

Your guide to FlexPlus



Nationwide

Building Society



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 gives you more than just interest. It 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.

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|--|---|
|  3% AER (2.96% gross p.a.) variable interest on balances up to £2,500 |  Worldwide Family Travel Insurance |
|  £250 fee free arranged overdraft limit (subject to status) |  Worldwide Family Mobile Phone Insurance |
|  Commission free cash withdrawals when you're abroad |  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.



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

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.

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.

Using your FlexPlus account

What do you want to do?		Here's how you can do it						
		Internet Banking	Mobile Banking	Automated Telephone Banking	Our cash machines	Our contact centres	Our branches	Text alerts
Move money in and out of your account	Pay cash and cheques in				✓		✓	
	Take up to £500 cash out				✓		✓	
	Take more than £500 cash out						✓	
Pay people and businesses	Manage your bill payments, standing orders and direct debits	✓	✓				✓	
	Pay bills that have been set up in the Internet Bank	✓	✓		✓		✓	
	Move money between Nationwide accounts	✓	✓	✓			✓	
	Make a CHAPS or overseas electronic payment	✓					✓	
Manage your money	Check your balance	✓	✓	✓	✓	✓	✓	✓
	Get a full statement	✓	✓			✓	✓	
	Manage your arranged overdraft (for example, checking your limit or asking for an increase)	✓	✓			✓	✓	
In an emergency	Cancel a cheque					✓	✓	
	Report a card as lost or stolen					✓	✓	

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**
 To help you manage your money more easily, you can sign up for free text alerts. Simply register for the service in branch, over the phone or using our Banking app. Tell us what alerts are important to you and we'll do the rest.

- Nationwide Banking app**
 If you're registered for Internet Banking, 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.



FlexPlus benefits

To help you with your everyday banking

- **3% AER* in-credit interest** (2.96% gross p.a.) variable on balances up to £2,500 (you won't get any interest on any part of your balance over £2,500). Just to let you know, we pay interest without taking off tax. You may need to pay tax on any interest that takes you over your Personal Savings Allowance. To find out more please visit HMRC's website at hmrc.gov.uk
- **Commission free cash withdrawals when you're abroad**
- **a £250 fee free arranged overdraft limit (subject to status).**

*AER stands for 'annual equivalent rate' and illustrates what the interest rate would be if interest were paid and compounded each year. Gross p.a. is the interest rate without tax deducted. Interest is paid monthly.

To say thank you for banking with us

- **Flexclusives** – a range of offers designed for our main current account members, to help you with your wider financial needs. You can see the full range at nationwide.co.uk/flexclusives
- **Simply Rewards** – this gives you cashback offers on well-known brands when you use your Visa debit or credit card. You have to register your card on our website first, and the offers are subject to terms and conditions. You can find the latest deals at nationwide.co.uk/simplyrewards

If you ever need help, call **0800 11 88 55**

From using our automated Telephone Banking service to claiming on one of your insurance policies, there's just one number to remember. It's exclusive to FlexPlus account holders.

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 U K 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 74 on the FlexPlus Worldwide Family Travel Insurance. If you or anyone else to be insured by this policy is aged 75+, you must buy an age extension. There is an annual premium of £50 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.

- Are you or anyone to be insured by this policy under investigation, awaiting diagnosis, receiving in-patient treatment or are waiting to receive treatment?
- Have you or anyone to be insured by this policy been prescribed medication (including repeat prescriptions) in the last 12 months, whether taking it or not for anything other than a Cold, the Flu, hormone replacement therapy or contraception?
- Have you or anyone to be insured by this policy been diagnosed or treated with a heart or cancer related condition in the past 12 months?
- Are you or anyone to be insured by this policy aware of any medical reason which makes it likely that you may not be able to go on the journey or continue with it?
- Have you or anyone to be insured by this policy been given a terminal prognosis?

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



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.

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.

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.

Type of insurance and cover

This policy will cover the Nationwide FlexPlus current account holder(s), and anyone driving the vehicle registered to them with their permission, for breakdown and recovery assistance while in the UK and those countries specified in **Section D** (UK & European Assist) of the policy document.

Definitions used in this key information

We/our/us means Liverpool Victoria Insurance Company Limited.

Who provides my insurance cover?

This policy is underwritten by Liverpool Victoria Insurance Company Limited. 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. Registered address: County Gates, Bournemouth BH1 2NF.

Tel: **01202 292333**.

Nationwide will provide Liverpool Victoria Insurance Company Limited 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 over page, 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.

