

Frequently asked questions

To make things easier for you, we have split the answers to questions you may have into sections:

- A) Some general questions you may have.
- B) What to do about upgrades you already have or may need.
- C) What to do if you are booking or taking a trip.

A) Some general questions you may have

1. Why is my FlexPlus Travel Insurance provider changing?

U K Insurance Limited, who currently provide your FlexPlus Worldwide Family Travel Insurance, have decided to withdraw from some of the travel insurance market.

Aviva Insurance Limited, one of the UK's leading travel insurers, have been selected to replace them.

2. Is the monthly FlexPlus account fee changing?

No, there won't be any change to the £13 a month you pay for your account because of these changes.

3. How will this change affect me?

You can see a summary of the main changes, that are most likely to affect you, in the **Summary of Policy Changes** section above. It will let you know whether your cover has increased, decreased or changed, including differences in upgrades you may need (additional information about upgrades is in section B).

Your new policy document will outline your cover in more detail.

You will also have received an **'Insurance Product Information Document'** which is a summary of the policy.

Between these three documents, you should be able to see how this change affects you.

4. Do I need to do anything for my cover to move over to Aviva?

Your policy with U K Insurance Limited will automatically be replaced by the new Aviva policy from 1 May 2024, unless you have an existing upgrade or require an upgrade on or before 30 April 2024.

5. How can I get confirmation of cover from Aviva Insurance Limited?

As you have a FlexPlus account, you will automatically be covered for standard worldwide travel insurance.

But if you would like to access or download your Confirmation of Cover from Aviva, you will find it at nationwidetravel.online.aviva.co.uk from 1 May 2024.

To register you will need your FlexPlus account number and sort code.

6. Are my dependent children still covered?

Yes, but the age of children covered by the new Aviva policy is lower - under 23 years.

There is no longer a requirement for them to be in full time education in order to be covered.

B) What to do about upgrades you already have, or may need

1. How can I check whether I have an upgrade with U K Insurance Limited?

Just visit nationwide.ukitravel.com This will let you know what upgrades you have, and when they are due to end.

If you are not already registered, you will need your FlexPlus account number and sort code to register.

If you prefer, you can ring U K Insurance Limited on **0800 051 0154**.

2. When and how do I arrange an upgrade with U K Insurance Limited?

If you are booking your trip before 1 May 2024, or before your current upgrade expires

You will need to arrange this through U K Insurance Limited as normal.

You can visit the U K Insurance Limited portal: nationwide.ukitravel.com

If you are not already registered, you will need your FlexPlus account number and sort code to register.

If you prefer, you can ring U K Insurance Limited on **0800 051 0154**.

You are subject to the terms and conditions of U K Insurance Limited until your upgrade expires.

3. When and how do I arrange an upgrade with Aviva?

- **If you have an existing upgrade**

Aviva will contact you before your upgrade expires inviting you to purchase a new upgrade with them.

Upgrades with U K Insurance Limited **will not** automatically renew with Aviva.

- **If you are booking your trip on or after 1 May 2024**

You can access the Aviva portal: nationwidetravel.online.aviva.co.uk from 1 May 2024.

If you are not already registered, you will need your FlexPlus account number and sort code to register.

It is important that you contact Aviva before you travel to make sure that they can provide cover while you are away. If you don't do this, you may not be covered if you need to make a claim.

4. I already have an upgrade with U K Insurance Limited, will I lose the cover?

No. It will continue until your upgrade expires.

5. What happens when my upgrade with U K Insurance Limited ends?

Will it get automatically renewed with Aviva?

No - your upgrade **will not** automatically renew with Aviva.

Your cover with U K Insurance Limited will end once any upgrades you have expire on or after 1 May 2024, and you will be covered by the new Aviva policy for standard worldwide travel insurance.

However, you may need to arrange additional cover with Aviva if the new standard policy doesn't cover you for everything you need.

- Your medical details **will not** be passed over to Aviva so, if **you need any cover for pre-existing medical conditions, you will need to contact Aviva and complete their medical screening**. This includes pre-existing medical conditions where you did not have to pay a premium to be covered with U K Insurance Limited.

To arrange any upgrades you need with Aviva, please see question 3 above.

6. Will I be told when my insurance cover with U K Insurance Limited will end?

Yes.

- **If any upgrades you have are ending on or before 30 April 2024:** U K Insurance Limited will contact you before your upgrade expires.
- **If any upgrades are ending on or after 1 May 2024:** Aviva will contact you before your upgrade expires inviting you to purchase a new upgrade with them.

