

FlexPlus

Guide to your account

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 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 policy documents received as part of your FlexPlus Welcome Pack.
- 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.
- 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.

Contents

Getting started

What you'll receive in the next couple of weeks	Page 4
Using your FlexPlus account	Page 6
FlexPlus Benefits	Page 8
How to check you're eligible for our insurance cover	Page 10

Your insurance Information

UK & European Breakdown Assistance	Page 12
Worldwide Family Mobile Phone Insurance	Page 16
Worldwide Family Travel Insurance	Page 20

Extra information you might need to know

General conditions and information applying to all your FlexPlus insurances	Page 27
What to do if you have a complaint	Page 28
Details about your insurers	Page 30
What happens if our insurance providers are unable to meet their liabilities?	Page 31

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 your borrowing needs.

- **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 safely and securely pay for things up to £100, in a few seconds wherever you see this symbol.



- **Lost your card?**

You can freeze and unfreeze your debit card in our Banking app.

FlexPlus benefits

To help you with your everyday banking

No Nationwide transaction fees on ATM withdrawals and card payments when you're abroad

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 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 be given the full policy document when you apply or you can find this 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 Assistance**
(see key features and main exclusions or limitations on page 13)
- **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 20)

UK & European Breakdown Assistance is provided by three different insurers: Roadside Assistance, At Home and National Recovery are provided by Automobile Association Developments Limited (trading as AA Breakdown Services). Onward Travel and European Breakdown Cover are underwritten by Acromas Insurance Company Limited. Accident Assist is underwritten by AA Underwriting 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 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, or to purchase an age upgrade, please contact the insurer on **0800 051 0154**.

UK & European Breakdown Assistance

FlexPlus UK & European Breakdown Assistance

With the FlexPlus UK & European Breakdown 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.

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.

Underwritten by Automobile Association Developments Limited, Acromas Insurance Company Limited & AA Underwriting Insurance Company Limited

*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 a UK-registered vehicle registered to the account holder(s) and which is being used with their permission.
- Assistance provided at home and at the roadside with national recovery and onward travel.
- No call-out limit.
- No excess to pay.
- Recovery, repair and replacement hire car with Accident Assist, in the event you are involved in a motor accident.

Main exclusions or limitations

The following are not covered:

- Fuel and parts (unless carried by the AA or its appointed agent and cost £5 or less based on the AA's retail prices).
- 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 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:
 - Maximum Vehicle Weight: 3.5 tonnes (3,500kg) gross vehicle weight
 - Maximum Vehicle Weight for Motorhomes ONLY: 7.5 tonnes gross vehicle weight
 - Maximum Vehicle Width: 2.55m (8ft 3in) which constitutes the overall width of the vehicle bodywork excluding mirrors, measured at the widest points
 - Maximum Vehicle Length (in Europe only): 8m (23ft)
- Vehicles not registered in the UK.
- Vehicles bearing trade plates or which we have reason to believe have just been imported or purchased at auction.

(Please see sections 2D and 3C of the policy document for further details on vehicle eligibility)

How to call on breakdown assistance

Step one

Call to report your breakdown as soon as you can

In the UK: **0330 159 1959**

In Europe: **+44 (0) 330 159 1958** (mobile phone rates may vary)

Text Phone users can contact the AA by prefixing any of their numbers with **18001**.

Members can download 'The AA App' from the Apple Store or Google Play store. This is for UK breakdowns only.

Members can raise a breakdown claim via the app or by visiting **www.theaa.com**

Step two

What you will need when you contact us:

If you are the Nationwide FlexPlus current account holder, we will need to check that you are entitled to the service. To confirm your identity, we will ask for a combination of the following details:

- your account number and sort code of your FlexPlus account
- your name as shown on your account
- your date of birth
- your home address

We will also need to know the make, model and registration number of the vehicle you are travelling in when you call.

If you are the Nationwide FlexPlus

Authorised Driver who has been given permission by the Nationwide FlexPlus current account holder(s) to use a vehicle that is registered to the account holder(s), we will need the following information in order to provide assistance:

- the full name of the Nationwide FlexPlus current account holder(s), along with their home address, date of birth, and/or their FlexPlus current account sort code and account number
- your full name

You should also tell us the make, model and registration number of the vehicle when you call.

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 assistance while in the UK and those countries specified in **Section 3B** (UK & European Breakdown Assistance) of the policy document.

Definitions used in this key information

We/our/us means Automobile Association Developments Limited, Acromas Insurance Company Limited & AA Underwriting Insurance Company Limited.

Who provides my insurance cover?

This policy is provided by three different insurers: Roadside Assistance, At Home and National Recovery are provided by Automobile Association Developments Limited (trading as AA Breakdown Services). Registered office: Fanum House, Basing View, Basingstoke RG21 4EA. Registered in England and Wales Number: 01878835.

