTTING SHORT YOUR TRIP (PAGE 22) | Sum Insured £5,000 | £50 per insured person | **Conditions**
| Missed, Delayed or Abandoned Departure (Page 21) | Sum Insured Missed Departure or Connection £1,000 Delay Benefit £250 Abandonment £5,000 | £50 per insured person (no excess for Delay Benefit) | **Exclusions**

In addition to anything mentioned in the general conditions, we will only pay cancellation or curtailment claims:
- for travel and accommodation expenses, which you have pre-paid or contracted to pay, at the time you realise a claim may be made
- that are a result of an accident or illness, when a doctor confirms in writing that cancellation or curtailment is medically necessary
- due to injury or illness of your cat or dog when it requires emergency life saving treatment within seven days prior to the start date of your journey (relates to Cancellation only)
- that relate to the unused costs of a person who is insured under this policy. If you are travelling with someone who is not insured under this policy, we will only pay your portion of any costs even if you have paid their costs as a gift.

**Exclusions**
In addition to anything mentioned in the general and specific exclusions, we will not pay for claims which are a result of:
- you not wanting to travel or not enjoying your trip
- a pre-existing medical condition, unless declared and accepted by us in writing
- failure of the tour operator or any provider of transport or accommodation to fulfil the journey booking, except where covered by End supplier failure cover
- a medical condition of a travelling companion or (whether travelling or not) either a close relative or a business colleague which has resulted in that person being a hospital inpatient or being put on a waiting list for hospital treatment in the 12 months before the start of this insurance or you booking the journey, whichever is later
- you or your travelling companion not meeting your transport operator’s conditions of carriage.
## Benefits

<table>
<thead>
<tr>
<th>Benefits</th>
<th>Policy limits</th>
<th>Excess</th>
<th>Exclusions and conditions</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Emergency Medical and Travel Costs (Page 24)</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Sum Insured</td>
<td>£10 million</td>
<td>€50 per</td>
<td>Payment of claims is conditional upon you:</td>
</tr>
<tr>
<td>Inner Limits</td>
<td></td>
<td>insured person (no excess if using a reciprocal healthcare agreement)</td>
<td></td>
</tr>
<tr>
<td>Additional travel and accommodation costs</td>
<td>£10,000</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Someone coming out to assist you where medically necessary</td>
<td>£2,500</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Hospital Benefit</td>
<td>£1,000</td>
<td></td>
<td></td>
</tr>
<tr>
<td>£25 per day</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Funeral costs abroad</td>
<td>£5,000</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Returning body or ashes home</td>
<td>£10,000</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Conditions</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>In addition to anything mentioned in the general conditions, payment of claims is conditional upon you:</td>
<td></td>
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<tr>
<td>• accepting our decisions concerning the most suitable, practical and reasonable solution to any medical emergency</td>
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<tr>
<td>• contacting the assistance service as soon as possible after an incident arises to obtain authorisation for treatment or return to the UK.</td>
<td></td>
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</tr>
<tr>
<td><strong>Exclusions</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>In addition to anything mentioned in the general and specific exclusions, we will not pay:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>• claims which arise from a pre-existing medical condition, unless declared and accepted by us in writing</td>
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<td></td>
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<tr>
<td>• for any claim if you were travelling against medical advice or would have been if you had sought such advice.</td>
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<tr>
<td>• for any claims due to your participation in a hazardous activity, unless the hazardous activity upgrade has been purchased and the hazardous activity is listed in Included activities and Hazardous activities.</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

## Personal Accident (Page 25)

<table>
<thead>
<tr>
<th>Death where you are aged</th>
<th>Policy limits</th>
<th>Excess</th>
<th>Exclusions</th>
</tr>
</thead>
<tbody>
<tr>
<td>a) Under 18 years:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>£2,000</td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>b) 18 years and over:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>£25,000</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Loss of limb</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>£25,000</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Loss of sight</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>£25,000</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total permanent disablement:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>£25,000</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Nil</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

