FlexPlus
Current Account

Worldwide Family Travel
Insurance Policy
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 the End Supplier Failure Cover section on pages 39-40.

- **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. If you have used a reciprocal health agreement such as a European Health Insurance Card (EHIC) during your trip we will waive the excess in the Emergency Medical and Travel Costs section.

- **Are you or your partner aged 70 or over?**
  If yes, then remember to buy an Age Upgrade before you book a trip. Details on how to do this are on page 6. 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 medical conditions. Details on how to do this and what we mean by a medical condition are on page 8. An additional premium may be payable or we may not be able to cover medical conditions.

- **Is your trip for more than 31 days?**
  This policy covers you for trips of up to 31 days. If your trip is longer you can 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.

- **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 claim limits can be found on pages 29-30. If you need more cover you can purchase an Extended Personal Belongings Upgrade, further details can be found on page 42.
Welcome to your FlexPlus policy document for Worldwide Family Travel Insurance

This policy booklet contains everything you need to know about your worldwide family travel insurance. Keep the booklet safe and remember to take it with you when you travel. You can find copies of all your account documentation at nationwide.co.uk/downloads.

We work with the Foreign & Commonwealth Office to do all that we can to help you stay safe overseas. Visit the FCO website at www.gov.uk/travelaware for essential travel advice and tips.

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Before you travel

- If you have a medical condition - see Medical screening, page 8
  Call us on our customer helpline: 0800 051 0154
  We are open 8am to 9pm Monday to Friday, 9am to 5pm Saturday and 10am to 5pm Sunday.

- If you want to buy an upgrade - see Operation of cover and upgrades, page 6

- If you want to discuss anything else about how your insurance works.

If you need to make a claim

- If you are injured or ill while on your trip or you need to cut short your trip call our emergency assistance service.
  Call us on our customer helpline:
  From abroad: (+44) 141 349 0288
  In the UK: 0141 349 0288
  We are open 24 hours a day, 365 days a year.

- Non-emergency claims
  Call us on our customer helpline:
  In the UK: 0800 051 0154
  We are open 8am to 6pm Monday to Friday, Saturday 9am to 2pm.

- Claims for legal costs
  Call us on our customer helpline:
  From abroad: (+44) 345 246 2110
  In the UK: 0345 246 2110
  We are open 24 hours a day, 365 days a year.

How To Make A Complaint

We understand that things don’t always go to plan and there may be times when you feel we’ve let you down. If this happens, we want you to tell us. We’ll do our best to put things right as soon as possible or explain something we could have made clearer.

We’d like you to speak to us about your problem by calling this number 0800 051 0154. If you’d prefer to write to us you can send the letter to Customer Relations Manager, Churchill Court, Westmoreland Road, Bromley, BR1 1DP.

Our staff are empowered to support you and will aim to resolve most issues within three working days, following receipt of your complaint. If your complaint can’t be resolved within three working days, we’ll contact you to let you know who will be dealing with it and what the next steps are.

We will keep in regular contact with you. You’ll also receive the following written communication from us depending on how long it takes us to resolve your complaint.

<table>
<thead>
<tr>
<th>Communication Type</th>
<th>When will you get this?</th>
<th>What will it tell you?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Summary Resolution</td>
<td>If we’ve been able to resolve your complaint to your satisfaction within 3 working days,</td>
<td>It will let you know your complaint has been resolved and tell you about the Financial Ombudsman Service.</td>
</tr>
<tr>
<td>Communication</td>
<td>following receipt of your complaint.</td>
<td></td>
</tr>
<tr>
<td>Acknowledgement</td>
<td>If we’ve been unable to resolve your complaint to your satisfaction within 3 working</td>
<td>It will let you know our complaint handling process and information about the Financial Ombudsman Service.</td>
</tr>
<tr>
<td></td>
<td>days, following receipt of your complaint.</td>
<td></td>
</tr>
<tr>
<td>Unable to reach a</td>
<td>If we’ve been unable to resolve your complaint within 8 weeks.</td>
<td>It will let you know why we are not in a position to give you our final response and when we expect to be able</td>
</tr>
<tr>
<td>resolution within 8</td>
<td></td>
<td>to provide this. We’ll also let you know about your right to contact the Financial Ombudsman Service.</td>
</tr>
<tr>
<td>weeks</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Final Response</td>
<td>If we’ve been unable to resolve your complaint within 3 working days, we’ll send our</td>
<td>This is a detailed response, which will outline:</td>
</tr>
<tr>
<td></td>
<td>Final Response when we’ve completed our investigations. We’ll do our best to send this</td>
<td>• Our investigation</td>
</tr>
<tr>
<td></td>
<td>at the earliest opportunity.</td>
<td>• The decision</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Next steps, if applicable</td>
</tr>
<tr>
<td></td>
<td></td>
<td>It will also provide information about the Financial Ombudsman Service.</td>
</tr>
</tbody>
</table>
Independent Review

If we don’t complete our investigations within 8 weeks of receiving your complaint or you’re unhappy with our response, you may ask the Financial Ombudsman Service to look at your complaint. This is a free and independent service. If you decide to contact them, you should do so within 6 months of our response letter. Referring your case to the Financial Ombudsman Service will not affect your legal rights.

You can contact them by:
Email: complaint.info@financial-ombudsman.org.uk
Phone: UK: 0300 123 9123 or 0800 023 4567
Abroad: +44 20 7964 0500


Their website also has a great deal of useful information: www.financial-ombudsman.org.uk

If your complaint is about Legal Costs

You can refer complaints about claims under Legal Costs to arbitration instead (where an independent person, known as an Arbitrator, makes a decision to settle the dispute). The Arbitrator will be a solicitor or barrister or other suitably qualified person that you and we agree on. If you and we can’t agree then we will ask the Chartered Institute of Arbitrators to decide. The Arbitrator’s decision will be final and whoever does not win will have to pay all costs and expenses.

European Online Dispute Resolution Platform

If you, an individual, purchased your policy online mainly for your own private use there is now an Online Dispute Resolution (ODR) platform created by the EU Commission, which can help with resolving disputes. You can enter any complaint, other than for trade, about your policy onto the ODR. This will forward your complaint to the correct Alternative Dispute Resolution scheme. For insurance complaints in the UK this is the Financial Ombudsman Service. Their contact details are above, if you prefer to contact them directly. For more information about ODR please visit http://ec.europa.eu/odr.

Important Information

This policy booklet gives full details of your cover. You should read it along with any upgrades and endorsements.

Your cover is made up of:

• This policy booklet.
• Any upgrades.
• Any endorsements.

In an emergency you need to speak to our emergency assistance service as soon as possible (see page 4 for contact details).

Providing accurate information

You must provide us with information that is correct and complete to the best of your knowledge. If you think there is a mistake or you need to make changes, you need to let us know. If you fail to provide correct information it could affect your cover.

The law that applies

Under European law, you and we may choose which law will apply to this contract. Unless both parties agree otherwise English law will apply, but this choice of law does not restrict your rights under mandatory provisions of the law of the country where you permanently live.

We have supplied this agreement and other information to you in English and we will continue to communicate with you in English.

Meeting your needs

We have not given you a personal recommendation on whether this policy is suitable for your needs.

Changes to this policy

Nationwide can withdraw the cover or withdraw or change the benefits and services you receive under this policy for the same reasons for which Nationwide is permitted to make to your FlexPlus current account terms. For example, sections of cover may be added or removed. If a change is made Nationwide will let you know and we will update the terms and conditions in this policy. The notice period can be found in your FlexPlus current account terms.

We can also make changes to the terms and conditions in this policy. If this happens Nationwide will let you know using the same notice periods shown in your FlexPlus current account terms. We may make changes for the following reasons:

• To respond to any changes in law, regulations, industry guidance or codes of practice or to a decision by a regulator, court or ombudsman.
• To respond to changes in our costs, including administrative costs and the costs involved in providing these services or benefits.
• To respond to changes in technology.
• To reflect any changes in ownership or re-organisation due to a merger or acquisition.
• To maintain our financial strength to ensure we are in a position to cover claims made by all our policyholders.

As this insurance policy has no fixed end date, we may also need to withdraw the cover or make changes for other reasons that we cannot anticipate.
Communicating a change
Changes we or Nationwide make to this policy will normally be notified to you by Nationwide.
If we need to make any change to your policy, and it is not to your disadvantage, we may do so immediately. For these types of changes, Nationwide will tell you about the change in one of the following ways:
• Displaying information in a Nationwide branch.
• Displaying information on the Nationwide website.
• Advertising in the press.
• Sending you a secure message or notice via the Internet Bank or Banking app (if you are a registered user).
• Including a message with your online or paper statement.
If the change is to your disadvantage or if we remove cover, Nationwide will tell you personally in one of the following ways:
• By writing to you (email, letter or text).
• By including a message with your online or paper statement.
• By sending you a secure message or notice via the Internet Bank or Banking app (if you are a registered user).
You will be given at least 30 days notice of the change. If we remove cover you will be given 60 days notice, unless this is due to fraud – see General conditions – Fraud, page 15.

If you have already booked a trip
Any changes that we or Nationwide make will only apply to trips that you book after the changes have been introduced. If we or Nationwide withdraw the cover entirely cover will end on the date provided regardless of whether you have already booked a trip.

What you can do if we make a change
If you’re not happy with a change and you decide you want to cancel your insurance cover, you will need to close your Nationwide FlexPlus current account. If you tell Nationwide you are closing your FlexPlus current account for that reason, you can withdraw all your money and close or switch the account without charge, provided you tell Nationwide within 60 days of the date you are told about the change. If you close your account, any money that you owe (including the payment of interest) will continue to apply until you have repaid all of the money.

European Union
If your trip includes visits to any country in the European Union, Iceland, Lichtenstein, Norway or Switzerland, we strongly recommend that, if you qualify you obtain a European Health Insurance Card (EHIC) and take it with you whenever you travel. EHIC enables you to benefit from the reciprocal health agreements that are in place with these countries, and which also apply to certain other countries and territories.
If you use your EHIC to reduce the costs of medical treatment you receive, we will waive the excess on any claim under Emergency Medical and Travel Costs. EHIC is free and valid for five years; application can be made online at www.ehic.org.uk or by calling 0300 330 1350 and a separate card is required for every person travelling.