Onward Travel and European Breakdown Cover are underwritten by Acromas Insurance Company Limited. Registered office: 57-63 Line Wall Road, Gibraltar. Registered Number: 88716 (Gibraltar). Accident Assist is underwritten by AA Underwriting Insurance Company Limited. Registered office: First Floor, Grand Ocean Plaza, Ocean Village, Gibraltar. Registered Number: 106606 (Gibraltar). Nationwide will provide Automobile Association Developments Limited, Acromas Insurance Company Limited & AA Underwriting 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 full policy document - you will be given the full policy document when you apply or you can find this at **nationwide.co.uk/flexplus**.

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

Worldwide Family Mobile Phone Insurance

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.

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

Key information

Key features

- Worldwide cover for:
 - mobile phones owned by you or your Family members, up to a value of £2,000 (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:

Phone Tier	Make of Phone	Lost or theft	Breakdown or damage	
			Go to Store repair	Send To Us repair
Tier 1	Apple and all other manufacturers	£100	£75	£75
Tier 2	Apple	£75	£30	£60
	All other manufacturers	£75	£60	£60

(we regularly review which phones are in tiers 1 and 2, so it's important you check which tier your phone is in before you make a claim. Find out which tier your phone is in by visiting nationwide.co.uk/mobileexcess or by calling **0800 11 88 55**)

- 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.
- Replacements will come from refurbished stock.

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 12 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 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(s) who have not reached the age of 19 or not reached the age of 22 if in full time education, living at the home address and are unmarried or have not entered into a Civil Partnership.

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 or in student accommodation for the remainder of the time.

Full time education: Full time education is defined as education undertaken in pursuit of a course, where an average of more than 12 hours per week is spent during term time, receiving tuition, engaging in practical work, receiving supervised study or taking examinations. Examples of education are National Diploma, Traineeships/Apprenticeships, Degree.

Phone tiers: There are 2 ‘tiers’ of mobile phone which will determine how much excess you pay. Tier 1 phones carry a higher excess contribution due to the higher costs of repairing or replacing the phone as part of your claim settlement. We will periodically review the mobile phones that sit within Tier 1 and Tier 2 in order to take account of new models and any changes to the costs of repairing or replacing the phone. This review may result in some mobile phones moving from Tier 1 to Tier 2 and a lower excess will apply. A mobile phone in Tier 2 will never be moved into Tier 1. You can find out the current excess amounts for your mobile phone before you claim by visiting [nationwide.co.uk/mobileexcess](https://www.nationwide.co.uk/mobileexcess) or by calling **0800 11 88 55**.

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 full policy document - you'll be given the full policy document when you apply or you can find this at [nationwide.co.uk/flexplus](https://www.nationwide.co.uk/flexplus).

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 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. 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 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 policy document for details).
- 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**
- 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 the FlexPlus Worldwide Family Travel Insurance Policy

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 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 full policy document – you'll find this at **nationwide.co.uk/flexplus** or in your FlexPlus welcome pack.

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

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 – 8pm Monday – Friday, 9am – 5pm Saturday and 9am – 4pm Sunday. Closed bank holidays.

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.
- It 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
- 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 a European Health Insurance Card (EHIC), Global Health Insurance Card (GHIC) 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.

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 is to your advantage. If it's to your advantage, 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:

If you're not happy with one of your insurance products/services		
Product/service	Provider	Contact information
UK & European Breakdown Assistance	Automobile Association Developments Limited, Acromas Insurance Company Limited & AA Underwriting Insurance Company Limited	For queries or complaints relating to your policy, please call 0344 209 0556 or write to: Customer Solutions, The Automobile Association, Lambert House, Stockport Road, Cheadle, Cheshire, SK8 2DY or email: customer.solutions@theAA.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, CW16UN.
Worldwide Family Travel Insurance	UK 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, BR11DP.

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**

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 Assistance is provided by three different insurers: Roadside Assistance, At Home and National Recovery are provided by Automobile Association Developments Limited (trading as AA Breakdown Services). Registered office: Fanum House, Basing View, Basingstoke RG21 4EA. Registered in England and Wales Number: 01878835.

Onward Travel and European Breakdown Cover are underwritten by Acromas Insurance Company Limited. Registered office: 57-63 Line Wall Road, Gibraltar. Registered Number 88716 (Gibraltar). Accident Assist is underwritten by AA Underwriting Insurance

Company Limited. Registered office: First Floor, Grand Ocean Plaza, Ocean Village, Gibraltar. Registered Number 106606 (Gibraltar).

Automobile Association Developments Limited, trading as AA Breakdown Services, is exempt from FCA authorisation under the Financial Services and Markets Act 2000. Acromas Insurance Company Limited and AA Underwriting Insurance Company Limited are registered by the Financial Services Commission, Gibraltar.

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.

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

The Financial Conduct Authority website, which includes a register of all regulated firms can be visited at **www.fca.org.uk**, or can be contacted on **0800 111 6768**.

The Prudential Regulation Authority website can be visited at **www.bankofengland.co.uk/pr** or can be contacted on **020 7601 4878**.

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.

Ask in branch

Call 0800 11 88 55

Visit [nationwide.co.uk/current-accounts](https://www.nationwide.co.uk/current-accounts)

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.

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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](https://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.

We're happy to provide this document in Braille, large print or audio format. Just ask your local branch or call 03457 30 20 11.

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