## Personal Liability (Page 26)

<table>
<thead>
<tr>
<th>Benefits</th>
<th>Policy limits</th>
<th>Excess</th>
<th>Exclusions and conditions</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sum Insured</td>
<td>£2 million</td>
<td>€50 for claims for loss or damage to property only</td>
<td></td>
</tr>
<tr>
<td>£50 for claims for loss or damage to property only</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Conditions</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>In addition to anything in the general and specific exclusions, we will not pay any claim which arises from:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>• death or bodily injury to your employees, family or travelling companions</td>
<td></td>
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</tr>
<tr>
<td>• you owning or using any aircraft, firearm, or any vessel except for manually propelled water craft.</td>
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</tr>
<tr>
<td>• any insured person owning or using any mechanically propelled or towed vehicle, other than electric wheelchairs and mobility scooters.</td>
<td></td>
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<td></td>
</tr>
</tbody>
</table>

## Legal Costs (Page 27)

<table>
<thead>
<tr>
<th>Benefits</th>
<th>Policy limits</th>
<th>Excess</th>
<th>Exclusions and conditions</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sum Insured</td>
<td>£50,000</td>
<td></td>
<td></td>
</tr>
<tr>
<td>£50,000 in total</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Up to £500 in total for first consultation</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Nil</td>
<td></td>
<td></td>
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</tr>
</tbody>
</table>

## Conditions

In addition to anything mentioned in the general conditions, payment of claims is conditional upon the following:

• if we accept your claim we, or a solicitor we choose, will try to settle the matter without going to court
• we can refuse to pay further legal costs if it is no longer more likely than not that you will be successful with your claim
• you must send us full details of your claim in writing as soon as reasonably possible.

## Exclusions

In addition to anything in the general and specific exclusions, you are not covered for:

• illness or injury which develops gradually or is not caused by a specific or sudden accident
• legal costs that relate to a period before we have accepted your claim in writing.
<table>
<thead>
<tr>
<th>Benefits</th>
<th>Policy limits</th>
<th>Excess</th>
<th>Exclusions and conditions</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Personal Belongings</strong> (Page 29)</td>
<td><strong>Sum Insured</strong> £1,500 per insured person</td>
<td><strong>Excess</strong> £50 per insured person</td>
<td><strong>Conditions</strong>&lt;br&gt;In addition to anything mentioned in the general conditions, in order for your claim to be considered you must:&lt;br&gt;- Obtain a Property Irregularity Report from the carriers within the time shown on their conditions of carriage&lt;br&gt;- Report any loss to the Police within 24 hours of its discovery and obtain a copy of the Police report within 24 hours of reporting it or as soon as possible afterwards&lt;br&gt;- Take all reasonable steps to recover personal possessions which are lost or stolen&lt;br&gt;<strong>Exclusions</strong>&lt;br&gt;In addition to anything mentioned in the general and specific exclusions we will not pay for loss, damage, theft or destruction of:&lt;br&gt;- Unattended personal belongings&lt;br&gt;- Valuables which are not kept in one of the places listed below:&lt;br&gt;- With you.&lt;br&gt;- In a locked safety deposit box.&lt;br&gt;- Stored in a safe.&lt;br&gt;- Hidden from view in your locked personal accommodation (only acceptable if there is no safe or safety deposit box available to you).&lt;br&gt;- Sports equipment whilst in use.</td>
</tr>
<tr>
<td><strong>Inner Limits</strong>&lt;br&gt;- Single article limit: £300&lt;br&gt;- Limit for all valuables: £500&lt;br&gt;- Consumable items limit: £100</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Delayed Personal Belongings</strong> (Page 31)</td>
<td><strong>Sum Insured</strong> £250 per insured person</td>
<td><strong>Excess</strong> Nil</td>
<td><strong>Conditions</strong>&lt;br&gt;You must obtain a Property Irregularity Report from the carriers within the time shown on their conditions of carriage&lt;br&gt;<strong>Exclusions</strong>&lt;br&gt;In addition to anything mentioned in the general and specific exclusions, we will not pay for any personal belongings delayed on the final leg of your return journey.</td>
</tr>
</tbody>
</table>
### Winter Sports (Page 33)