Australia
If your trip includes a visit to Australia you must enrol at a local Medicare office, but you can do this after you have had treatment for the first time. Inpatient and outpatient treatment is then available free of charge.

Foreign & Commonwealth Office (FCO)
We are partners in the Foreign & Commonwealth Office’s “Know Before You Go” campaign to keep British travellers safe and healthy abroad. Before you travel you should check out the website at www.gov.uk/foreign-travel-advice for travel advice and up to date information about countries you plan to visit. This policy does not cover claims where you have travelled to areas after the Foreign & Commonwealth Office (FCO) has advised against “All travel”. You must follow the most up to date FCO travel advice at all times during your trip.

Operation of Cover and Upgrades
This section explains how your insurance works and the upgrades that you can arrange to extend your cover.

Your Nationwide FlexPlus Account
This travel insurance is a benefit of your Nationwide FlexPlus current account. If you close your account your travel insurance will be cancelled from the same date including any upgrades that you have.

Who is covered
This policy provides cover for:
• The account holder.
• The account holder’s partner.
• Any dependent child of the account holder.
You can extend the cover to include any guests travelling with you on a trip by buying a Guest Upgrade.

Residency
To be covered under this policy, you must be registered with a UK doctor and be a resident of the UK. This means you must spend at least 6 months of any 12 month period in the UK. We will only cover trips that start and end in the UK.
Age
This policy provides cover for the account holder and the account holder’s partner until their 70th birthday. You can extend cover beyond this point by buying an Age Upgrade for an additional premium of £65 (inclusive of Insurance Premium Tax, where applicable and subject to medical screening). Premiums are correct at time of going to print but maybe subject to change. You will need to renew the Age Upgrade each year in order to be covered. Each insured person aged 70 or older must be medically screened each year. Depending on the individual circumstances it may be possible to arrange a Medical Upgrade to cover any medical conditions.

Medical conditions
This cover is not private medical insurance. It will not cover you for non-emergency, planned or routine treatment or for private medical care. If you fall ill or are injured abroad, where possible, please contact our emergency assistance service before accepting any treatment (see page 4 for contact details).
This policy does not cover medical conditions. You need to read the Medical Screening section on page 8 and let us know about any medical conditions that an insured person has so we can confirm what cover is available. Depending on the individual circumstances, you may be able to extend your cover with a Medical Upgrade.

Trip length
This policy provides cover for trips of up to 31 days. If your return to your home area is delayed beyond the scheduled end date of your trip for reasons outside your control we will automatically extend cover until your new return date. If you are planning a longer trip you can extend your cover by buying a Trip Extension Upgrade (Winter sports trips cannot be extended beyond 31 days).

Geographical limits
This policy provides cover for worldwide travel.

Independent travel
The account holder’s partner and any dependent child can travel without the account holder. A guest must be travelling with the account holder or the account holder’s partner.

Cancellation cover
If the policy limit for cancelling your trip, abandoning your trip, or cutting short your trip is not enough to cover the cost of your trip you can extend this cover by buying a Cancellation Upgrade.

Hazardous activities
This policy provides cover for some activities as standard. You can extend this cover to include some hazardous activities by buying a Hazardous Activities Upgrade. Please see page 11 for details.

Personal belongings
This policy provides cover for personal belongings. If you want to extend the cover provided as standard you can buy an Extended Personal Belongings Upgrade. Please see page 42 for details.

Cruise cover
This policy provides cover for cruise trips. If you want to extend the cover provided as standard you can buy a Cruise Upgrade. Please see page 41 for details.

If you want to buy one of the upgrades described above call our customer helpline (see page 4 for contact details).
All upgrades must be bought before you start your trip and will only be valid for events that happen after the upgrade cover has started.
Emergency Assistance

Our emergency assistance service provides 24-hour emergency medical assistance for any insured person.

In the event of an emergency

Please contact our emergency assistance service by phone as quickly as possible. Let them know that you are a Nationwide FlexPlus current account customer and provide details of the problem. An experienced co-ordinator in the UK will deal with your enquiry and make sure that if needed:

- Hospitals are contacted and eligible fees are authorised.
- A doctor is consulted on the possibility of arranging your return to the UK.
- You get assistance when you arrive in the UK.

Medical advice

Our emergency assistance service will:

- Provide names and addresses of suitable doctors, hospitals, clinics and dentists. While on a trip, we may direct you to or arrange for you to move to a specific medical facility. We will only do this if it is safe and appropriate to do so.
- Continue monitoring the patient’s condition.

Our assistance co-ordinators are, in most cases, multilingual and able to converse with doctors and hospitals abroad.

Medical Screening

Please read this section carefully. If you don’t tell us about a medical condition, you and anyone else insured by this policy will not be covered for any claim connected to your medical condition.

Medical conditions

You need to tell us about any medical conditions when:

- You first become an insured person (if you already have a trip booked).
- You book a trip
- You add a guest (for cover on an existing or future trip) when you need to tell us about any medical conditions for the guest.

We consider an illness or injury to be a medical condition if an insured person would answer ‘yes’ to one or more of the questions below:

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?
- Inpatient treatment or been aware of the need for inpatient treatment?
- Investigation of a medical condition or awaiting a diagnosis?

If you answer ‘yes’ to any of the above questions you must declare all your diagnosed health problems you are either suffering from now or have received treatment or advice for in the last 12 months.

What happens when you tell us about a medical condition

- If you tell us about a medical condition, depending on your answers we will do one of the following:
  - Cover your condition for free.
  - Ask you to pay an extra premium to cover your medical condition.
  - Exclude cover for all medical conditions and any related conditions.

A related condition is any condition that you are more likely to suffer from due to your medical condition.

If you do not want to pay any extra premium you can choose to exclude cover for all medical conditions and anything related to them.

Arranging cover for your medical conditions

When we accept a medical condition a Medical Upgrade will be added to your cover. In most cases this will apply for 12 months, unless your health changes and we can no longer cover your medical condition, or until the expiry of any upgrade or endorsement that is already in place, whichever is sooner.
Changes in health

A change in health is:

• Any change to an existing medical condition (including a change in the number of medications you are prescribed).
• Any newly diagnosed medical condition.
• Any signs and symptoms of a new medical condition, whether diagnosed or not.

Where we have accepted cover for your medical condition you do not need to tell us about any changes to your health for any trips that are already booked. You must be fit to travel and must not be travelling against medical advice.

You must tell us about any change in health when you book a new trip and on the renewal date of any existing Medical Upgrade.

Renewal of your Medical Upgrade

Before your upgrade ends we will send you a renewal invitation. You may need to contact us so we can re-assess your medical conditions. It is important that you do so before your Medical Upgrade is due to end to make sure that we can continue to cover your medical conditions.

If we are unable to continue covering your medical conditions at renewal and you have a trip booked you can make a cancellation claim.

Our medical risk assessment system is regularly updated. This means that the cover we offer for your medical conditions and the premium may change at renewal even if your medical conditions or circumstances have not changed.

<table>
<thead>
<tr>
<th>Scenarios</th>
<th>Cancellation (for all insured persons)</th>
<th>Cutting short your trip (for all insured persons)</th>
<th>Emergency medical and travel costs</th>
</tr>
</thead>
<tbody>
<tr>
<td>Medical conditions you haven’t told us about</td>
<td>✗</td>
<td>✗</td>
<td>✗</td>
</tr>
<tr>
<td>Medical conditions diagnosed between trip booking and leaving on your trip*</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Medical conditions you told us about and we accepted*</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Medical conditions you told us about but you did not accept cover for</td>
<td>✗</td>
<td>✗</td>
<td>✗</td>
</tr>
</tbody>
</table>

*If you have a Medical Upgrade that is due for renewal before your trip start date we will reassess your conditions at renewal. If we are unable to continue covering your medical conditions you can make a cancellation claim.

Included Activities

You are covered to do the activities below on your trip.

You are covered for

Land-based activities

• Abseiling (on artificial walls, under qualified supervision only)
• Aerobics
• Archery (under qualified supervision only, no cover under Personal Liability)
• Badminton
• Baseball
• Basketball
• Beach games (including cricket, football and volleyball)
• Bowls
• Camel rides or elephant rides
• Clay pigeon shooting (under qualified supervision only, no cover under Personal Liability)
• Climbing (on artificial walls, under qualified supervision only)
• Cricket
• Croquet
• Cycling but not BMX or mountain bike trails (helmet must be worn)
• Dancing
• Dog sledding
• Fell walking (up to 3,000 metres above sea level)
• Fencing (protective equipment must be worn)
• Football
• Go-karting (up to 125cc, crash helmet must be worn, no cover under Personal Liability)
• Golf
• Grass skiing
• Gymnastics
• Handball
• High ropes courses (under qualified supervision only)
• Hiking (up to 3,000 metres above sea level)
• Hockey
• Horse riding or hacking but not hunting, jumping or polo (helmet must be worn)
• Ice skating (on rink only, not ice hockey or speed skating)
• Jogging or running
• Motorcycling (up to 125cc, crash helmet must be worn, and you must have a valid UK licence to ride the vehicle, no cover under Personal Liability)
• Netball
• Orienteering (up to 3,000 metres above sea level)
• Paintballing (eye protection must be worn)
• Pony trekking (helmet must be worn)
• Pilates
• Racquetball
• Rambling (up to 3,000 metres above sea level)
• Rifle shooting (under qualified supervision only, no cover under Personal Liability)
• Roller skating or roller blading
• Rounders
• Safari
• Skateboarding
• Softball
• Squash
• Table games (table tennis, snooker, pool, billiards)
• Tennis
• Trampolining
• Trekking (up to 3,000 metres above sea level)
• Volleyball
• Yoga.

**Water-based activities**

You are only covered to do these activities in inland or coastal waters unless we have specified otherwise below.

• Angling (pier, freshwater or sea angling)
• Banana boating (buoyancy aid must be worn)
• Body or boogie boarding
• Canoeing or kayaking grade 1, 2 and 3 only (helmet and buoyancy aid must be worn)
• Cruises
• Dinghy sailing but no more than 12 miles from the coast (buoyancy aid must be worn)
• Fishing
• Jet skiing or wet biking (helmet and buoyancy aid must be worn, no cover under Personal Liability)
• Paddleboarding (buoyancy aid must be worn)
• Rafting (grade 1, 2 and 3 only (helmet and buoyancy aid must be worn)
• Rowing
• Scuba diving (to a depth of 18 metres and only where you are accompanied by a qualified diving instructor or a qualified diver if you have a diving qualification)
• Snorkelling
• Surfing
• Swimming
• Water polo
• Water skiing (buoyancy aid must be worn)
• Windsurfing or sailboarding (buoyancy aid must be worn)
• Yachting but no more than 12 miles from the coast (buoyancy aid must be worn).