Benefits	Cover	Main exclusions and limitations
<p>Section A & Section B</p> <p>Introduction to Britannia Rescue Breakdown Policies & Vehicles (Page 5)</p>	<p>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.</p> <p>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.</p>	<p>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:</p> <ul style="list-style-type: none"> 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: <ul style="list-style-type: none"> 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. <p>(Please see Sections 2 and 3B of the policy document for further detail on vehicle eligibility)</p> <p>We reserve the right not to provide assistance and to cancel your policy if you:</p> <ul style="list-style-type: none"> 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.

Benefits	Cover limits	Main exclusions and limitations
<p>Section C</p> <p>UK Recovery & Home Assist (Page 6)</p>	<ul style="list-style-type: none"> 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. 	<p>In addition to anything included in the service limitations and exclusions (see section 3F of the policy document for further details):</p> <ul style="list-style-type: none"> 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.
<p>Section D</p> <p>UK & European Assist (Page 9)</p>	<p>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.</p>	<p>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):</p> <ul style="list-style-type: none"> 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

Arranged by Lifestyle Services Group Limited, underwritten by Assurant General Insurance Limited



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.

Key information

Key features

- Worldwide cover for:
 - mobile phones owned by you or your Family members, up to a value of £1,000 (including VAT) per claim
 - loss or theft, damage, breakdown (including faults)
 - unauthorised network charges (calls, data etc.) and accessories (limits apply, 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.

Main exclusions or limitations

- A maximum of 4 claims allowed per FlexPlus current account in a 12 month period.
- Excesses apply:

Loss or theft	Damage or Breakdown
Apple £100 Other £50	Apple £50 Other £25
- Proof of ownership will be required to claim including a till receipt or documentation from your network provider.
- Police should be notified of loss or theft as soon as possible. For theft claims we will require a crime reference number to support your claim.
- Contact your network provider as soon as possible to bar your SIM card. If you make a successful loss or theft claim unauthorised network charges are only covered up to 24 hours after discovery of the incident up to the policy limits.

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.

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 additional optional benefits available.

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.5114385. 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

Benefits	Policy limits	Excess	Exclusions and conditions
Loss (Page 7)	£1,000 (including VAT) per claim	Apple £100 Non-Apple £50	<ul style="list-style-type: none"> You're covered for a maximum of 4 successful claims per account in any 12 month period. 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. Proof of ownership will be required to claim. 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, unauthorised network charges are only covered up to 24 hours after discovery of the incident up to the policy limits. <p>We can't cover</p> <ul style="list-style-type: none"> 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. Any claim for incidents or events not described in the "What is/isn't covered" Section 3B of your full Policy Document.
Theft (Page 7)			
Damage (Page 7)		Apple £50 Non-Apple £25	
Breakdown (including faults) (Page 7)			
Unauthorised call charges (Contract) (Page 8)	£2,000 per claim		
Unauthorised call charges (Pay As You Go) (Page 8)	£250 per claim		
Accessories (Page 8)			<ul style="list-style-type: none"> Claims for unauthorised charges or accessories are only covered in conjunction with a successful mobile phone claim. No additional excess is payable when claiming for accessories and/or unauthorised charges.

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



Worldwide Family Travel Insurance

Underwritten by U K Insurance Limited

Worldwide Family Travel Insurance

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 74. If any person to be insured is aged 75+ 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.
- Cover for additional expenses where an insured person has checked-in and the transport is delayed by 4 hours or more.
- Medical expenses cover up to £10m per insured person.
- Cover for travel disruption caused by natural disasters or airline/travel end supplier failure.
- Cover for personal possessions and cash that are lost or stolen (limits apply).
- Costs associated with obtaining key travel documents (e.g. passports) whilst on your journey.
- Allows all account holders, their partners and dependent children to travel independently of each other.

*Family includes the account holder, their partner and dependent children. For the definition of these, please refer to page 22.

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 74. If any person to be insured is aged 75+ 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 member of your immediate family or a travelling companion who have been a hospital inpatient or put on a waiting list for hospital treatment in the 12 months before account opening or trip booking, whichever is later, are not covered.
- There is no cover under the cancellation and curtailment sections of the policy for the unused expenses of anyone who is not insured under this policy. For example, there is no cover for unused expenses relating to a travelling companion, regardless of who paid for the booking.

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**

• Non-emergency Claims: **0800 051 0154**
Lines are open **Monday - Friday 8am - 6pm and Saturday 9am - 2pm**

- Advice before you travel: **0800 051 0154**
- 24-hour legal helpline: **0345 246 2110**

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 your home address in a relationship, whether married or cohabiting, as if husband and wife or civil partners, regardless of gender.