<table>
<thead>
<tr>
<th>Benefits</th>
<th>Policy limits</th>
<th>Excess</th>
<th>Exclusions and conditions</th>
</tr>
</thead>
</table>
| **Sum Insured**| **Ski Pack £50 per day / £500 max per insured person** | £50 per insured person for Winter sports equipment and Cancelling Your Trip claims only | **Conditions**
|                | Winter sports equipment £500 per insured person to repair or replace |            | • Report any loss to the Police within 24 hours of its discovery and obtain a copy of the Police report within 24 hours of reporting it or as soon as possible afterwards
|                | Piste closure £30 per day / £300 max per insured person |            | • Take all reasonable steps to recover winter sports equipment that is lost or stolen.
|                | Avalanche closure £200 per insured person |            | **Exclusions**
|                | Delayed ski equipment £300 to hire replacements per insured person |            | In addition to anything mentioned in the general exclusions we will not pay for loss, damage or theft to:
|                | Replacement lift pass £200 per insured person |            | • Winter sports equipment more than 5 years old
|                | **Winter sports** |            | • Following your deliberate, wilful or malicious damage or carelessness or neglect.
|                | **equipment £500 per insured person to repair or replace** |            | • Caused by wear and tear, loss of value, moths, vermin, or by any cleaning, repairing or restoring process. |

### Business Cover (Page 35)

<table>
<thead>
<tr>
<th>Benefits</th>
<th>Policy limits</th>
<th>Excess</th>
<th>Exclusions and conditions</th>
</tr>
</thead>
</table>
| **Business**   | **Equipment £1,500 per insured person** | £50 per insured person | **Conditions**
|                | (Single article limit £1,000) |            | In addition to anything mentioned in the general conditions, in order for your claim to be considered you must:
|                | Business colleague £1,500. |            | • Report any loss to the Police within 24 hours of its discovery and obtain a copy of the Police report within 24 hours of reporting it or as soon as possible afterwards
|                | **£50 per insured person** |            | • Take all reasonable steps to recover business equipment and business samples which are lost or stolen.
|                | **Exclusions** |            | In addition to anything mentioned in the general and specific exclusions we will not pay for loss, damage or theft to:
|                | Items that are left unattended. |            | • Items that are left unattended.
|                | Items which are delayed, detained, seized or confiscated by Customs or other officials. |            | **Exclusions**

### Golf Cover (Page 36)

<table>
<thead>
<tr>
<th>Benefits</th>
<th>Policy limits</th>
<th>Excess</th>
<th>Exclusions and conditions</th>
</tr>
</thead>
</table>
| **Golf equipment** | £1,500 per insured person | £50 per insured person for golf equipment and Cancelling Your Trip claims only | **Conditions**
| **Hiring replacements £250 per insured person** |            | • Report any loss to the Police within 24 hours of its discovery and obtain a copy of the Police report within 24 hours of reporting it or as soon as possible afterwards
| **Golf pack £50 per day/£500 max per insured person** |            | • Take all reasonable steps to recover golf equipment which is lost or stolen.
| **Exclusions** | In addition to anything mentioned in the general and specific exclusions we will not pay for loss, damage or theft to:
|                | Winter sports equipment more than 5 years old |            | • Golf equipment more than 5 years old
|                | Items that are delayed, detained, seized or confiscated by Customs or other officials. |            | • Items that are delayed, detained, seized or confiscated by Customs or other officials.