**Air-based activities**

• Gliding (as a passenger only)
• Hot air balloon rides (as a passenger only, the balloon must have an airworthiness certificate and the pilot must be qualified)
• Parascending (over water).
Winter sports activities
• Cross-country skiing (on recognised tracks)
• Dry slope skiing or snowboarding
• Glacier skiing (on piste or off piste with a qualified guide)
• Skiing (on piste, or off piste with a qualified guide)
• Ski-dooing (no cover under Personal Liability)
• Sledging
• Snowboarding (on piste, or off piste with a qualified guide)
• Snowmobiling or ski-bobbing
• Snow shoeing
• Tobogganing.

Hazardous Activities
If you want to be covered for any of the activities listed below you need to buy a Hazardous Activities Upgrade.

You are only covered to do these activities if supervised by a qualified instructor.

Land-based activities
• Bridge swinging (one jump only)
• Bungee jumping (one jump only)
• Canopy walking
• Fell walking (from 3,001 metres up to 5,440 metres above sea level)
• Hiking (from 3,001 metres up to 5,440 metres above sea level)
• Lacrosse
• Land yachting
• Mountain biking on recognised trails but not downhill racing or jumping (helmet must be worn)
• Orienteering (from 3,001 metres up to 5,440 metres above sea level)
• Rambling (from 3,001 metres up to 5,440 metres above sea level)
• Trekking (from 3,001 metres up to 5,440 metres above sea level)
• Zip lining.

Water-based activities
• Canoeing or kayaking grades 4 and 5 only (helmet and buoyancy aid must be worn)
• Kite surfing
• Rafting grades 4 and 5 only (helmet and buoyancy aid must be worn)
• Scuba diving (to a depth of 30 metres and only where you are accompanied by a qualified diving instructor or a qualified diver if you have a diving qualification)
• Shark diving.

Air-based activities
• Parachuting
• Paragliding
• Parascending (over land and subject to air worthiness).

Winter sports activities
• Heli skiing (on piste, or off piste with a qualified guide)
• Ice hockey
• Luge.

You are not covered for
You will not be covered for:
1. Any activity not listed under Insured Activities or Hazardous Activities unless we have specifically agreed to it in writing.
2. Any activity you do as a professional.
3. Any activity where you are racing or competing.
4. Any activity where you are receiving a financial reward for participating.

Please call our customer helpline (see page 4) if you are unsure about whether the activities you plan to do on your trip are covered by your policy.
Definitions

The definitions below apply to all of our terms and conditions including:

- This policy booklet.
- Any upgrades to your cover.
- Any endorsements to your cover.

All defined words show as bold wherever they appear.

Account holder
The person or people named on the Nationwide FlexPlus current account.

Anticipated event
Any event that you knew would happen or could reasonably have expected to happen at the time you became an insured person, the date when you booked your trip or when buying an upgrade, whichever is later.

Appointed representative
The preferred law firm, solicitor, or other suitably qualified person appointed by us to represent you under Legal Costs.

Business equipment
Electrical equipment including computers, business books, stationery and office equipment that you use for business purposes and is owned by you or is your legal responsibility. This does not include mobile phones and tablets.

Business samples
Any business stock that you own or that you are legally responsible for.

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.

Colleague
A person in the UK who works for the same company as you and if they were away from work for one or more complete working days at the same time as you, would prevent the effective continuation of that business.

Conditions of carriage
Your rights and responsibilities when you buy a ticket to travel with a transport operator. Details can usually be found on the company’s website.

Consumable item
Items that are designed to be used up including tobacco products, scents and perfumes, cosmetics, skin care products, food and drink.

Court
Court, tribunal or other suitable authority.

Cruise
A pre-booked trip of at least 48 hours organised by a Cruise Lines International Association member on a boat or ship with a documented schedule including at least one port stop.

Dependent child
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.

Doctor
A healthcare professional registered with a recognised authority who is not related to you, related to your travelling companion or someone you are planning to stay with on your trip.

Endorsement
An agreed change to the terms and conditions detailed in this booklet.

Excess
The amount you must pay towards a claim. This amount is payable for each insured person making a claim and for each claim registered. Where one event leads to a claim under two or more sections of cover (relating to the same trip), only one excess is due per insured person. If you are making a claim for cancellation and you have two or more trips that you need to cancel an excess will be charged per insured person and per trip.

Extra Accommodation
Extra accommodation is defined as any hotel room, apartment or villa. It doesn’t include items such as food, drink, telephone calls (except to our Assistance Service), newspapers, and taxis.

Golf equipment
Your golf clubs, golf bag, golf trolley and any specialist golf clothing or accessories.
Guest
A UK resident who is travelling with the account holder on a trip, but is not the account holder’s partner or a dependent child and a Guest Upgrade has been paid for.

Hazardous activity
An activity listed under the Hazardous Activities section on page 11. You are only covered to do hazardous activities if you have paid for a Hazardous Activities Upgrade.

Home
The address where you permanently live in the UK.

Home area
• England, Scotland, Wales, Northern Ireland and Isle of Man if your home is located in any of these areas.
• The Channel Islands if your home is located in the Channel Islands.

Inpatient
Where you are admitted and remain in hospital for at least 24 hours.

Insured couple
The couple (including at least one insured person) that are due to get married or become civil partners during a trip outside the UK.

Legal costs
• All properly incurred, reasonable and proportionate fees, expenses and disbursements charged by the appointed representative and agreed by us.
• The fees incurred by your opponent that you are ordered to pay by a court and any other fees we agree to in writing.
• Reasonable and necessary travel costs if you have to attend court outside the UK in connection with a personal injury or holiday contract dispute.

Loss of limb
A hand, arm, foot or leg permanently severed at or above the wrist or ankle.

Loss of sight
Where a consultant ophthalmologist certifies you as severely sight impaired by completing the Certificate of Vision Impairment or equivalent in your home area.

Manual work
Paid or unpaid work that involves one or more of the activities listed below:
• Using, installing or maintaining equipment or machinery.
• Building or construction.
• Lifting or carrying items that weigh more than 25kg.
• Being more than 2 metres off the floor.
• Caring for any child who is not a close relative or travelling companion.

Medical condition
Any illness or injury for which, at the date you became an insured person or the date when you booked your trip, whichever is later you would have answered ‘yes’ to any of the questions in the Medical Screening section on page 8.

Natural Disaster
Fire, storm, lightning, landslide, avalanche, explosion, hurricane, earthquake, volcanic eruption, flood, tidal wave, medical epidemic or pandemic.

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.

Period of insurance
The period between the dates on which your policy starts and ends, which is the same as the period for which the account holder holds a Nationwide FlexPlus current account. Cover for each individual trip under Cancelling your Trip begins on the date you booked the trip and ends when you reach your point of departure on the start date of your trip. Cover under all other sections begins when you leave your home at the start of your trip and ends when your trip ends.

Personal belongings
Your luggage and its contents, your valuables and anything you wear or carry when travelling. This does not include winter sports equipment.

Personal money
Any money you hold for personal use on your trip. This includes cash, non-refundable pre-paid travel and admission tickets and pre-paid cards.

Point of departure
The airport, port or station from which you leave or to which you return during your trip.

Preferred law firm
The law firm we choose to provide legal services under Legal Costs.

Reasonable prospects of success
We and the appointed representative agree that there is a better than 50% chance that you will:
• Obtain a successful judgment.
• Recover your losses or damages or obtain any other legal remedy we agree to, including an enforcement of judgment or making a successful defence, appeal or defence of an appeal.

Terms of appointment
A separate contract which we will require the appointed representative to enter into with us if the appointed representative isn’t a preferred law firm. This contract sets out the amounts we will pay the appointed representative under your policy and their responsibilities to report to us at various stages of the claim.

Total permanent disablement
A disability that stops you from doing any work of any kind for 52 consecutive weeks and at the end of this period there is no reasonable hope of improvement.

Travelling companion
A person or people booked to travel with you on your trip.

Trip
A journey that begins and ends at your home during the period of insurance that is:
• Outside the UK.
• Within the UK, where you are staying in pre-booked commercially operated accommodation for two or more consecutive nights.

Under investigation
You have been informed by your doctor that your symptoms require you to be referred for further tests or to a specialist to get a diagnosis.

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.

UK
England, Scotland, Wales, Northern Ireland, the Channel Islands or the Isle of Man.

Upgrade
Extra cover that you can arrange to extend our terms and conditions.

Valuables
Personal items of value including:
• Cameras, camcorders, binoculars, telescopes and accessories.
• Audio, visual and television equipment.
• Spectacles, contact lenses and sunglasses.
• Computers, tablets, gaming consoles, electronic book readers, satellite navigation equipment, tracking devices, mobile phones and accessories and other wearable electronic items.
• Jewellery, watches, items made of or containing gold, silver, precious metals or precious/semi-precious stones.

We, us, our
UK Insurance Limited and all our agents.

Wedding items
Clothing, accessories, make-up and flowers bought especially for your wedding.

Winter sports equipment
Skis, snowboards, bindings, poles, boots, helmets, goggles and any other specialist winter sports clothing.

You, your, insured person
The account holder their partner, any dependent child and any guest.
General Conditions

The conditions listed below apply to the whole policy.

Policy terms and conditions
You must keep to the policy terms, conditions and endorsements.
If you don’t:
• Your policy may be invalid.
• We may reject your claim.
• We may not pay your claim in full.

Preventing loss
You must take reasonable care to prevent loss, injury or liability, damage or accidents.

Fraud
You must be honest in your dealings with us at all times. We will not pay a claim which is in any way fraudulent, false or exaggerated.
If you, any insured person or anyone acting on your behalf attempts to deceive us or knowingly makes a fraudulent, false or exaggerated claim we may:
• Cancel your insurance.
• Refuse your claim and any future claims.
• Keep any premium you have paid.