Dependent Children: All children (including legally adopted, foster and step children) of the account holder who at the start date of the journey have not reached the age of 19 or not reached the age of 22 if in full time education, living at the home address and are unmarried or have not entered into a Civil Partnership. We will cover dependent children who do not reside permanently (or for the majority of the time) with the account holder, providing the child(ren) reside permanently with the other parent for the remainder of the time.

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 statements section on page 17 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 to confirm 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.

Benefits	Policy limits	Excess	Exclusions and conditions
Section A Cancellation (Page 22) and Section E Curtailment (Page 26)	Sum Insured £5,000	£50 per insured person	Conditions In addition to anything mentioned in the general conditions, we will only pay cancellation or curtailment claims: <ul style="list-style-type: none"> for travel and accommodation expenses, which you have pre-paid or contracted to pay, at the time you realise a claim may be made claims that are a result of an accident or illness, when a medical practitioner confirms in writing that cancellation or curtailment is medically necessary due to injury or illness of your cat or dog when it requires life saving treatment within seven days prior to the start date of your journey (relates to Cancellation only) we will only consider the unused expenses of a person who is insured under this policy. For example, if you are travelling with someone who is not insured under this policy, we only pay your proportion of costs not theirs, regardless of who has paid for the booking. Exclusions In addition to anything mentioned in the general exclusions, we will not pay for claims which are a result of: <ul style="list-style-type: none"> your disinclination to travel or continue your journey 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 an anticipated event a medical condition of a travelling companion or (whether travelling or not) either a member of your immediate family or a business partner 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 the transport operator or their agents refusing to transport you or a member of your immediate family, or a travelling companion, because they consider that you or they are not fit to travel (relates to Cancellation only).
Section B Travel delay and abandonment (Page 24)	Sum Insured Travel Delay £1,000 Abandonment £5,000	£50 per insured person (abandonment only)	Exclusion In addition to anything mentioned in the general exclusions, we will not pay for claims which are a result of: <ul style="list-style-type: none"> a strike or any form of industrial action which had been announced or commenced before you became an account holder, purchased the travel tickets or obtained confirmation of booking, whichever came later

Benefits	Policy limits	Excess	Exclusions and conditions
Section C Missed departure (Page 25)	Sum Insured £1,000 per insured person	Nil	Exclusions In addition to anything mentioned in the general exclusions, we will not pay for claims which are a result of: <ul style="list-style-type: none"> a strike or any form of industrial action which had been announced or commenced before you became an account holder, purchased the travel tickets or obtained confirmation of booking, whichever came later heavy traffic or road closures that were not severe enough to be reported on a recognised motoring association website, on news bulletins or in the press.
Section D Missed connections (Page 26)	Sum Insured £1,000 per insured person	Nil	Exclusion In addition to anything mentioned in the general exclusions, we will not pay for claims which are a result of: <ul style="list-style-type: none"> a strike or any form of industrial action which had been announced or commenced before you became an account holder, purchased the travel tickets or obtained confirmation of booking, whichever came later.
Section F Medical and emergency costs whilst you are on your journey (Page 29)	Sum Insured Inner Limits £10 million Towards funeral costs abroad; £2,500 towards someone coming out to you on advice of our medical adviser; £2,000	£50 per insured person out-patient claims only	Exclusions In addition to anything mentioned in the general conditions, payment of claims is conditional upon you: <ul style="list-style-type: none"> accepting our decisions concerning the most suitable, practical and reasonable solution to any medical emergency contacting the assistance service as soon as possible after an incident arises to obtain authorisation for treatment or return to the UK. Exclusions In addition to anything mentioned in the general exclusions, we will not pay: <ul style="list-style-type: none"> claims which arise from a pre-existing medical condition, unless declared and accepted by us in writing an anticipated event any treatment or help where, given your physical or mental condition, you should not have travelled or it would have been reasonable for you to have consulted your medical practitioner, prior to you booking or taking the trip, about whether or not it was appropriate for you to travel 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 Section 6 Included activities and Hazardous activities.