### Wedding Cover (Page 37)

<table>
<thead>
<tr>
<th>Benefits</th>
<th>Policy limits</th>
<th>Excess</th>
<th>Exclusions and conditions</th>
</tr>
</thead>
</table>
| **Cancelling Your Trip (specific wedding costs) £2,000 per insured couple** | £50 per insured person. |            | **Conditions**
| **Wedding clothing and accessories £3,000 per insured couple** |            | In addition to anything mentioned in the general conditions, in order for your claim to be considered you must:
| **Wedding rings £1,000 per insured couple** |            | • Report any loss to the Police within 24 hours of its discovery and obtain a copy of the Police report within 24 hours of reporting it or as soon as possible afterwards
| **Wedding gifts £1,500 per insured couple** |            | • Take all reasonable steps to recover wedding attire, rings or gifts which are lost or stolen.
| **Wedding photos and video recordings £1,000 per insured couple.** |            | **Exclusions**
| **Exclusions** | In addition to anything mentioned in the general and specific exclusions we will not pay for loss, damage or theft to:
|                | Items that are left unattended. |            | • Items that are left unattended.
|                | Items which are delayed, detained, seized or confiscated by Customs or other officials. |            | **Exclusions**
|                | Valuables which are not kept in one of the places listed below: |            | In addition to anything mentioned in the general and specific exclusions we will not pay for loss, damage or theft to:
|                | • With you. |            | • Items that are left unattended.
|                | • In a locked safety deposit box. |            | • Items which are delayed, detained, seized or confiscated by Customs or other officials.
|                | • Stored in a safe. |            | **Valuables which are not kept in one of the places listed below:**
|                | • Hidden from view in your locked personal accommodation only acceptable if there is no safe or safety deposit box available to you. |            | • With you.

---
<table>
<thead>
<tr>
<th>Benefits</th>
<th>Policy limits</th>
<th>Excess</th>
<th>Exclusions and conditions</th>
</tr>
</thead>
<tbody>
<tr>
<td>End Supplier Failure Cover provided by IPP (Page 39)</td>
<td><strong>Sum Insured</strong> £5,000 per insured person</td>
<td>Nil</td>
<td><strong>Exclusions</strong>&lt;br&gt;• The insolvency or other financial failure of the travel, accommodation or other end supplier whose services were not booked from within the UK;&lt;br&gt;• Any travel, accommodation or other end supplier where at the time of the booking or taking out of this insurance (whichever is later) you could have reasonably been expected to know of a reason why the service could not be provided due to the end supplier’s insolvency or other financial failure. (For example, where there is significant media coverage in the UK about the provider’s insolvency or other financial failure or where you find out about the insolvency or other financial failure prior to booking).</td>
</tr>
<tr>
<td>Optional Benefit Cruise Cover (Page 41)</td>
<td>Onward Personal Belongings £500 per insured person Missed Port Departure £1,000 per insured person Emergency Passport, Visa or Driving Licence £1,250 per insured person Confined to Cabin £150 per day / £1,500 max per insured person Cancelled Port Stop £150 each cancelled port stop</td>
<td>£50 per insured person (Nil for Confined to Cabin and Cancelled Port Stop)</td>
<td><strong>Conditions</strong>&lt;br&gt;In addition to anything mentioned in the general conditions, in order for your claim to be considered you must:&lt;br&gt;• Contact our emergency assistance service if you want to re-join the cruise following medical treatment.&lt;br&gt;• Provide written confirmation from the excursion organiser detailing the length and cause of the delay if you are claiming for Missed port departure due to an excursion delay.&lt;br&gt;<strong>Exclusions</strong>&lt;br&gt;In addition to anything in the general and specific exclusions, we will not pay any claim for:&lt;br&gt;• Any personal belongings delayed on the final leg of your return journey.&lt;br&gt;• Any personal belongings confiscated, detained or delayed by Customs or other officials.</td>
</tr>
</tbody>
</table>
| Optional Benefit Extended Personal Belongings (Page 42) | **Sum Insured** £2,000 per insured person **Inner Limits**<br>• Single article limit: £600<br>• Limit for all valuables: £1,000<br>• Consumable items limit: £200 | £50 per insured person | **Conditions**<br>In addition to anything mentioned in the general conditions, in order for your claim to be considered you must:<br>• Obtain a Property Irregularity Report from the carriers within the time shown on their conditions of carriage<br>• Report any loss to the Police within 24 hours of its discovery and obtain a copy of the Police report within 24 hours of reporting it or as soon as possible afterwards<br>• Take all reasonable steps to recover personal possessions which are lost or stolen<br>**Exclusions**<br>In addition to anything mentioned in the general and specific exclusions we will not pay for loss, damage or theft of:<br>• Unattended personal belongings<br>Valuables which are not kept in one of the places listed below:<br>• With you.<br>• In a locked safety deposit box.<br>• Stored in a safe.<br>• Hidden from view in your locked personal accommodation (only acceptable if there is no safe or safety deposit box available to you).<br>• Sports equipment whilst in use.
To upgrade your FlexPlus current account travel cover:

