

# FlexPlus

## Guide to your account

# Your FlexPlus current account

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 £18 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

- As soon as we open your 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.
- Check if you need to buy any upgrades for travel cover, for example pre-existing medical conditions are not automatically covered.
- If you have existing policies elsewhere that give you the same cover, you will 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 is not possible to have a FlexPlus account without the associated insurance benefits.
- Please do not cancel any insurance you already have with another provider before you have read all the terms and conditions in the policy documents and you are happy that the policy you have with FlexPlus meets your needs.

# Contents

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## **Getting started**

FlexPlus Benefits	Page 5
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## **Your insurance Information**

UK & European Breakdown Assistance	Page 7
Worldwide Family Mobile Phone Insurance	Page 10
Worldwide Family Travel Insurance	Page 13

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## **Extra information you might need to know**

General conditions and information applying to all your FlexPlus insurances	Page 18
What to do if you have a complaint	Page 19
What happens if our insurance providers are unable to meet their liabilities?	Page 21

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## 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 will 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 would like to see all the alert options available to you, or opt into or out of alerts - just visit [nationwide.co.uk/textalerts](https://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 could not be easier. Visit [nationwide.co.uk/banking-app](https://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 are abroad

If you ever need help, visit [nationwide.co.uk/flexplus](https://nationwide.co.uk/flexplus) or call **0800 11 88 55**

From using our automated Telephone Banking service to claiming on one of your insurance policies, there is just one number to remember.

## 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 £18 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 does not contain the full terms of the policy – you will be given the full policy document when you apply or you can find this at [nationwide.co.uk/flexplus](https://nationwide.co.uk/flexplus)

## How to check you are eligible for our insurance cover

Is the cover provided right for you?

It is 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 will 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

It is a good idea to review your insurances regularly to make sure they are still right for you.



# UK & European Breakdown Assistance

With the FlexPlus UK & European Breakdown Assistance, there is no excess or limits on the amount of callouts you make\*, and you are covered:

- whether you breakdown at your home or the roadside
- whether you are the driver or the passenger\*\*
- In Europe as well as the UK.

## What you need to do

There is 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.

## 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](https://www.nationwide.co.uk/flexplus) - please make sure you read this.

\* 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

- You are covered for breakdown assistance whether you are a driver or a passenger. The vehicle you are travelling in just needs to be registered in the UK.
- Cover for anyone using a vehicle registered to the account holder(s), with their permission. The vehicle also needs to be UK-registered.
- 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

The following are not covered:

- Vehicles that do not have a valid MOT, any applicable vehicle tax, or are not serviced or maintained in line with manufacturer guidelines.
- 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 not registered in the UK.
- Vehicles bearing trade plates or which we have reason to believe have just been imported or purchased at auction.

## Main limitations

- 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)

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



## How to call on breakdown assistance

### 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**

### 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.

# 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 5 of the policy document.

## 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://nationwide.co.uk/flexplus) - please make sure you read this.

\*Family members:

- 'Your partner' - who lives at home with you
- 'Your children' - you and/or your partner's dependent children aged under 19 (or 22 in full time education) including legally adopted, foster and stepchildren. See page 5 of the policy for full requirements.

## 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](https://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 £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](http://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 is 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.

# 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 (aged under 23 when the trip starts - including stepchildren and foster children) to travel together or independently of each other.
- cancelling or coming home early, emergency medical and your belongings.

## 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 the insurer about your travel insurance.
- This policy does not automatically provide cover for pre-existing medical conditions, if you wish to see if cover can be extended. Please visit: **[nationwidetravel.online.aviva.co.uk](https://nationwidetravel.online.aviva.co.uk)**. An additional premium may be payable or we may not be able to cover your pre-existing medical conditions.

## Who provides my insurance cover?

This policy is underwritten by Aviva Insurance Limited on behalf of Nationwide Building Society, Aviva Insurance Limited. Registered in Scotland, No. SC002116. Registered Office: Pitheavlis, Perth, PH2 0NH.

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority with Firm Reference Number 202153.

**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://nationwide.co.uk/flexplus)** - please make sure you read this.

# Key information

## Key features

- Worldwide cover for 'You', 'Your partner' and 'Your children' - see 'Who is covered' in section 3 of the policy document.
- Cancelling or coming home early cover up to £5,000 per insured person per trip.
- Cover for emergency medical and associated expenses up to £10m per insured person.
- Cover for unexpected costs, including travel disruption and missed or delayed transport.
- Cover for your belongings (limits apply – see the 'Table of Benefits' in section 5 of the policy document).
- The flexibility for all account holders, their partners and dependent children to travel separately and still be covered.

## Main exclusions

This policy **does not** cover:

- Pre-existing medical conditions, unless a valid upgrade is in place and all conditions were declared to the insurer when the upgrade was added. An extra premium may be required.
- Anything an insured person knew, or might be expected to have known, would affect their travel plans – either when they opened their account or the trip was booked (whichever is later). See 'Known events' in section 3 of the policy document.
- Any claim that happens as a result of an insured person failing to comply with government advice or measures for the countries they are travelling to or through. For example:
  - quarantine rules or curfews;
  - not having the correct travel documents;
  - not meeting the entry requirements (including vaccinations or visas).
- Any insured person participating in an activity that is listed on the 'Excluded activities' list. See section H 'Sports and activities' of the policy document.

## Important information about cover for pre-existing medical conditions

Please carefully read section 4: 'Your Health' in the policy document. The policy does not automatically cover all illnesses and injuries that a person already has or had.