What happens if we discover fraud
We have the right to cancel any other products you hold with us and share information about your behaviour with other organisations to prevent further fraud. We may also involve the relevant authorities who are empowered to bring criminal proceedings.

Changes that may affect your cover
You must tell us as soon as possible about any changes that could affect your cover, for example if:
• You book a trip lasting more than 31 days.
• You are diagnosed with a medical condition – see Medical Screening, page 8.
• You are about to turn 70.
If you are not sure whether a change may affect your cover, please contact us (see page 4).

What we will do when you tell us about a change
We will let you know what cover you have following the change. If cover has been restricted or removed you may be able to re-instate it by arranging an upgrade.

What happens if you don’t tell us about a change
If you don’t give us correct information or tell us about any changes:
• Your policy may be invalid.
• We may reject your claim.
• We may not pay your claim in full.

Monthly account fee
Nationwide has the right to cancel this policy if you fail to pay the monthly account fee. They will tell us and we will then withdraw your cover. The notice period you are given for this will be included in your Nationwide FlexPlus current account terms.

Upgrades
You will only be covered if you pay your upgrade premium. If we can’t collect your premium on the date it is due, we will assume that you no longer want the upgrade unless you tell us otherwise.

What happens if we can’t collect your premium
Before we cancel your upgrade we will contact you in writing to give you another opportunity to make the payment. If you do not pay the premium by the date given, we will contact you again to confirm that the upgrade was cancelled from the date the missed payment was due.

Automatic renewal
We may automatically renew any upgrades that you have bought on the renewal date using the payment details you have already given, unless you have advised us that you do not want this service.
In any event we will contact you in writing at least 21 days before your upgrade ends to let you know your renewal premium and policy terms. If you have chosen automatic renewal and you decide not to renew your upgrade, you must contact us before your renewal date to let us know.

If we can’t automatically renew
In some circumstances, we may not be able to offer automatic renewal, for example if we need to discuss your renewal with you or your payment method expires or changes. In this case, we will contact you in writing and ask you to contact us about your renewal. If we are unable to renew your policy, we will contact you again to confirm that the upgrade lapsed from the renewal date.
Cancelling your travel insurance

This travel insurance is included as a benefit of your Nationwide FlexPlus current account. This means you do not pay a separate premium and would not receive any refund if you choose to cancel the policy. If you want to cancel your policy you need to close your Nationwide FlexPlus current account or switch to another Nationwide current account. For information on how to close or switch your current account please call Nationwide on 0800 11 88 55.

Cancelling your upgrades

The account holder can cancel any upgrades at any time by calling our customer helpline. If the account holder cancels an upgrade before it is due to start, or within 14 days of the start date or the date you receive your documents, whichever is later, we will return any premium you have paid in full as long as no insured person has travelled or made a claim. If the account holder cancels an upgrade after 14 days have passed, we will not provide a refund.

Cancellation by us

We have the right to cancel your policy including any upgrades at any time if there is a valid reason. We will give you 14 days’ written notice. We may cancel this policy:
• If you don’t comply with the terms and conditions of the policy.
• If required to do so to comply with any law or guidance or any regulatory requirement.
• If you do not meet or no longer meet our criteria for providing travel insurance.

Conditions for making a claim

• You must tell us about any claim you intend to make as soon as possible after the incident. Any increase in costs caused by your delay in telling us will not be covered by this policy.
• If you make a claim, you must pass on to us as soon as possible every writ, summons and other document you receive in connection with it.
• You must not admit liability, or offer or promise to pay anyone without our written permission.
• We can take over and carry out the negotiation, defence or settlement of any claim in your name.
• We can take legal action in your name to recover any payment we have made under the policy.
• We can ask you to pay us back any amounts that we have paid to you that are not covered by this policy.
• We can refuse to pay any claim where you have not provided adequate receipts, bills or evidence to support your claim.
• We reserve the right to use your unused travel tickets if you cancel a trip or return home early.

Information to support your claim

• You must give us all the information, original documents and help that we need to process your claim. This includes medical certificates, details of your home insurance and any other relevant insurance policy. You must pay any costs required to get this information.
• If your claim is for injury or illness, we may ask your permission to contact your doctor and access your medical records. If you refuse permission we may not be able to deal with your claim.
• If your claim is for injury or illness, we may ask you to have a medical examination at our expense. We may also ask for, and pay for, a post-mortem examination if any insured person dies.

Abandonment

You can’t abandon any property to us, except when we ask you to do so.

Other Insurances

If you have other insurance that covers the same loss, damage or liability, we will not pay more than our share of your claim, unless your claim is for Personal Accident. If any loss or damage is more specifically insured by another insurance policy we will not pay any claims resulting from that loss or damage (as detailed in the General Exclusions). If the other insurance is a home policy, any contribution we claim should not affect your No Claim Discount (NCD) on that policy. You should check if you have cover with any other insurance or packaged account to ensure you’re not paying for cover you do not need.

Third party rights

Unless we have stated otherwise, nothing in the policy is intended to confer a directly enforceable benefit on any other party under the Contracts (Rights of Third Parties) Act 1999 or the Contract (Third Party Rights) (Scotland) Act 2017.
General Exclusions

The exclusions listed below apply to the whole policy.

We will not pay any claim resulting from:

War
Any loss or damage caused by war, invasion, act of foreign enemy, hostilities, civil war, rebellion, revolution or similar events, unless you are claiming under:
• Emergency Medical and Travel Costs.
• Personal Accident.

Terrorism
Any loss or damage resulting from an act or threat of action by a person or group intended to influence a government or to frighten the public or any section of it, unless you are claiming under:
• Emergency Medical and Travel Costs.
• Personal Accident.
Acts of terrorism can include:
• Violence against a person.
• Damage to property.
• Putting a person’s life in danger.
• Creating a health risk to the public or a section of it.
• Interfering with or seriously disrupting electronic systems or transport services.
• Using biological, chemical or nuclear force or contamination.

Radioactivity and pressure waves
Any loss or damage caused directly or indirectly by:
• Ionising radiation or radioactive contamination from any nuclear fuel or waste.
• The radioactive, toxic, explosive or other dangerous properties of nuclear equipment or its parts.
• Pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.

Foreign & Commonwealth Office
We do not cover you for travel to areas where the Foreign & Commonwealth Office has advised against ‘all travel’. If you are not sure whether there is a travel warning for your destination, or you think you may need to cancel or cut short your trip because of a developing situation, please check with the Foreign & Commonwealth Office at gov.uk/foreign-travel-advice.

Indirect losses
Any losses that are not directly associated with the incident that caused the claim. Examples of indirect losses include:
• Loss of earnings if you are unable to return to work following an injury or illness that happened during a trip.
• The cost of replacing locks if you lose your keys during a trip.
• Any payments you would normally have to make during your trip.

Deliberate harm or recklessness
Any claim made as a result of you:
• Dying by or attempting suicide.
• Deliberately injuring yourself or making yourself ill.
• Putting yourself in danger, including danger that could reasonably be predicted, unless you were trying to save someone’s life.
• Contracting a sexually transmitted disease.
• Being under the influence of drugs or solvents, other than any drugs prescribed for you and taken under medical supervision. This includes any claim directly related to drug abuse.
• Drinking so much that your judgment is seriously affected. This includes any claim directly related to alcohol abuse.

Armed forces
Any losses as a result of your operational duties as a member of the Armed Forces, unless you have to cancel or cut short your trip due to authorised leave being cancelled because of an unexpected emergency.

Other general exclusions
We will not pay for:
Any loss caused by you breaking the law or being dishonest.
Any claim for travel in an aircraft other than as a fare paying passenger in a fully licensed passenger aircraft.
Any loss caused by changes in currency exchange rates.
Any loss or damage more specifically insured by another insurance policy.
Any costs necessary to provide certificates, information or evidence which we need to process your claim.
Any claim if you were travelling specifically to get medical advice or treatment.
Specific Exclusions

The exclusions listed below are shown in a shortened form when they appear in this policy. Please refer to the list below for detailed explanations.

1. **Recoverable costs**
   Any costs that you can recover from elsewhere.

2. **Anticipated events**
   Any claim for costs you have incurred as a result of an anticipated event.

3. **Medical conditions**
   Any claim due to a medical condition, unless you had already told us about the condition and we had agreed to cover it.

4. **Medical condition under investigation**
   Any claim due to an illness or injury that is under investigation.

5. **Changes in health**
   Any claim due to an existing medical condition where there was a change to your health (including any change to your medication) before you booked your trip unless you told us and we agreed to cover it.

6. **Hazardous activities**
   Any claim resulting from you taking part in a hazardous activity unless you have purchased a Hazardous activity Upgrade.

7. **Manual work**
   Any claim due to manual work.

8. **Motorised vehicles**
   Any claim due to an illness or injury that is under investigation.

9. **Motorcycles, mopeds and scooters**
   Any claim resulting from you using any motorcycle, moped or scooter, if:
   - You do not wear a crash helmet.
   - You are in control of the vehicle and you do not hold a valid licence to drive that vehicle type in your home area.
   - The vehicle is above 125cc and you did not use it to travel from your home area.
   - You are not wearing appropriate protective clothing.

10. **Quad bikes and all-terrain vehicles**
    Any claim resulting from you using a quad bike or an all-terrain vehicle as a rider or passenger.

11. **Drones and model aircraft**
    Any claim resulting from you owning or using a drone or model aircraft.

12. **Administrative costs**
    Any claim for admin costs charged by your travel or accommodation provider for getting a refund for unused travel and accommodation payments.

13. **Timeshare fees**
    Any claim for fees relating to timeshare properties, including management and maintenance fees, except for exchange fees.

14. **Ill-health of close relatives, colleagues and travelling companions**
    Any claim for cancelling or cutting short your trip due to the illness or injury of a close relative, a colleague or travelling companion if you were aware of one or more of the scenarios listed below in the 12 months leading up to you becoming an insured person, or the date when you booked your trip whichever is later:
    - They have a medical condition that has resulted in inpatient treatment or being on a waiting list for hospital treatment.
    - They have been given a cancer diagnosis.
    - They have been given a terminal prognosis.
Part 1 – Covers For Your Trip

Cancelling Your Trip (up to the point of departure)

This section provides cover if you need to cancel your trip. The cover starts when you book the trip and ends when you reach your point of departure.