We offer a range of ‘Top-up’ insurance covers each for an additional premium:

- **Age extension**: For customers aged 70+
- **Extended journey cover**: If you are planning a long holiday or extended journey for longer than 31 days we can extend your cover up to 180 days in total. (Extended journey cover is not available for winter sports).
- **Hazardous activities cover**: Upgrade your cover as outlined on page 11 of the policy document.
- **Cancellation extension**: If you are planning a journey and the value of that journey exceeds £5,000 for each insured person, you can extend the amount of cancellation cover available for that single journey.

- **Guest cover**: If you want to add cover for anyone other than the account holder, their partner or any dependent children. Guests must always travel with the account holder(s).

To purchase any of the above top up insurance covers please contact us on **0800 051 0154** 8am–9pm Monday– Friday, 9am–5pm Saturday and 10am-5pm Sunday.

Any upgrades purchased are only valid whilst you remain eligible for FlexPlus Travel Insurance, and are subject to all the same terms and conditions as the standard policy.

**Cancelling any upgrade**

If you have paid to upgrade your policy you can cancel the upgrade within 14 days from the date you receive the amended schedule. We’ll then refund the premium you’ve paid in full subject to no claims having been made. No refund of premium is available after the 14 day period.

**Exclusions and limitations that apply to all sections of your travel policy cover**

**Conditions**

You, or any person acting for you, must not negotiate, admit or repudiate any claim without our written consent.

- It’s a condition of this insurance that all material facts, which is anything that might alter, change or influence the continuation of this insurance cover on the same terms, such as pre-existing medical conditions, criminal convictions and possible participation in hazardous activities are disclosed to us. Failure to do so may invalidate this insurance leaving you no right to make a claim. We reserve the right to not extend the policy.

- At the time of a claim, if you have any other insurance covering all or part of the same costs, loss, damage or liability, we will pay our share of the claim in proportion to the sum insured except under Delay Benefit on page 21, Hospital Benefit on page 24, and Personal Accident on page 25 where we will pay the full claim subject to the policy limits.

**Exclusions**

This policy excludes any claim arising from:

- death, injury, illness or disablement resulting from suicide, attempted suicide or wilful exposure to danger (except in an attempt to save human life)
- death, injury, illness, or disablement resulting from the influence of intoxicating liquor or drugs (other than drugs taken under medical supervision and not for the treatment of drug addiction) or solvent abuse
- manual work of any kind
- travel to areas where, at time of booking the journey or thereafter but before you travel, the Foreign & Commonwealth Office has advised against travel to. If you are unsure please visit the FCO website at [www.fco.gov.uk/knowbeforeyougo](http://www.fco.gov.uk/knowbeforeyougo)
- If any claim is found to be fraudulent in any way, this includes exaggerating the amounts of the claim, this policy will not apply and all claims will be forfeited. It is a criminal offence to make fraudulent claims and you could be prosecuted.
Booking a trip?

The following list details some of the things you should consider when booking a trip and travelling - this list is not exhaustive. Remember, you should read the full policy terms and conditions to understand what is covered and to ensure you have the right level of cover for your needs.

- **Is your travel agent ABTA or ATOL protected?**
  If you book through a travel agent or broker, make sure they are ATOL or ABTA protected. This will ensure that you are covered if they go out of business, as this policy doesn’t provide cover for travel agent or broker failures. However you may be covered if an end supplier fails, such as an airline or hotel. More details can be found in End Supplier Failure Cover section of your policy document.