7. I already have an upgrade with U K Insurance Limited, but I'm turning 70 before or during my trip. What do I need to do?

If you are travelling before your current upgrade expires with U K Insurance Limited, you will need to pay for an age upgrade to make sure you're covered.

You can do that by contacting U K Insurance Limited on **0800 051 0154**. They will be able to tell you if they can add additional cover, up to your existing upgrade end date.

8. My upgrade with U K Insurance Limited will end whilst I'm away, but Aviva does not offer the same upgrade. What do I do?

We recommend you read the policy to check whether there is suitable additional cover offered by Aviva.

If not, you will have to arrange alternative cover with another provider.

If you feel that FlexPlus no longer meets your needs, you can see your options on page 7 of this document.

9. Can I cancel my upgrade with U K Insurance Limited and get a refund?

You can cancel your upgrade with U K Insurance Limited at any time. However, you will only get a refund if the upgrade cover has not started or you cancel within 14 days of the purchase date (or the date you receive your documents, whichever is later), and anyone covered by the policy has not travelled or made a claim. Upgrades cancelled at any other time will not be refunded.

C) What to do if you are booking or taking a trip

1. My trip starts before or on 30 April 2024, but finishes on or after 1 May 2024, what do I need to do?

If you don't have an upgrade, you will be insured by both providers for different parts of your trip:

- **The part of your trip on or before 30 April 2024 will be covered by U K Insurance Limited.**
- **The part of your trip on or after 1 May 2024 will be covered by Aviva.**

Because of this, it is important to read the 'policy' document to make sure the new policy gives you the cover you need.

If you need an upgrade

You will need to arrange this through U K Insurance Limited. You can do this through the online travel portal: nationwide.ukitravel.com or you can call them on **0800 051 0154**.

Please note: If you arrange an upgrade with U K Insurance Limited on or before 30 April 2024, your cover will continue to be provided by U K Insurance Limited until that upgrade expires.

This means your travel insurance provider will not change to Aviva on 1 May 2024. Instead, your travel insurance provider will change to Aviva when your upgrade expires.

2. My trip starts on or after 1 May 2024, what do I need to do?

If you are booking a trip on or before 30 April 2024

For travellers that **DO NOT** have an upgrade with U K Insurance Limited:

Your travel insurance will be provided by:

- Your travel insurance on or before 30 April 2024 will be covered by U K Insurance Limited.
- From 1 May 2024 your travel insurance will be covered by Aviva.

You will need to understand what you are covered for, which you can do by reading the new policy.

If you feel you need to arrange any upgrades, you will need to do this with U K Insurance Limited and you will continue to be covered by U K Insurance Limited until your upgrade expires.

To arrange an upgrade with U K Insurance Limited:

You can visit the U K Insurance Limited portal:

nationwide.ukitravel.com

If you are not already registered, you will need your FlexPlus account number and sort code to register.

If you prefer, you can ring U K Insurance Limited on **0800 051 0154**.

For travellers that **DO** have an upgrade with U K Insurance Limited which expires on or after 1 May 2024:

- Your travel insurance will be covered by U K Insurance Limited until your upgrade expires.
- After this date you will be covered by Aviva.

You will need to understand what you are covered for, which you can do by reading the new policy.

If you feel you need to arrange any upgrades with Aviva to ensure continuation of cover, and have received an expiry notice, you can do this from 10 April 2024 onwards.

Contact them as soon as you can to see if they can provide cover.

To arrange an upgrade with Aviva:

You can access the Aviva portal:

nationwidetravel.online.aviva.co.uk

If you are not already registered, you will need your FlexPlus account number and sort code to register.

If you are booking a trip on or after 1 May 2024

For travellers that **DO NOT** have an upgrade with U K Insurance Limited:

Your travel insurance will be provided by Aviva.

You will need to understand what you are covered for, which you can do by reading the new policy.

If you feel you need to arrange any upgrades, you can do this through Aviva from 1 May 2024 onwards.

To arrange an upgrade with Aviva:

You can access the Aviva portal:

nationwidetravel.online.aviva.co.uk

If you are not already registered, you will need your FlexPlus account number and sort code to register.

For travellers that **DO** have an upgrade with U K Insurance Limited which expires on or after 1 May 2024:

- Your travel insurance will be covered by U K Insurance Limited until your upgrade expires.
- After this date you will be covered by Aviva.

You will need to understand what you are covered for, which you can do by reading the new policy.

If you feel you need to arrange any upgrades with Aviva to ensure continuation of cover, and have received an expiry notice, you can do this from 10 April 2024 onwards.

Contact them as soon as you can to see if they can provide cover.