Before booking a trip please take a look at the Medical Screening section on page 8. You need to let us know about any medical conditions, if you do not there will be no cancellation cover for claims related to your medical conditions.

You are covered for

We will pay up to £5,000 for each insured person for their portion of the trip costs if you have to cancel your trip, including:

• Deposits.
• Commercially operated accommodation and travel costs.
• Car hire.
• Excursions and activities.
• Kennel, cattery, professional pet sitter costs.
• Car parking charges.
• The value of used points or miles if you booked your flight or accommodation using Avios or a similar promotional scheme.

Reasons for cancellation

1. **Death, illness or injury:** the death, serious injury or illness of any insured person, your travelling companion, a close relative, a colleague or anyone outside your home area that you had planned to stay with.
2. **Court cases and quarantine:** any insured person, your travelling companion or anyone outside your home area that you had planned to stay with is quarantined, called for jury service or as a witness in a court and a court official has refused to postpone it.
3. **Unemployment:** any insured person or your travelling companion is made redundant, or have a self-employed contract terminated early by the other party after you opened your Nationwide FlexPlus current account, or booked your trip, whichever is later.
4. **Armed forces and emergency services:** as a member of the British Armed Forces or Emergency Services any insured person or travelling companion has authorised leave cancelled due to an unexpected emergency.
5. **Fire, storm, flood or burglary:** any insured person or your travelling companion has to stay at their home or their place of business in the UK as a result of it being seriously damaged by fire, storm, flood or burglary in the seven days before departure on your trip.
6. **Pet emergency:** your pet cat or dog needs emergency life-saving treatment in the seven days before departure on your trip.
7. **Passport or visa:** your passport or visa is stolen in the seven days before your departure on your trip and you can’t arrange a replacement in time.
8. **FCO travel advice 'All travel':** Foreign & Commonwealth Office advise against 'All travel' to your destination. The advice must have come into force after you opened your Nationwide FlexPlus current account, or booked your trip whichever is later.

### Reason to cancel

<table>
<thead>
<tr>
<th>Reason to cancel (see below for detailed explanation)</th>
<th>Insured person</th>
<th>Travelling companion</th>
<th>Close relative</th>
<th>Colleague</th>
<th>Anyone outside your home area that you had planned to stay with</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Death, illness or injury:</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>2. Court cases and quarantine:</td>
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<td>✓</td>
<td>✘</td>
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</tr>
<tr>
<td>3. Unemployment:</td>
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<td>✓</td>
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</tr>
<tr>
<td>4. Armed forces and emergency services:</td>
<td>✓</td>
<td>✓</td>
<td>✘</td>
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</tr>
<tr>
<td>5. Fire, storm, flood or burglary</td>
<td>✓</td>
<td>✓</td>
<td>✘</td>
<td>✘</td>
<td>✘</td>
</tr>
<tr>
<td>6. Pet emergency</td>
<td>✓</td>
<td>✘</td>
<td>✘</td>
<td>✘</td>
<td>✘</td>
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<tr>
<td>7. Passport or visa</td>
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<td>8. FCO travel advice 'All travel'</td>
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<tr>
<td>9. FCO travel advice 'All but essential travel'</td>
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</tr>
<tr>
<td>10. Natural disaster</td>
<td>✓</td>
<td>✓</td>
<td>✘</td>
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<td>✘</td>
</tr>
<tr>
<td>11. Vehicle accident or breakdown</td>
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<td>✘</td>
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<td>✘</td>
</tr>
<tr>
<td>12. Pregnancy</td>
<td>✓</td>
<td>✓</td>
<td>✘</td>
<td>✘</td>
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</tr>
<tr>
<td>13. Vaccinations</td>
<td>✓</td>
<td>✓</td>
<td>✘</td>
<td>✘</td>
<td>✘</td>
</tr>
</tbody>
</table>

Reasons for cancellation

1. **Death, illness or injury:** the death, serious injury or illness of any insured person, your travelling companion, a close relative, a colleague or anyone outside your home area that you had planned to stay with.
2. **Court cases and quarantine:** any insured person, your travelling companion or anyone outside your home area that you had planned to stay with is quarantined, called for jury service or as a witness in a court and a court official has refused to postpone it.
3. **Unemployment:** any insured person or your travelling companion is made redundant, or have a self-employed contract terminated early by the other party after you opened your Nationwide FlexPlus current account, or booked your trip, whichever is later.
4. **Armed forces and emergency services:** as a member of the British Armed Forces or Emergency Services any insured person or travelling companion has authorised leave cancelled due to an unexpected emergency.
5. **Fire, storm, flood or burglary:** any insured person or your travelling companion has to stay at their home or their place of business in the UK as a result of it being seriously damaged by fire, storm, flood or burglary in the seven days before departure on your trip.
6. **Pet emergency:** your pet cat or dog needs emergency life-saving treatment in the seven days before departure on your trip.
7. **Passport or visa:** your passport or visa is stolen in the seven days before your departure on your trip and you can’t arrange a replacement in time.
8. **FCO travel advice ‘All travel’:** Foreign & Commonwealth Office advise against ‘All travel’ to your destination. The advice must have come into force after you opened your Nationwide FlexPlus current account, or booked your trip whichever is later.
9. **FCO travel advice 'All but essential travel':** in the 28 days before your trip start date the Foreign & Commonwealth Office advise against ‘All but essential travel’ to your destination. The advice must have come into force after you opened your Nationwide FlexPlus current account, or booked your trip whichever is later.

10. **Natural disaster:** you are unable to use your pre-booked and pre-paid accommodation due to the immediately surrounding area being badly affected by a natural disaster.

11. **Vehicle accident or breakdown:** your vehicle is involved in an accident or breaks down in the seven days before your trip and can’t be repaired in time.

12. **Pregnancy:** any insured person or your travelling companion becomes aware that they are pregnant and are advised by a doctor not to travel as a direct result, or your transport operator confirms they would be travelling outside the conditions of carriage. The pregnancy must have been confirmed after you opened your Nationwide FlexPlus current account, or booked your trip, whichever is later.

13. **Vaccinations:** any insured person or your travelling companion is advised by a doctor not to travel as they can’t have the recommended vaccinations for the trip destination due to a medical condition. The medical condition must have been diagnosed after you opened your Nationwide FlexPlus current account, or booked your trip, whichever is later.

### You are not covered for

**We won’t pay for:**

1. Any claim for cancelling your trip if you or your travelling companion do not meet your transport operator’s conditions of carriage, other than as described in Reasons for cancellation 12.

2. Any claim due to you not wanting to travel.

3. Any claim for unemployment due to your misconduct, resignation or voluntary redundancy or lack of work (if you’re self employed).

4. Any claim for unemployment if the insured person or travelling companion is not registered for a Jobseeker’s Agreement with the Department for Work and Pensions.

5. Any cancellation that happens when you do not have the correct passport or visa for your trip, other than as described in Reasons for cancellation 7.

6. Any claim for vehicle accident or breakdown if you are only driving to your point of departure.

7. Any claim for vehicle accident or breakdown if the vehicle has not been serviced and maintained to the manufacturer’s instructions or runs out of fuel or power.

8. Any claim when the local or national authorities have confirmed that it is safe to travel and stay at your destination.

9. Any cancellation due to the theft of a passport or visa, unless it was kept in one of the places below:
   - In a concealed place (like a drawer or cupboard) in your home.
   - On your person.
   - In a bag that is on your person.
   - On your trip.

10. The unused costs of any person who is not insured by 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.

11. Anything mentioned in the general exclusions (page 17).

12. These specific exclusions (see page 18 for full explanations):
   - 1 Recoverable costs.
   - 2 Anticipated events.
   - 3 Medical conditions.
   - 4 Medical condition under investigation.
   - 5 Changes in health.
   - 12 Administrative costs.
   - 13 Timeshare fees.
   - 14 Ill-health of close relatives, colleagues and travelling companions.

### Claiming for cancellation

To claim for the costs of cancelling your trip, you must provide these documents at your own cost:

- Relevant medical certificates from a doctor if you cancelled your trip due to death, injury, illness or quarantine.
- A cancellation invoice, your unused tickets and ticket receipts.
- Any other supporting documents that we reasonably ask for to support your claim.

The amount of any claim will be limited to costs that would have applied at the time you first became aware of the need to cancel your trip. If an insured person needs to cancel whilst another insured person chooses to go on the trip we will pay their unused travel costs and a proportional share of the accommodation costs.

### Excess

The excess for each insured person is £50 for each trip you need to cancel. No excess will be charged for any dependent child travelling with the account holder or their partner.
Missed, Delayed or Abandoned Departure

This section provides cover if:

• You are unable to reach your point of departure or connection in time due to one of the reasons listed below.
• You are delayed for more than two hours after check in.
• You are unable to return to the UK on your planned return date.
• You choose to abandon your trip following a delay of 12 hours or more (six hours for a trip of four nights or less).

You are covered for

Missed Departure or Connection

We will pay up to £1,000 (£500 for trips inside your home area) for each insured person for reasonable extra accommodation and travel costs if you fail to arrive at your point of departure or connection in time to board your pre-booked aircraft, ship or train.

Reasons for missed departure or connection

1. Public transport delay: the delay of scheduled public transport (not taxis) in which you are travelling to your departure point.
2. Car accident or breakdown: the vehicle in which you are travelling being involved in an accident or breaking down.
3. Traffic delay: the vehicle in which you are travelling being delayed by heavy traffic or road closures severe enough to be reported through a recognised media channel.

This cover applies to your outward and return journeys and any pre-booked transport during your trip.

Delay Benefit

We will pay £10 per insured person after the first two hours and an additional £10 every following four hours up to a limit of £250 if you have arrived at your point of departure or connection and your pre-booked aircraft, ship or train is delayed. You must have already checked in.

Delayed Return

We will pay up to £500 for any extra car parking, kennel, cattery, or professional pet sitter costs if for reasons outside your control, you can’t return to the UK on your planned return date.

Abandoned Departure (outbound only)

We will pay up to £5,000 for each insured person for their portion of the trip costs if you choose to abandon your trip on your outward journey at your point of departure because your pre-booked aircraft, ship or train is:

1. Delayed by more than 12 hours (6 hours for a trip of four nights or less) beyond the departure time shown on your travel ticket on your outward journey.
2. Cancelled following a delay and your transport operator is unable to provide you with a replacement from your point of departure within 12 hours of the original departure time on your outward journey.