- **Could you benefit from a reciprocal health agreement on your journey?**
  When you travel abroad you may be eligible to benefit from a reciprocal health agreement. More details can be found on page 6 of your policy document. If you have used an European Health Insurance Card (EHIC) or Medicare we will waive the excess applicable to Emergency Medical and Travel Costs section whilst you are on your journey.

- **Are you or your partner aged 70 or over?**
  If yes, then remember to buy the required age extension upgrade before you book a trip. Details on how to do this are on page 6 of your policy document. You will not be covered by the policy if you have not purchased this upgrade.

- **Do you or anyone to be covered by this policy have a medical condition that you need to cover whilst on a trip?**
  Make sure that you contact us before you book as this insurance automatically excludes cover for pre-existing medical conditions. Details on how to do this and what we mean by a pre-existing medical condition are on page 8 of your policy document. An additional premium may be payable or we may not be able to cover your pre-existing medical condition(s).

- **Is your trip for more than 31 days?**
  This policy covers you for up to a maximum of 31 days. If your trip is longer that’s no problem, you can contact us to purchase a trip extension upgrade. This must be done before your departure from the UK. Further details on how to do this can be found on page 7 of your policy document.

- **Are you taking valuable items on holiday?**
  Remember to keep your valuables on your person or locked securely in your accommodation at all times. Details of the items covered and maximum claim limits can be found on pages 29-30 of your policy document.

  Remember there is an excess of £50 per person on most sections of the policy. Full details can be found in each section of the full policy document.

- **Is your travel agent ABTA or ATOL protected?**
  If you book through a travel agent or broker, make sure they are ATOL or ABTA protected. This will ensure that you are covered if they go out of business, as this policy doesn’t provide cover for travel agent or broker failures. However you may be covered if an end supplier fails, such as an airline or hotel. More details can be found in End Supplier Failure Cover section of your policy document.

General conditions and information applying to all your FlexPlus insurances

**Duration**

The insurances are provided as a benefit of your Nationwide FlexPlus account. The insurance cover will be in force for as long as the £13 monthly fee for maintaining the account is being paid.

**Your right to cancel**

You can cancel any of your insurance policies at any time by closing your FlexPlus account. No refund will be due on cancellation.

- You can cancel an insurance policy by closing your Nationwide FlexPlus account. When you close your account, your cover will end. Please call 0800 11 88 55 if you’d like information about closing your Nationwide FlexPlus account.

- If you cancel any of your Nationwide FlexPlus benefits, the account must be closed or switched to another current account you’re eligible to open.

**Nationwide’s and the insurers’ right to cancel or change your insurance**

Both Nationwide, and the insurers, may change or cancel your insurance cover.

If the terms of your insurance cover are varied, we’ll give you 30 days’ notice of the change, unless the change isn’t to your disadvantage. If it isn’t, we’ll make the change immediately. If we withdraw your cover you’ll be given 60 days’ notice.

The reasons why the cover may be withdrawn or cancelled are set out in your FlexPlus conditions and your policy terms.

Your cover may also be withdrawn immediately:

- to comply with any Law or guidance or regulatory requirement;
- if there’s reasonable suspicion of fraudulent activity; or
- if you breach the terms of your FlexPlus account or the policies

Nationwide may also withdraw your cover immediately if any of the insurers no longer provide the cover to customers.
What to do if you have a complaint

Nationwide and our insurance providers have complaints procedures to ensure that all complaints are dealt with fairly, reasonably and promptly by the appropriate person. Details on how to make a complaint or to request more information on the complaints procedures are included below:

If you’re not happy with Nationwide

If your complaint is about a service or product you received from Nationwide, please contact us using the contact details provided below.
• visit our website and click on the option ‘Contact us’;
• phone 0800 11 88 55; or
• visit one of our branches.

