

Home insurance

Just for members



Building Society



If it matters to you, it matters to us

As a building society, our members mean everything to us. And, we want to help protect the things that matter to you, like the homes you live in.

Your home is probably the most valuable thing you have, so we offer a range of home insurance options, just for members, to help protect it – you're a member if you have a current account, mortgage or savings account with us.

So, although we can't be there to stop a spillage, divert a water leak or prevent damage to plants in your garden, we can provide home insurance to help put it right.

Nationwide Home Insurance is underwritten and administered by Royal & Sun Alliance Insurance plc.

When you take out a mortgage with Nationwide, you'll need to arrange some insurance too

What you need to do if you're a mortgage holder

When you take out a mortgage, it's up to you to make sure the building is properly insured and buildings insurance is in place at the right time. You'll need to keep a buildings insurance policy running for the life of the mortgage, and it needs to cover the full cost of rebuilding the property, including professional fees and site clearance. If the property is leasehold, the landlord may be responsible for insuring the property under the terms of the lease.

When your cover should start

- If you're taking out a mortgage, cover should be in place from the exchange of contracts (or conclusion of missives in Scotland), unless you are buying a brand new property when it should start from the completion of the mortgage.
- If you're remortgaging, it should be in place from the completion of the mortgage.

You don't need to arrange insurance cover with us. You can arrange it with another provider, but, if you'd like Nationwide insurance, we'll be happy to help. Please see over the page.

Choose the home insurance you want

Our home insurance is just for members and is underwritten by Royal & Sun Alliance Insurance plc. Simply take out Buildings cover, Contents cover or both and then add on the optional extra cover choices you need on top. This way you can choose from a range of cover options and only pay for the cover you want. And with no hidden fees, the price you see is the price you pay.

Here are highlights of our policy and the cover it provides. These should be read in conjunction with the Home Insurance Policy Wording booklet and Policy Summary which contains further information about the features, benefits, excesses, limits and exclusions that apply. You can also pop in to your local branch or find out more at nationwide.co.uk/homeinsurance

Cover	Explanation	What is and isn't covered
 Buildings Cover	Our cover is designed to protect your home's buildings against damage by fire, storm, flood and other similar causes. The policy also covers other permanent structures on your land, like your garage and any out-buildings.	<ul style="list-style-type: none">✓ Cover for repairing or even rebuilding your home, whatever the cost✓ Cover for your garage, outbuildings, fixtures and fittings✓ Up to £50,000 to find somewhere else to stay temporarily if your home is damaged and isn't fit to live in✗ Wear and tear✗ Damage due to lack of maintenance
 Contents Cover	We cover your contents inside your home against loss or damage through theft, fire, flood, storm, escape of water and similar causes. This includes your household goods, like furniture and carpets, and your personal items such as laptops and clothes.	<ul style="list-style-type: none">✓ This comes with overall cover of up to £50,000. You can choose to increase this to over £50,000 if you need more cover✗ Wear and tear✗ Damage due to lack of maintenance



Optional Extras cover options

For an additional premium, you can add our optional extras to your cover too, for example covering your possessions when they're not at home.

Cover	Explanation	What is and isn't covered Please remember this isn't an exhaustive list. We strongly advise you refer to the Home Insurance Policy Wording booklet and Policy Summary for full details
 <p>Accidental Damage Cover</p>	<p>Accidental Damage Cover is for those accidental spillages, knocks, drops or DIY disasters that can damage your home and contents.</p> <p>You can add Accidental Damage if you've selected Buildings Cover, Contents Cover or both.</p>	<ul style="list-style-type: none"> ✓ You'll be covered up to the limits shown on your policy ✗ Wear and tear ✗ Damage due to lack of maintenance
 <p>Garden Cover</p>	<p>As part of our Contents Cover, you have up to £750 cover for contents left in the open, however you can select £5,000 further cover by selecting Garden Cover which covers items outside in your garden including your trees, plants and lawn.</p> <p>You can add Garden Cover if you've selected Contents Cover.</p>	<ul style="list-style-type: none"> ✓ We'll pay up to £5,000 to replace or repair your garden and its contents, including re-landscaping design fees ✗ For damage to hedges, shrubs, plants or lawns caused by falling trees
 <p>Bicycle Cover</p>	<p>We cover your bicycles (as well as electrically powered bicycles and even tricycles and unicycles) and accessories like pumps and lights anywhere in the British Isles and for up to 90 days in total each year anywhere else in the world.</p> <p>You can add Bicycle Cover if you've selected Contents Cover.</p>	<ul style="list-style-type: none"> ✓ We'll cover bicycles you take away from home (including hired bicycles). Let us know if your bike is worth more than £1,000 ✗ If your bicycle is stolen when it's been left unattended and unlocked
 <p>Out & About Cover</p>	<p>We cover your possessions within the British Isles, and for up to 90 days a year anywhere in the world. You're covered against things like dropping your camera in the street, leaving your laptop on a train or losing your luggage on holiday.</p> <p>You can add Out & About Cover if you've selected Contents Cover.</p>	<ul style="list-style-type: none"> ✓ You can choose the level of cover you need; cover your possessions worth more than £2,000 ✓ Option to add £2,500 to £15,000 to cover your everyday items ✗ For garden equipment and furniture left in your garden (you can add Garden Cover for this)
 <p>Matching Items Cover</p>	<p>If you choose matching items cover and part of a matching set, pair or suite is lost or damaged and we can't repair or replace it with an identical item, we'll pay for the replacement cost of the whole set, pair or suite. Please remember that Matching Items are only covered for accidental damage if you select the Accidental Damage option.</p> <p>You can add Matching Items Cover if you've selected Buildings Cover, Contents Cover or both.</p>	<ul style="list-style-type: none"> ✓ You'll be covered up to the limits shown on your policy ✗ For damage caused by wear and tear or lack of maintenance
 <p>Home Emergency Cover</p>	<p>We cover home emergency situations such as a burst pipe or breakdown of your boiler. In these situations we'll give you advice and assistance to make temporary repairs. We use a company called CET to provide Home Emergency Cover.</p> <p>You can add Home Emergency Cover if you've selected Buildings Cover, Contents Cover or both.</p>	<ul style="list-style-type: none"> ✓ We'll pay up to £500 for Home Emergency claims ✗ For power cuts caused by your electric or gas supply being cut off ✗ For power cuts caused by industrial action/strikes
 <p>Legal Cover</p>	<p>Our Legal Cover provides up to £50,000 for legal expenses. Our legal cover is administered by Cigna, it provides cover for legal expenses incurred in a range of situations such as defending a criminal prosecution, a dispute with your employer or a personal injury claim.</p> <p>You can add Legal Cover if you've selected Buildings Cover, Contents Cover or both.</p>	<ul style="list-style-type: none"> ✓ We'll pay up to £50,000 for Legal Cover claims ✗ For parking offences