Benefits	Policy limits	Excess	Exclusions and conditions
Section G Hospital benefit (Page 31)	Sum Insured £25 per day, maximum £1,000	Nil	Exclusion In addition to anything mentioned in the general exclusions, we will not pay any claim: <ul style="list-style-type: none"> under this section, when we have not provided cover under section 7F – Medical and emergency costs whilst you are on your journey.
Section H Personal accident (Page 32)	Item 1 Death where you are aged: a) Under 18 years: £2,000 b) 18 years and over: £25,000 Item 2 Loss of limb: £25,000 Item 3 Loss of sight: £25,000 Item 4 Total permanent disablement: £25,000	Nil	Exclusions In addition to anything in the general exclusions, we will not pay any claim which arises from or is in connection with: <ul style="list-style-type: none"> any sickness or disease, naturally occurring or degenerative condition a claim under more than one item of this section claims which arise from a pre-existing medical condition, unless declared and accepted by us in writing your participation in a hazardous activity, unless the hazardous activity upgrade has been purchased and the hazardous activity is listed in Section 6 Included activities and Hazardous activities.
Section J Personal liability (Page 33)	Sum Insured £2 million	£50 for claims for loss or damage to property only	Exclusions In addition to anything in the general exclusions, we will not pay any claim which arises from: <ul style="list-style-type: none"> death or bodily injury to your employees, family or travelling companion/s ownership, possession or use of any animal, firearms, mechanically propelled vehicles, vessels (other than manually propelled water craft) or aircraft of any description.
Section K Legal costs (Page 33)	Sum Insured £50,000 in total Up to £250 in total for first consultation	Nil	Conditions In addition to anything mentioned in the general conditions, payment of claims is conditional upon the following: <ul style="list-style-type: none"> 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 You are not covered for: <ul style="list-style-type: none"> 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.

Benefits	Policy limits	Excess	Exclusions and conditions
Section L (See personal possessions on Page 36)	Sum Insured £1,500 per insured person Inner Limits <ul style="list-style-type: none"> • Single article limit: £300 • Limit for all valuables: £400 • Delayed personal possessions after 12 hours: £250 • Consumable items limit: £100 	£50 per insured person	Conditions <ul style="list-style-type: none"> • You must obtain a Property Irregularity Report from the carriers within the time shown on their conditions of carriage • Report any loss to the Police within 24 hours of its discovery and obtain a copy of the Police report • Take all reasonable steps to recover personal possessions which are lost or stolen Exclusions In addition to anything mentioned in the General Exclusions we will not pay for loss, damage or theft of: <ul style="list-style-type: none"> • Valuables left in luggage whilst in transit or outside the control of the insured person • Valuables left in your locked personal accommodation where a safe or safety deposit box is available and you have not put your items in it and locked it. If your accommodation does not have a safe or safety deposit box, your valuables must be kept out of sight • Valuables left in a motor vehicle or motor home • Sports equipment and accessories whilst in use.
Section M Personal money (Page 37)	Sum Insured £500 Cash, notes and coins (including travellers cheques and pre-paid traveller's cards): £250 (£100 if aged 16 or under) Other items in your wallet or purse: £250	£50 per insured person	Conditions In addition to anything mentioned in the general conditions, in order for your claim to be considered you must: <ul style="list-style-type: none"> • report any loss to the police within 24 hours of its discovery and obtain a police report from them • take all reasonable steps to recover personal money which is lost or stolen. Exclusions In addition to anything mentioned in the General Exclusions, we will not pay for loss, damage, theft or destruction of personal money: <ul style="list-style-type: none"> • left in luggage whilst in transit or outside the control of the insured person • left in your locked personal accommodation where a safe or safety deposit box is available and you have not put your personal money in it and locked it • left in any motor vehicle or motor home.
Section N Emergency passport/ driving licence costs (Page 38)	Sum Insured £500	Nil	Conditions In addition to anything mentioned in the general conditions, in order for your claim to be considered you must: <ul style="list-style-type: none"> • report the incident to the police in the country where the loss occurred within 24 hours and obtain a copy of the police report. Exclusions In addition to anything mentioned in the general exclusions, we will not pay for claims which are a result of: <ul style="list-style-type: none"> • any loss, damage or theft which occurred prior to the start date of your journey abroad • any costs incurred in replacing the passport or driving licence in the UK.