This includes the cost of:

• Deposits.
• Commercially operated accommodation and travel costs.
• Car hire.
• Excursions and activities.
• Kennel, cattery, professional pet sitter costs.
• Car parking charges.
• The value of used points or miles if you booked your flight or accommodation using Avios or a similar promotional scheme.

If you choose to travel to your destination another way, we will cover the extra cost or the cost to abandon your trip, whichever is lower.

You are not covered for

We won’t pay for:

1. Any claim if you do not allow enough time to arrive at your point of departure or connection for delays, transfers, switching between transport types, checking in, airport security and passport control, as recommended by your transport operator.
2. Any claim for missed departure or connection where you are travelling in a vehicle that you own and which has not been serviced and maintained to the manufacturer’s instructions or runs out of fuel or power.
3. Any claim arising from a strike, any form of industrial action or possible delay that had been announced or had started before you opened your Nationwide FlexPlus current account, or booked your trip, whichever is later.
4. Any claim where compensation is available from your transport operator (for example due to EU Passenger Rights) unless you have a document from them explaining why no compensation was given.
5. The unused costs of any person who is not insured by 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.
6. Any claim for Abandoned Departure due to the failure of your transport operator or their agents.
7. Anything mentioned in the general exclusions (page 17).
8. These specific exclusions (see page 18 for full explanations):
   • 1 Recoverable costs.
   • 2 Anticipated events.
   • 12 Administrative costs.
   • 13 Timeshare fees.

Claiming for missed, delayed or abandoned departure
To claim for a missed, delayed or abandoned departure under this section, you must provide:
   • Your booking invoice and a document from your transport operator showing the scheduled departure times along with the actual departure times and the reason for the delay.
   • Any other supporting documents that we reasonably ask for to support your claim.
   • Receipts confirming costs you have paid.

Excess
The excess for each insured person is £50. However, there is no excess for Delay Benefit. No excess will be charged for any dependent child travelling with the account holder or their partner.

Cutting Short Your Trip (after your trip has started)
This section provides cover if you need to cut short your trip. Please contact our emergency assistance service as soon as reasonably possible if you are outside your home area and you need to cut short your trip.

You are covered for
We will pay up to £5,000 for each insured person for their portion of the trip costs if you have to cut your trip short, including:
   • Unused commercially operated accommodation and travel costs.
   • Unused car hire.
   • Unused excursions and activities.
   • Unused kennel, cattery or professional pet sitter costs.
   • Unused car parking costs.
   • If you have to return home early and you can’t use your return tickets we will pay reasonable costs for additional accommodation and travel.
   • The value of used points or miles if you booked your flight or accommodation using Avios or a similar promotional scheme.

<table>
<thead>
<tr>
<th>Reason to cut short your trip (see below for detailed explanation)</th>
<th>Insured person</th>
<th>Travelling companion</th>
<th>Close relative</th>
<th>Colleague</th>
<th>Anyone outside your home area that you had planned to stay with</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Death, illness or injury:</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>2. Court cases and quarantine:</td>
<td>✓</td>
<td>✓</td>
<td>✗</td>
<td>✗</td>
<td>✓</td>
</tr>
<tr>
<td>3. Armed forces and emergency services:</td>
<td>✓</td>
<td>✓</td>
<td>✗</td>
<td>✗</td>
<td>✗</td>
</tr>
<tr>
<td>4. Fire, storm, flood or burglary</td>
<td>✓</td>
<td>✓</td>
<td>✗</td>
<td>✗</td>
<td>✗</td>
</tr>
<tr>
<td>5. FCO travel advice</td>
<td>✓</td>
<td>✗</td>
<td>✗</td>
<td>✗</td>
<td>✗</td>
</tr>
<tr>
<td>6. Natural disaster</td>
<td>✓</td>
<td>✓</td>
<td>✗</td>
<td>✗</td>
<td>✗</td>
</tr>
</tbody>
</table>

Reasons for cutting short your trip
1. **Death, illness or injury:** the death, serious injury or illness of any insured person, your travelling companion, a close relative, a colleague or anyone outside your home area that you had planned to stay with.
2. **Court cases and quarantine:** any insured person, your travelling companion or anyone outside your home area that you had planned to stay with is quarantined or called for jury service or as a witness in a court and a court official has refused to postpone it.
3. **Armed forces and emergency services:** as a member of the British Armed Forces or Emergency Services, any insured person or your travelling companion has authorised leave cancelled due to an unexpected emergency.
4. **Fire, storm, flood or burglary:** any insured person or your travelling companion has to return to their home or their usual place of business in the UK as a result of it being seriously damaged by fire, storm, flood or burglary that happened after your departure on your trip.
5. **FCO travel advice:** Foreign & Commonwealth Office advice against ‘All travel’ or ‘All but essential travel’ to your destination, provided that advice came into force after your departure on your trip.
6. **Natural disaster:** you are forced to move from your pre-booked and pre-paid accommodation due to the immediately surrounding area being badly affected by a natural disaster. If you can’t continue with your trip we will return you to your home area. If you can continue with your trip we will pay the extra travel and accommodation costs for each insured person or the costs to cut short your trip, whichever is lower.
You’re not covered for

We won’t pay for:

1. Any claim if you were travelling against medical advice or would have been if you had sought such advice.
2. Any claim for costs as a result of having to cut short your trip that were not agreed by our emergency assistance service before you returned home.
3. Any claim that is the result of you:
   • Not taking necessary medication, or medication that has been prescribed for you, which you knew at the start of your trip that you would need while you were away.
   • Not having recommended vaccinations.
4. Any claim for cutting short your trip if you or your travelling companion do not meet your transport operator’s conditions of carriage.
5. Any claim for your unused return travel tickets if we have paid to get you home. If you have not bought a return ticket we will not cover any additional travel costs to get you home.
6. Any claim due to you not enjoying your trip.
7. Any claim for a natural disaster when the local or national authorities have confirmed that it is safe to stay.
8. The unused costs of any person who is not insured by 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.
9. Anything mentioned in the general exclusions (page 17).
10. These specific exclusions (see page 18 for full explanations):
   • 1 Recoverable costs.
   • 2 Anticipated events.
   • 3 Medical conditions.
   • 4 Medical condition under investigation.
   • 5 Changes in health.
   • 6 Hazardous activities.
   • 7 Manual work.
   • 8 Motorised vehicles.
   • 9 Motorcycles, mopeds and scooters.
   • 10 Quad bikes and all-terrain vehicles.
   • 12 Administrative costs.
   • 13 Timeshare fees.
   • 14 Ill-health of close relatives, colleagues and travelling companions.

Claiming for cutting short your trip

To claim for the costs of cutting short your trip, you need to provide these documents at your own cost:

• Relevant medical certificates from a doctor if you cut short your trip due to death, injury, illness or quarantine.
• Any other supporting documents that we reasonably ask for to support your claim.

You need to contact our emergency assistance service as soon as possible once you become aware of the need to return to your home area.

Claims for unused accommodation will be calculated based on the number of complete days of your trip that are lost as a result of either your early return to your home area or your admission to hospital as an inpatient if you remain there for the rest of your trip.

Excess

The excess for each insured person is £50. No excess will be charged for any dependent child travelling with the account holder or their partner.
Part 2 – Covers For You

Emergency Medical and Travel Costs

This section provides cover if you need emergency medical treatment while on your trip. If it is medically necessary we will arrange to get you to your home area. If you fall ill or are injured abroad, where possible, please contact our emergency assistance service before accepting any treatment.

You are covered for

We will pay up to £10,000,000 for each insured person if you are injured, become ill, are quarantined or die while you are on your trip, including:

Emergency medical costs outside your home area

- Emergency medical, surgical and hospital treatment and any ambulance and rescue service fees to take you to hospital.
- Emergency dental treatment for the immediate relief of pain up to £500.
- Treatment or services provided by a convalescent facility, rehabilitation centre or nursing home. The treatment must be medically necessary and needed before you return to the UK.
- The cost of telephone calls made to or received from our emergency assistance service.

Hospital benefit

If you are making a claim under Emergency medical costs outside your home area we will pay a £25 hospital benefit for every complete 24 hour period for which you are treated as an inpatient, up to £1000 in total. This benefit is designed to cover some of your necessary additional costs due to being in hospital that you can’t claim back from elsewhere.

Additional travel and accommodation costs

Reasonable and necessary additional travel and accommodation costs approved in advance by our emergency assistance service (a limit of up to £10,000 will apply for trips in your home area):

- To get you to or from hospital as an inpatient.
- Up to £25 a day in taxi fares:
  - To get you to or from hospital for outpatient appointments.
  - For a friend or relative to visit you as an inpatient in hospital.
- To get you home following emergency medical treatment if you can’t use your return ticket.
- Up to £2,500 to allow one person from your home area to stay with you or help you to return home where this is medically necessary, including economy class travel and up to £25 a day for meals and phone calls.
- To provide accommodation if it is medically necessary for you to stay after the date you were due to return home.

Funeral costs

If you die:

- Up to £5,000 for the cost of a funeral or cremation outside your home area.
- Up to £10,000 for the cost of returning your body or ashes to your home.
- Up to £2,500 to allow one person from your home area to stay with your body or ashes until they can be returned to your home area, including economy class travel and up to £25 a day for meals, phone calls and necessary local travel.

Emergency medication

If we have agreed to cover any medical condition we will pay up to £250 for each insured person if during a trip outside of your home area you need to replace medication that has been lost or stolen.

You are not covered for

We won’t pay for:

1. Any claim for medical costs incurred within your home area.
2. Any further costs if you choose not to move hospital or return to your home area after our medical adviser and the doctor who is treating you have said it is safe for you to move.
3. Any claim for inpatient hospital treatment or being returned to your home area that has not been agreed by our emergency assistance service.
4. Any claim if you were travelling against medical advice or would have been if you had sought such advice.
5. Any claim which is the result of you not taking necessary:
   - Medication, which has been prescribed or recommended for you by a doctor.
   - Vaccinations for local diseases.
6. Any claim for costs of treatment, tests or surgery, including preventative treatment and cosmetic or elective surgery, and anything connected to them, that is not essential in the opinion of our medical adviser or could reasonably have waited until your return to your home area.
7. Any claim for dental work involving precious metals or dental fittings.
9. Any claim for single or private room accommodation, unless our medical adviser has said it is medically necessary.
10. Any claim for routine care or check-ups that you knew you would need before leaving on your trip.
11. Any claim for treatment that is not directly related to the illness or injury that caused the claim.
12. Anything mentioned in the general exclusions (page 17).
13. These specific exclusions (see page 18 for full explanations):
   • 2 Anticipated events.
   • 3 Medical conditions.
   • 4 Medical condition under investigation.
   • 5 Changes in health.
   • 6 Hazardous activities.
   • 7 Manual work.
   • 8 Motorised vehicles.
   • 9 Motorcycles, mopeds and scooters.
   • 10 Quad bikes and all-terrain vehicles.