If you’re not happy with one of your insurance products or services

If your complaint is about a service or product you received from the insurance or service provider. Please contact the relevant provider using the contact details provided in the table below:

<table>
<thead>
<tr>
<th>Product/service</th>
<th>Provider</th>
<th>Contact information</th>
</tr>
</thead>
<tbody>
<tr>
<td>UK &amp; European Breakdown and Recovery Assistance</td>
<td>Liverpool Victoria Insurance Company Limited</td>
<td>For queries or complaints relating to your policy, please call 0800 756 8828 or write to: The Quality Manager, Britannia Rescue, Folly Hall Mills, St Thomas Road, Huddersfield, West Yorkshire HD1 3LT or email; <a href="mailto:quality@britanniarescue.com">quality@britanniarescue.com</a> When contacting them please ensure you quote your account or claim number as appropriate.</td>
</tr>
<tr>
<td>Worldwide Family Mobile Phone Insurance</td>
<td>Assurant General Insurance Limited</td>
<td>Lifestyle Services Group handle all queries and complaints on behalf of the insurer. The easiest way to contact them is to call us on 0800 11 88 55 (option 2). They will do everything possible to ensure that your query is dealt with promptly. Alternatively, you can email <a href="mailto:LSG.Customerrelations@lifestylegroup.co.uk">LSG.Customerrelations@lifestylegroup.co.uk</a> or write to: Customer Services, Lifestyle Services Group Limited, Emerald Buildings, Westmere Drive, Crewe, Cheshire, CW1 6UN.</td>
</tr>
<tr>
<td>Worldwide Family Travel Insurance</td>
<td>UK Insurance Limited</td>
<td>For issues relating to the purchase or administration of your insurance (including any upgrades and endorsements) or a claim you have made: call 0800 051 0154. If you wish to write, then please address your letter to: Nationwide FlexPlus Account Travel Insurance Customer Relations, Churchill Court, Westmoreland Road, Bromley, Kent, BR1 1DP.</td>
</tr>
</tbody>
</table>

If your complaint can’t be resolved, you may have the right to refer your complaint to the Financial Ombudsman Service within six months of receiving the final response letter.

The address is:
The 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

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 http://ec.europa.eu/consumers/odr/
Details about your insurers

**Travel Insurance cover**
FlexPlus Worldwide Family Travel insurance policies are underwritten by U K Insurance Limited who are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, registration No. 202810.

**Breakdown cover**
FlexPlus UK & European Breakdown and Recovery Assistance is underwritten by Liverpool Victoria Insurance Company Limited, registered in England and Wales No. 3232514 is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, register No. 202965.

**Mobile Phone cover**
FlexPlus Worldwide Family Mobile Phone Insurance 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 registered in England and Wales, No. 2341082. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, No. 202735.


What happens if our insurance providers are unable to meet their liabilities?

**Financial Services Compensation Scheme**
Under the Financial Services and Markets Act 2000, if our insurers are unable to meet all their liabilities to their policyholders, compensation may be available. Insurance advising and arranging is covered for 90% of the claim, without any upper limit. If you’d like more information, please ask or visit the Financial Services Compensation Scheme at [www.fscs.org.uk](http://www.fscs.org.uk)

**The law that applies to your insurance policies**
Unless otherwise agreed, English law applies to the Nationwide FlexPlus insurance policies and terms.
Nationwide acts as an intermediary for the insurance products provided with the Nationwide FlexPlus Current Account.

**FlexPlus Worldwide Family Travel Insurance** policies are underwritten by U K Insurance Limited. Registered office: The Wharf, Neville Street, Leeds LS1 4AZ. Registered in England & Wales No. 1179980. U K Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, registration No. 202810.

**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 292 333.

**FlexPlus Worldwide Family Mobile Phone Insurance** 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 registered in England & Wales, No. 2341082. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, No. 202735. Lifestyle Services Group Limited is registered in England & Wales, No. 5114385. Authorised and regulated by the Financial Conduct Authority, 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](http://fca.org.uk).

The information in this leaflet is correct at the time of going to print.

Calls may be recorded.

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

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