- **If you need cover for pre-existing medical conditions, you will need to purchase an upgrade.**
- **If you do not tell the insurer you may not be covered.**

To make sure you are covered for cancellation before your trip, as well as for cover during your trip, you need to tell us about your pre-existing medical conditions:

### **1. When you open your FlexPlus account**

### **2. Before booking a trip.**

If you already have a trip booked - tell us as soon as you can to see if we can provide cover.

It is important to make sure you are covered for your pre-existing medical conditions. If you are not and a trip had to be cancelled because of one of these conditions, we would not pay the cancellation costs for any insured person.

The cost of emergency treatment abroad and getting back home can be extremely expensive and could have serious financial implications for you if you were to travel without the right cover and have to pay the costs yourself.

You can let us know securely online about any medical conditions that you, your partner or your children have. Go to [nationwidetravel.online.aviva.co.uk](https://nationwidetravel.online.aviva.co.uk) to register and log on to MyAccount.

The upgrade will last for 12 months, and the expiry date will be shown on the upgrade schedule that you will get.

- During the 12 months you do not need to tell us about changes to the health of the insured people named on the schedule, as we will provide cover for changes in the conditions you have already told us about, or any new symptoms or diagnoses, until the upgrade expiry date.
- We will contact you in writing at least 21 days before the end date on your upgrade schedule.

To continue cover (including for any trips you have already booked), you will need to complete a new medical assessment. This is because we know your health changes over time, keeping your details updated annually means we can provide you with an accurate quote for the cover you need.

## How to make a claim

Need to make a claim?

Make sure you keep the following numbers handy:

24 Hour medical assistance:

- From the UK: **01603 605 159**
- Outside the UK: **0044 1603 605 159**

Non-medical emergency claims:

- From the UK: **0800 046 2555**
- Outside the UK: **0044 1243 976 418**

Lines are open: Monday to Friday 8am - 6pm and Saturday and bank holidays 8am - 4pm.  
Closed Sunday.

Self-serve on the online travel insurance portal: **[nationwidetravel.myclaimshub.co.uk](https://nationwidetravel.myclaimshub.co.uk)**

24 hour travel advice before you go or while you are away:

- From the UK: **0345 030 8028**
- Outside the UK: **0044 1603 603 467**

24 hour legal helpline:

- From the UK: **0345 030 8029**
- Outside the UK: **0044 1603 603 468**

**For a full list of conditions and exclusions please read the policy.**



## To upgrade your FlexPlus current account travel cover:

There are a range of insurance 'upgrades', each for an additional premium:

- **Pre-existing conditions:** The costs of cancellation, emergency medical treatment abroad and getting home, if any insured person becomes suddenly and unexpectedly ill or injured, because of a pre-existing illness, injury or disease. For more information about pre-existing medical conditions and the pre-existing conditions upgrade, please refer to Section 4 'Your health' in the policy document.
- **Longer trip:** If you are planning a long holiday or extended journey for longer than 31 days we can extend your cover up to 120 days in total. (Longer trip upgrade is not available for winter sports).
- **Cancelling or coming home early:** 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 up to £7,500 or £10,000 per person.
- **Extended cruise:** If you have booked a cruise, this policy covers you as standard, including claims for cancellation and medical emergency. This upgrade provides additional cover for:
  - additional travel and accommodation costs to get you to the next port if you miss the departure of your vessel due to emergency medical treatment or an excursion delay,
  - cancellation by the cruise operator of a scheduled port stop,
  - higher benefit limits for your belongings, confinement to accommodation and emergency travel document expenses.

To arrange an upgrade: You can access the Aviva portal:

**[nationwidetravel.online.aviva.co.uk](http://nationwidetravel.online.aviva.co.uk)**

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

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

You have a statutory right to cancel within 14 days from the day of purchase of the upgrade, or the day on which you receive your documents, whichever is later. If you wish to cancel, you will be entitled to a full refund of the premium paid provided no one insured by this policy has travelled, and there has been no claim or incident likely to give rise to a claim. For cancellations outside this 14-day period no refund of premiums will be made.

# 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 £18 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 would 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 are 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 will give you 30 days' notice of the change, unless the change is to your advantage. If it is to your advantage, we will make the change immediately. If we withdraw your cover you will 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 is 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 are 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.

- 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 <b>0344 209 0556</b> or write to: Customer Solutions, The Automobile Association, Lambert House, Stockport Road, Cheadle, Cheshire, SK8 2DY or email: <b>customer.solutions@theAA.com</b>  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 <b>0800 11 88 55 (option 2)</b> . They will do everything possible to ensure that your query is dealt with promptly.  Alternatively, you can email <b>LSG.Customerrelations@lifestylegroup.co.uk</b> or write to: Customer Services, Lifestyle Services Group Limited, Emerald Buildings, Westmere Drive, Crewe, Cheshire, CW1 6UN.
Worldwide Family Travel Insurance	Aviva Insurance Limited	If you are unhappy with any aspect of the handling of your claim we would encourage you, in the first instance, to seek resolution by contacting the Travel Claims Helpline number; or if your complaint is regarding anything else, please contact the Customer Services Helpline number: Travel claims helpline = <b>0800 046 2555</b> Customer services = <b>0800 0512 532</b>

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**

# 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 [fscs.org.uk](https://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://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** is underwritten by Aviva Insurance Limited on behalf of Nationwide Building Society. Aviva Insurance Limited. Registered in Scotland, No. SC002116. Registered Office: Pitheavlis, Perth, PH2 0NH. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority with Firm Reference Number 202153.

**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.

**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 **[fca.org.uk](https://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**.

Nationwide cares about the environment - this literature is printed in the UK with biodegradable vegetable inks on paper from FSC<sup>®</sup> certified and other controlled material.