Claiming for emergency medical and travel costs
To claim for emergency medical and travel costs where reasonably possible you or a travelling companion must:
• Contact our emergency assistance service as soon as possible if:
  - You need to go to hospital as an inpatient.
  - The doctor treating you says you need tests or other outpatient treatment.
  - You need to return to your home area because of a medical emergency.
  - You need to extend your trip because of a medical emergency.
• Follow the advice given by the Foreign & Commonwealth Office and your doctor for the destinations you are visiting on your trip. This includes getting all recommended vaccinations and taking sufficient supplies of your prescription medication with you.
• Try to get any emergency medical treatment in a facility that participates in a reciprocal health agreement with the UK, where this is available. Our emergency assistance service can advise you on this.
• Enrol with a local Medicare office as soon as possible after first receiving treatment if you need emergency medical treatment in Australia. If you are admitted to hospital you need to contact our emergency assistance service at the earliest opportunity.
• Provide receipts for any outpatient care you have received and for all travel, accommodation, meals and phone calls for you and anyone staying with you during your illness or injury.

How we settle claims
The intention of this section is to pay for emergency medical treatment only and not for treatment that can be reasonably delayed until you return to your home area. Our decisions about the treatment that we will pay for will be based on this.
If we have already paid for one person from your home area to stay with you under Additional travel and accommodation costs we will take that amount from the value on any claim to allow one person to stay with your body or ashes under Funeral costs.

Excess
The excess for each insured person is £50. However, there is no excess if you use a recognised reciprocal healthcare arrangement to reduce the cost of your treatment.

Personal Accident
This section provides a financial benefit to you or your family if you die or are severely injured following an accident during your trip.

You are covered for
We will pay one of the benefits in the table below, if during your trip you are injured in an unexpected accident, by an external and visible cause, and this injury is the sole cause of your death, loss of limb, loss of sight or permanent total disablement within two years of the accident.

<table>
<thead>
<tr>
<th>Benefit</th>
<th>If you are under 18</th>
<th>If you are 18 or older</th>
</tr>
</thead>
<tbody>
<tr>
<td>Death</td>
<td>£2,000</td>
<td>£25,000</td>
</tr>
<tr>
<td>Loss of one or more limbs</td>
<td>£25,000</td>
<td>£25,000</td>
</tr>
<tr>
<td>Loss of sight in one or both eyes</td>
<td>£25,000</td>
<td>£25,000</td>
</tr>
<tr>
<td>Permanent total disablement</td>
<td>£25,000</td>
<td>£25,000</td>
</tr>
</tbody>
</table>
You are not covered for

We won’t pay for:
1. Any claim where your injury does not lead solely, directly and independently to your death, loss of limb, loss of sight, or total permanent disablement.
2. Any claim where a naturally occurring sickness, disease or degenerative condition contributed to your death, loss of limb, loss of sight, or total permanent disablement.
3. Any claim where a complication following your accident lead to your death, loss of limb, loss of sight, or total permanent disablement.
4. Any claim for total permanent disablement if a pension was your main source of income before your trip started.
5. Any claim for more than one benefit in this section.
6. Anything mentioned in the general exclusions (page 17).
7. These specific exclusions (see page 18 for full explanations):
   • 2 Anticipated events.
   • 3 Medical conditions.
   • 4 Medical condition under investigation.
   • 6 Hazardous activities.
   • 7 Manual work.
   • 8 Motorised vehicles.
   • 9 Motorcycles, mopeds and scooters.
   • 10 Quad bikes and all-terrain vehicles.

Claiming for personal accident
If you are claiming for permanent total disablement and you are over the state age for retirement you will need to provide documents that demonstrate that you were working before the accident.

How we settle claims
We will only pay one benefit following a single incident for any insured person. If you die without making a will, no claim payments will be made until executors have been appointed.
In all other circumstances, payments will be made to you or your legal representatives.

Excess
There is no excess for this type of claim.

Personal Liability
This section provides cover if you become liable for an accident during your trip.

You are covered for
We will pay up to £2,000,000 if you become legally liable during your trip for an accident that causes:
• Death or injury to any person.
• Accidental loss or damage to property that is not owned by an insured person.
This includes reasonable and necessary legal costs and expenses agreed by us in writing.

You are not covered for

We won’t pay for:
1. Any claim for the death or injury of your employees, family members or travelling companions.
2. Any claim for loss or damage to property which is owned by or under the control of you, except temporary holiday accommodation including any fixtures and fittings.
3. Any claim for loss or damage to property which is owned by or under the control of a member of your family, an employee or a travelling companion.
4. Any claim as a result of you owning or occupying any land or building except temporary holiday accommodation.
5. Any claim resulting from your profession, business or employment including voluntary work of any kind.
6. Any fines imposed by a court or other relevant body.
7. Any claim as a result of a deliberate act or a deliberate decision not to act by you.
8. Any claim as a result of you owning or controlling any animal that is not your pet dog.
9. Any claim as a result of you not following the regulations set out under the Dangerous Dogs Act or any equivalent legislation in force outside of the UK.
10. Any claim directly or indirectly resulting from any insured person owning or using any mechanically propelled or towed vehicle, other than electric wheelchairs and mobility scooters.
11. Any claim as a result of you owning or using any aircraft, firearm, or any vessel except for manually propelled water craft.
12. Any accident that happens in the UK.
13. Any agreement unless that liability would have existed otherwise.
15. These specific exclusions (see page 18 for full explanations):
   • 6 Hazardous activities.
   • 7 Manual work.
   • 11 Drones and model aircraft.

Claiming for personal liability
To claim for personal liability, you must get our agreement in writing to any costs.

Excess
The excess for each event that leads to a claim for damage to property is £50. There is no excess for personal liability claims for injury.

Legal Costs
This section provides cover if you need legal assistance to claim compensation following an incident on your trip.

Before you incur any legal costs, you must contact the legal helpline (see page 4 for contact details). The helpline is open 24 hours a day, 365 days of the year. You can also ring the legal helpline to talk about any private legal problem in connection with your trip under UK law, whether or not it results in a claim. We will advise you of your legal rights, what courses of action are available to you and whether you need to consult a lawyer.

You are covered for
We will pay up to £50,000 in legal costs for all claims arising from the same incident. This includes any appeal or counterclaim.

Personal injury
We will pay legal costs to help you claim compensation if you fall ill, are injured or die during your trip. We will only pay legal costs for claims relating to mental health if they result from an accident that also causes physical injury to you.

Holiday contract disputes
We will pay legal costs to help you claim compensation for breach of contract on an agreement you have for services provided or due to be provided during your trip.

Detention abroad
We will pay up to £500 per claim for your first consultation with a local solicitor if you are arrested or held by authorities during your trip.

You are not covered for
We don’t cover claims arising from or relating to:
1. Defending your legal rights in claims against you except as provided under the Personal Liability section of this policy.
2. Illness or injury which develops gradually or is not caused by a specific or sudden accident.
3. Action against another insured person, a close relative, your travelling companion or anyone outside your home area that you had planned to stay with.
4. Legal costs relating to the period before we accept your claim.
5. Legal costs for bringing a legal action in more than one country for the same event.
6. Loss or damage that is insured under another section of this policy, or any other insurance policy.
7. Any dispute with us, other than as shown in ‘How To Complain’ (see page 4).
8. Fines, penalties, compensation or damages which you are ordered to pay by a court.
9. Any appeal where we did not provide cover for the original claim.
10. Preventative, cosmetic or elective surgery or treatment.
11. Negligent surgery, clinical or medical procedure or treatment unless resulting from your treatment following an incident covered under Emergency Medical and Travel Costs that occurred during your trip.
12. Any alleged failure to correctly diagnose your condition.
13. Contracts connected with your employment.
14. Any claim for breach of contract where the amount in dispute is £250 or less.
15. Anything mentioned in the general exclusions (page 17).
16. These specific exclusions (see page 18 for full explanations):
   • 7 Manual work

**Special conditions for claiming legal costs**

These conditions apply to this section in addition to the general conditions on page 15.

We will only provide cover for legal costs if:

- We and the appointed representative agree that your claim has reasonable prospects of success for the duration of the claim.
- Any legal proceedings will be carried out by a court.

**Following the policy terms**

If our position is affected because you have not followed the terms and conditions of this policy, we have the right to:

- Refuse or withdraw from any claim.
- Refuse to pay legal costs we have already agreed to meet.
- Claim back from you legal costs that we have paid.

**Reporting your claim**

- You must report full and factual details of your claim to us within a reasonable time after the date of the incident.
- You must send us any reasonable and relevant information that we ask for and pay any charges involved in doing this.

**Choosing who represents you**

- If we accept your claim, we will choose a preferred law firm to try to settle the matter without having to go to court.
- If it is necessary to take your claim to court, or if there is a conflict of interests, you can choose a law firm to act as the appointed representative.
- If you choose an appointed representative who is not a preferred law firm they must agree to our terms of appointment (you can ask us for a copy). We will only cover their legal costs from the date they agree to our terms of appointment.
- The appointed representative will enter into a separate contract of appointment directly with you. You will be responsible for any of their legal costs that aren’t authorised by us.

**Co-operating with the appointed representative and us**

- If we ask, you must tell the appointed representative to give us any documents, information or advice that they have or know about relating to the claim.
- You must fully co-operate with the appointed representative and with us.
- You must not take any action that has not been agreed by your appointed representative or by us.
- You must keep us and the appointed representative promptly informed of all developments relating to the claim and provide us and the appointed representative immediately with all information, evidence and documents that you have or know about.
- You must get our written permission before instructing a barrister or an expert witness.
- We can contact the appointed representative at any time, and they must co-operate fully with us at all times.