Benefits	Policy limits	Excess	Exclusions and conditions
Section P Winter sports (Page 39)	Sum Insured Ski Pack £35 per day / £525 max per insured person Ski-equipment hire £35 per day / £525 max per insured person for replacements Piste closure £35 per day / £525 max per insured person Avalanche closure £200 per insured person Delayed ski equipment £35 per day / £525 to hire replacements per insured person.	£50 per insured person for lost ski equipment and cancellation only	Conditions <ul style="list-style-type: none"> • Report the loss or theft to the police authorities in the country where the incident occurred within 24 hours of discovery and obtain a copy of the police report. • Take all reasonable steps to recover ski equipment that is lost or stolen. Exclusions <ul style="list-style-type: none"> • Ski equipment more than 5 years old. • Following your deliberate, wilful or malicious damage or carelessness or neglect. • Caused by wear and tear, loss of value, moth, vermin, atmospheric or climatic conditions, gradually operating causes or by any cleaning, repairing or restoring process.
Section Q Business cover (Page 41)	Business Equipment £1,500 per insured person (Single article limit £1,000) Emergency replacement items £250 Hiring replacements £500 Business colleague £2,000 Accommodation and travel expenses £1,500.	£50 per insured person for Business Equipment claims only.	Conditions <ul style="list-style-type: none"> • Report any loss to the carriers or police within 24 hours of its discovery. • Take all steps to recover business equipment and business samples which are lost or stolen. Exclusions <ul style="list-style-type: none"> • Items that are left in any motor vehicle or motor home. • Items which are delayed, detained, seized or confiscated by Customs or other officials.
Section R Golf cover (Page 42)	Golf equipment £1,000 per insured person Hiring replacements £40 per day / Max £200 per insured person Green fees £300 per insured person Travel Delay £250 per insured person.	£50 per insured person for golf equipment and cancellation / curtailment claims only.	Conditions <ul style="list-style-type: none"> • Report any loss to the carriers or police within 24 hours of its discovery. • Take all steps to recover golf equipment which is lost or stolen. Exclusions <ul style="list-style-type: none"> • Items that are left unattended. • Items which are delayed, detained, seized or confiscated by Customs or other officials.
Section S Wedding cover (Page 43)	Wedding attire £1,500 per insured couple Wedding rings £250 per insured couple Wedding gifts £1,000 per insured couple Wedding photos and video recordings £750 per insured couple.	£50 per insured person.	Conditions <ul style="list-style-type: none"> • Report any loss to the carriers or police within 24 hours of its discovery. • Take all steps to recover wedding attire, rings or gifts which are lost or stolen. Exclusions <ul style="list-style-type: none"> • Items that are left unattended. • Items which are delayed, detained, seized or confiscated by Customs or other officials. • Items made of china, glass or similar fragile materials.

Benefits	Policy limits	Excess	Exclusions and conditions
End Supplier Failure Cover provided by IPP (Page 45)	Sum Insured £5,000 per insured person	Nil	Exclusions <ul style="list-style-type: none"> The insolvency or other financial failure of the travel, accommodation or other end supplier whose services were not booked from within the UK; 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).

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 75+
- 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).
- Excess waiver:** With an excess waiver upgrade you will not have to pay the standard policy excess in the event of a claim.
- Hazardous activities cover:** Upgrade your cover as outlined on page 19 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 sections B, C, D on page 24-26 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
- 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 **Section 8** - End supplier Failure Cover 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 15 of your policy document. If you have used an European Health Insurance Card (EHIC) or Medicare we will waive the excess applicable to **Section F** - Medical and emergency costs whilst you are on your journey

- **Are you or your partner aged 75 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 17 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 6 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 page 36 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.

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. Your cover may also be withdrawn immediately:

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.

- 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:

If you're not happy with one of your insurance products/services		
Product/service	Provider	Contact information
UK & European Breakdown and Recovery Assistance	Liverpool Victoria Insurance Company Limited	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: quality@britanniarescue.com When contacting them please ensure you quote your account or claim number as appropriate.
Worldwide Family Mobile Phone Insurance	Assurant General Insurance Limited	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 LSG.Customerrelations@lifestylegroup.co.uk or write to: Customer Services, Lifestyle Services Group Limited, Emerald Buildings, Westmere Drive, Crewe, Cheshire, CW1 6UN.
Worldwide Family Travel Insurance	U K Insurance Limited	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.

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.

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.

Lifestyle Services Group Limited is registered in England, No. 5114385. Authorised and regulated by the Financial Conduct Authority, No. 315245.

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.

The Financial Conduct Authority website, which includes a register of all regulated firms can be visited at www.fca.org.uk, or the Financial Conduct Authority can be contacted on **0800 111 6768**. The Prudential Regulation Authority website can be visited at www.bankofengland.co.uk/pru or the Prudential Regulation Authority can be contacted on **020 7601 4878**.

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.

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

The law that applies to your insurance policies

Unless otherwise agreed, English law applies to the Nationwide FlexPlus insurance policies and terms.



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 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 www.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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