Help when you need it

When you protect your home or contents with Nationwide Home Insurance, you can use our helplines. So, in a difficult situation, we'll be there to help. We offer the following services and you'll find the phone numbers on your Policy Schedule.

- **tax advice**

You can get confidential advice over the phone on personal tax matters. Specialists can give you information and advice on tax problems and the tax implications of a range of topics, such as investments, property, inheritance and pensions.

- **counselling**

If you're going through difficult times, we can help. Qualified and experienced counsellors can listen to you, talk with you and give you guidance in a range of areas, including marital and relationship problems, bereavement, stress and anxiety.

- **24-hour home emergency helpline**

Burst pipe? Broken window? Use the helpline for urgent help with emergencies like these. We'll put you in touch with a skilled, reliable tradesperson who'll be able to carry out repairs for you.

If you've added Home Emergency Cover to your policy and you call the helpline to tell us about the emergency, we can usually pay the cost of the repair work up to £500 too. If not, you'll need to pay the tradesperson for their work and any callout fees.

- **legal assistance helpline**

You can use this service for confidential legal advice over the phone on any personal legal problem, as long as it's covered by the laws of the member countries of the European Union, the Isle of Man, the Channel Islands, Switzerland or Norway.





Meeting Your Demands and Needs

In choosing this product and your level of cover you haven't received any personal recommendations from Nationwide or RSA.

Nationwide Home Insurance allows you to choose the level of cover from a range of options. Once you've completed your purchase, your Policy Schedule will show the cover you've selected. The choices you've made will depend on your personal circumstances. You should check your Policy Schedule carefully to ensure you've got the cover you need.

The covers listed below meet the demands and needs of those wishing to benefit from the following protection:

Contents/Buildings Cover Option

The contents/structure of your home against damage by specified causes.

Accidental Damage Cover Option

The structure/contents of your home against sudden, unexpected and visible damage which has not been caused on purpose.

Matching Items Cover Option

When part of a matching pair or a set becomes damaged and can't be replaced, the whole set will be replaced.

Garden Cover Option

Loss or damage to items in your garden by specified causes.

Out & About Cover Option

Loss or damage to personal items in or away from your home.

Bicycle Cover Option

Loss or damage to bicycles in or away from your home.

Home Emergency Cover Option

Cover for sudden and unforeseen emergency repairs. For example making your roof watertight if it's damaged by a storm.

Legal Cover Option

The cost of legal actions by you or members of your household.

To find out more about these cover options just ask in branch, call **0800 145 60 60** or visit [nationwide.co.uk/homeinsurance](https://www.nationwide.co.uk/homeinsurance)

Further details can also be found in the Home Insurance Policy Wording booklet and Policy Summary.

This statement doesn't form part of the terms and conditions of your policy.

Just ask in branch

Call **0800 145 60 60**

Visit **nationwide.co.uk/homeinsurance**



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

We 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 us on **0800 30 20 11**.

If you have hearing or speech difficulties and are a textphone user, you can call us direct in text on **0800 37 80 01**. We also accept calls via BT TypeTalk. Just dial **18001** followed by the full telephone number you wish to ring. Calls may be recorded.

Nationwide Home Insurance is underwritten and administered by Royal & Sun Alliance Insurance plc (No. 93792). Registered in England and Wales at St. Mark's Court, Chart Way, Horsham, West Sussex, RH12 1XL. Royal & Sun Alliance Insurance plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

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, or by contacting the FCA on 0800 111 6768.

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