

Essential Information

This information relates to the cover provided by the following policies:

MPP – Mortgage Payments Protection

MPC – Mortgage Payment Cover

MPPI – Mortgage Payment Protection Insurance

This policy will pay the monthly benefit shown on your insurance schedule to meet your mortgage repayments for up to 24 months if you are unable to work because of an accident or unemployment or if you leave work to become a carer.

Our mortgage payment protection policies are provided on behalf of Nationwide Building Society by Pinnacle Insurance plc, Pinnacle House A1 Barnet Way, Borehamwood, Hertfordshire WD2 2XX.

Self-Employment

If you are self-employed or work on a fixed term contract you should read the policy to make sure it is suitable for your needs – you should pay particular attention to the ‘Employment Circumstances’, ‘Unemployment Cover’ and ‘Things to Keep in Mind When Claiming’ sections. If you are in temporary work you are not eligible for this insurance.

Alterations to premiums

Your premium may change during the time you have this policy. This may be because of changes as a result of an annual premium review (to take effect on your renewal date).

An annual premium review will result in a change to your premium where there is a change to the specific factors we have set out in your policy, and that change results in our expected future costs being higher or lower than assumed when the premium was set. This may include changes to our expected future claims costs due to changes in economic conditions or changes due to legislative, tax or regulatory requirements.

As a result of our annual premium review, your monthly premium may change and there is no limit to the amount of any change. If a review results in an increase to your premium and you do not wish to pay the increase you can contact us.

Full details are shown in your policy document.

Alterations to terms and conditions

We may vary or waive the terms and conditions of this policy as part of our annual wording review. This may be to: vary the cover provided under this policy because of changes to our expected future costs. We will only change your terms and conditions for this reason where there is a change to the specific factors we have set out in the ‘Alterations to premiums’ section of your policy, and that change results in our expected future costs being higher or lower than assumed when the premium was set. This may include changes to our expected future claims costs due to changes in

economic conditions or changes due to legislative, tax or regulatory requirements; improve your cover; comply with any applicable laws or regulations; reflect any changes to taxation; or correct any typographical or formatting errors that may occur.

We will write to you at your last known address and any change in your terms and conditions will take effect on your next renewal date.

Such changes may have the effect of increasing or reducing the cover previously provided under this policy. If you do not wish to continue your cover you can contact us to discuss your options or cancel.

Full details are shown in your policy document.

Our right to cancel

We may cancel your insurance cover immediately where there is evidence of dishonesty or deceitful behaviour by you (or by someone acting on your behalf) or where you have misrepresented or when asked failed to disclose something at the time of application which would have caused us to decline you for cover.

We will only do this in the circumstances set out in the ‘Cancellation’ Section of your policy document.

How do I make a claim?

Please call Cardiff Pinnacle’s Claims department on **0800 464 3129** between 8.30am and 6.00pm, Monday to Friday. You can download a claim form and track your claim online at www.support.cardifpinnacle.com

How do I make a complaint?

If you have a complaint about the handling of your insurance please call Nationwide - on **0800 30 20 11** or visit www.nationwide.co.uk and select the option, ‘Contact us’.

If your complaint concerns the processing or handling of a claim you have made, please contact Cardiff Pinnacle’s Claims Department on **0800 464 3129**.

If you are dissatisfied with our final response, you can refer your complaint to the Financial Ombudsman Service, (website: www.financial-ombudsman.org.uk). A leaflet detailing the full complaints process is available on request.

Financial Services Compensation Scheme

Cardif Pinnacle is covered by the Financial Services Compensation Scheme (FSCS). If Cardif Pinnacle are unable to meet their liabilities to you, you may be entitled to compensation from the FSCS. Further information is available from their website: www.fscs.org.uk

Other

Unless otherwise agreed, English Law will apply and all communications and documentation in relation to this policy will be in English.