To arrange an upgrade with Aviva:

You can access the Aviva portal:

nationwidetravel.online.aviva.co.uk

If you are not already registered, you will need your FlexPlus account number and sort code to register.

Who do you contact and when

The tables below highlight which insurer you will need to contact, depending on the date.

Who to contact in an emergency

The emergency number on the back of your FlexPlus Account Card will stay the same: **0800 11 88 55**. When you call it, you will be directed to your insurance provider through options 2 and 1. This is the easiest way to get in touch with your insurer in an emergency.

Who to contact to purchase or amend an upgrade

If you need to purchase or amend an upgrade, we recommend you read sections B and C (pages 2 to 4) of this document to understand who you need to contact.

How to arrange an upgrade with U K Insurance Limited



You can visit the U K Insurance Limited portal: **nationwide.ukitravel.com**

If you are not already registered, you will need your FlexPlus account number and sort code to register.



If you prefer, you can ring U K Insurance Limited on **0800 051 0154**

The lines are open 8am to 8pm Monday to Friday, 9am to 5pm Saturday and 9am to 4pm Sunday. Closed bank holidays.

How to arrange an upgrade with Aviva Insurance Limited



You can access the Aviva portal: **nationwidetravel.online.aviva.co.uk** from 1 May 2024.

If you are not already registered, you will need your FlexPlus account number and sort code to register.





If you prefer, you can ring Aviva on **0800 051 2532** from 1 May 2024.

The lines are open 8am-8pm Monday to Friday, 8am-6pm Saturday and 10am-4pm Sundays.







Who to contact to make a claim

To make sure you contact the right provider, we recommend you read sections B and C (pages 2 to 4) of this document to understand who you need to contact.

If you are making a claim for something that happened before or on 30 April 2024

Who to contact	Here are their details
U K Insurance Limited	 Self-serve on the online travel portal: nationwide.ukitravel.com  If you prefer, you can ring U K Insurance Limited on 0800 051 0154 New claim: Open 8am to 6pm Monday to Friday, Saturday 9am to 2pm. Closed Sunday and Bank Holidays. Existing claim: Open 9am to 5pm Monday to Friday. Closed weekends and Bank Holidays.

If you are making a claim for something that happened on or after 1 May 2024

What type of cover do you have?	Who to contact	Here are their details
If you have Standard cover (no upgrades)	Aviva Insurance Limited	 Self-serve on the online travel Insurance portal: Nationwidetravel.myclaimshub.co.uk  If you prefer, you can ring Aviva on 0800 046 2555 Open 8am to 6pm Monday to Friday, 8am to 4pm Saturday. Closed Sunday.
If you have an upgrade with U K Insurance Limited	U K Insurance Limited	 Self-serve on the online travel portal: nationwide.ukitravel.com  Or if you prefer, you can call U K Insurance Limited on 0800 051 0154 New claim: Open 8am to 6pm Monday to Friday, Saturday 9am to 2pm. Closed Sunday and Bank Holidays. Existing claim: Open 9am to 5pm Monday to Friday. Closed weekends and Bank Holidays.
If you have an upgrade with Aviva	Aviva Insurance Limited	 Self-serve on the online travel Insurance portal: Nationwidetravel.myclaimshub.co.uk  Or If you prefer, you can ring Aviva on 0800 046 2555 Open 8am to 6pm Monday to Friday, 8am to 4pm Saturday. Closed Sunday.

Your options for your account

Whenever things change with your account, it is important to us that you are aware of your options.

FlexPlus is a packaged account that comes with:

- Worldwide Family Travel cover
- Family Mobile Phone cover, and
- UK and European breakdown insurance.

If you don't need all of the above, we are unable to remove them from your FlexPlus account.

Once you have read your new policy, you can decide what's right for you and your personal circumstances. Here are your options:

Keep your FlexPlus account

If you are happy with your account, you don't need to do anything.

Move to another current account with us

You may be able to transfer to one of our other adult current accounts. You can explore our range at nationwide.co.uk/current_account and if you like the look of one of our other accounts more, you can make the switch yourself using the Internet Bank.

Switch your account to another provider

We really hope you will want to stay with us. However, you can switch to another current account provider and if you have any overdraft balance, you may be able to transfer this too. The Current Account Switch Service offers a secure and easy way to switch account in seven working days. You can find out how at currentaccountswitch.co.uk



Close your account

We will be sad to see you go, but if you want to close your account, please close it on the Internet Bank, if you can. You can also close an account in branch or by post. Please remember, if you have an overdraft or any outstanding fees, these will need to be repaid first.