**Barrister’s opinion**

- If there are conflicting opinions over the reasonable prospects of success, we will ask you to get an opinion from a barrister.
- We will agree the choice of barrister with you.
- You will have to pay for the opinion unless it shows that your claim has reasonable prospects of success.

**Offers to settle your claim**

- You must tell us if anyone makes a payment into court or offers to settle your claim.
- We can refuse to pay further legal costs if you do not accept a payment into court, or an offer to settle a claim, which we or your appointed representative considers should be accepted.

**Approval to settle or end your claim**

You must not stop, settle, negotiate or withdraw instructions from the appointed representative without our approval. We will not withhold our approval without good reason.

**If the appointed representative refuses to continue acting for you, or if you dismiss them**

If an appointed representative refuses to continue acting for you with good reason, or if you dismiss them without good reason, cover for your claim will end immediately unless we agree to appoint another appointed representative.
Economically settling your claim

- We can decide to settle your claim by paying you the compensation you are likely to be awarded by a court instead of starting or continuing your claim or legal proceedings.
- If your claim is not for damages, we may decide to settle your claim by paying you the equivalent financial value of your claim.

If legal costs become disproportionate

We can refuse to pay further legal costs if we or the appointed representative consider that those legal costs would be disproportionate to the value of the claim.

If your claim no longer has reasonable prospects of success

- You must tell us if your claim no longer has reasonable prospects of success.
- We can refuse to pay further legal costs if your claim no longer has reasonable prospects of success.

Assessing legal costs

We have the right to have legal costs:
- Certified by the appropriate professional body.
- Audited by costs draftsmen we choose.
- Assessed by a court.

Recovering legal costs

- You must tell your appointed representative to claim back all costs that you are entitled to. If legal costs we have paid are recovered, you must refund them to us.
- We and you will share any legal costs that are recovered where:
  1. We refused to pay further legal costs and you paid more legal costs to end your claim.
  2. You chose to pay the difference between the legal costs we offered to the appointed representative under our terms of appointment and the legal costs charged by the appointed representative.

Recovered legal costs will be split in the same ratio as the legal costs originally paid: so if you paid 60% of the original legal costs, you will receive 60% of the recovered legal costs.

Excess

There is no excess for this type of claim.

Part 3 – Covers For Your Property

Personal Belongings

This section provides cover for the personal belongings you take on a trip. If you are planning to take expensive items like jewellery or camera equipment the limits under this section may not be enough. Your home insurer may offer cover for specific items away from the home or you can buy the Extended Personal Belongings Upgrade (see page 42 for details.)

You are covered for

We will pay up to £1,500 for each insured person if your personal belongings are lost, stolen or accidentally damaged during your trip. This includes no more than:
- £300 for any single item.
- £500 for all of your valuables combined.
- £100 for consumable items.

You are not covered for

We won’t pay for:
1. Unattended personal belongings.
2. Valuables which are not kept in one of the places listed below:
   - With you.
   - In a locked safety deposit box.
   - Stored in a safe.
   - Hidden from view in your locked personal accommodation (only acceptable if there is no safe or safety deposit box available to you).
3. Valuables left unattended in a tent.
4. Any items confiscated, detained or delayed by Customs or other officials.
5. Damage caused by your consumable items.
6. Hearing aids and dental or medical fittings.
7. Damage caused by wear and tear, loss of value, moths, vermin or any cleaning, repairing or restoring process.
8. Any items that are lost, stolen or damaged as a result of your deliberate, wilful or malicious act, carelessness or neglect.
9. Sports equipment while in use.
10. Cracked, scratched or broken glass (other than lenses in cameras, binoculars, telescopes or spectacles and handheld device screens), china or similar fragile items.
11. Any claim for musical instruments, antiques, pictures, furs, cycles, watercraft, and any accessories for motor vehicles, trailer or caravans such as but not limited to keys.
12. The cost of replacing any part of a set of items that is not lost, stolen or damaged.
13. Damage to suitcases, holdalls or other similar bags unless you can no longer use the damaged item.
14. Films, USB sticks, memory cards, external hard drives, tapes, cassettes, cartridges, or discs that you have used or recorded on other than their value as unused material.
15. Any claim for passports and driving licences (emergency cover is available under Emergency Passport, Visa or Driving Licence).
16. Any claim for personal money bonds, cheques, travellers cheques, securities or documents (cover is available for some of these items under Personal Money).
17. Winter sports equipment (cover is available under Winter Sports).
18. Business equipment, business money and business samples (some cover is available for these items under Business Cover).
19. Golf equipment (cover is available under Golf Cover).
20. Anything mentioned in the general exclusions (page 17).
21. These specific exclusions (see page 18 for full explanation):
   • 1 Recoverable costs.
   • 11 Drones and model aircraft.

Claiming for lost, stolen or accidentally damaged items
It is important that you take care of your personal belongings while on your trip. You must:
• Report any loss or theft to the police or your transport operator within 24 hours of discovering it.
• Get a police report within 24 hours of reporting it or as soon as possible afterwards.
• Get a Property Irregularity Report if you are reporting a loss or theft to your transport operator. If you travelled with an airline you need to do this within the timeframe shown in their conditions of carriage.
• Keep your tickets and luggage tags.
• Provide us with proof of ownership and value for the personal belongings for which you are claiming. If you do not, it may affect your claim.
• Take all reasonable steps to recover personal belongings that are lost or stolen.

How we settle claims
If your claim is successful, we will decide how best to cover your loss. This includes:
• Replacing the item as new.
• Paying the cost of repair.
• A cash payment.

If we have already paid you for a delay to your personal belongings (under Delayed Personal Belongings) and those items are permanently lost by your transport operator we will take that amount from the value of your claim.

Wear and tear
If we give you a cash payment for clothing (including sports clothing) or consumable items that are more than 2 years old we will reduce the amount to allow for wear and tear (see the table below). If you can’t provide evidence of the age of an item and it was in good condition before it was lost, stolen or accidentally damaged we will assume that it was up to 3 years old. If we have reason to believe that the item was not in good condition before it was lost, stolen or accidentally damaged a further reduction may be applied. We will not apply wear and tear to valuables or any other item of personal belongings regardless of the items age.

<table>
<thead>
<tr>
<th>Age of item</th>
<th>What we pay (% of purchase price)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Up to 2 years old</td>
<td>100%</td>
</tr>
<tr>
<td>Up to 3 years old</td>
<td>70%</td>
</tr>
<tr>
<td>Up to 4 years old</td>
<td>60%</td>
</tr>
<tr>
<td>Up to 5 years old</td>
<td>30%</td>
</tr>
<tr>
<td>Over 5 years old</td>
<td>No cover</td>
</tr>
</tbody>
</table>

Excess
The excess for each insured person is £50.
Delayed Personal Belongings

This section provides cover if your personal belongings are delayed for more than 12 hours after you have arrived at your destination.

You are covered for

We will pay up to £250 for each insured person to cover the cost of essential toiletries, medication and clothing if your personal belongings are temporarily lost for more than 12 hours after you have arrived at your destination.

You are not covered for

We won’t pay for:

1. Any personal belongings delayed on the final leg of your return journey.
2. Any personal belongings confiscated, detained or delayed by Customs or other officials.
3. Anything mentioned in the general exclusions (page 17).
4. This specific exclusion (see page 18 for full explanations):
   • 1 Recoverable costs.

Claiming for delayed personal belongings

To claim for delayed personal belongings you must:

• Get a Property Irregularity Report, if an airline has temporarily lost your personal belongings, to show how long you were without your personal belongings. You need to do this within the time limit shown in the airline’s conditions of carriage.
• Keep your tickets and luggage tags.
• Keep the receipts for any essential replacement items you buy.

If your missing items are not found and you go on to claim for lost personal belongings we will take any amount we pay you for Delayed Personal Belongings from that later claim.

Excess

There is no excess under this section.

Personal Money

This section provides cover if your personal money is lost or stolen during your trip.

You are covered for

We will pay up to £500 for each insured person for personal money that is lost or stolen:

• During your trip.
• In the 72 hours before your departure.

This includes up to £300 for each insured person for any personal money you hold in cash, this is reduced to £100 for any insured person under the age of 17.

We will pay you a single emergency cash advance of up to £100 for each insured person if you can’t get cash locally following theft, loss or damage. We will take any amount we pay you from your personal money claim. We will also deduct any admin fee we are charged in making the cash advance.

You are not covered for

We won’t pay for:

1. Personal money which is not kept in one of the places listed below:
   • With you.
   • In a locked safety deposit box.
   • Stored in a safe.
   • Hidden from view in your locked personal accommodation (only acceptable if there is no safe or safety deposit box available to you).
2. Personal money left unattended in a tent.
3. Any personal money confiscated, detained or delayed by Customs or other officials.
4. Any claim for personal money as a result of depreciation or mistakes.
5. Anything mentioned in the general exclusions (page 17).
6. This specific exclusion (see page 18 for a full explanation):
   • 1 Recoverable costs.
Claiming for lost or stolen personal money
To claim for the loss or theft of personal money, you must:
• Report any loss or theft to the police or your transport operator within 24 hours of discovering it.
• Get a police report within 24 hours of reporting it or as soon as possible afterwards.
• Show us confirmation of the amount of personal money that you had with you before the theft or loss took place. This could be a mini bank statement showing a cash withdrawal or a receipt for currency exchange. If you are unable to do this it may affect your claim.
• Provide evidence of how you funded the rest of your trip.
• Take all reasonable steps to recover personal money that is lost or stolen.

Excess
The excess for each insured person is £50.

Emergency Passport, Visa or Driving Licence
This section provides cover if your passport, visa or driving licence is lost or stolen and you need an emergency document in order to continue your trip or return home.

You are covered for
We will pay up to £750 for each insured person if your passport, visa or driving licence is lost, stolen or damaged while you are on your trip and this prevents you from continuing your trip or returning home, including:
• The cost of getting a temporary passport, a temporary visa or confirmation of your licence details.
• Reasonable extra travel and accommodation costs while on your trip.

You’re not covered for:
We won’t pay for:
1. A passport, visa or driving licence which is not kept in one of the places listed below:
   • With you.
   • In a locked safety deposit box.
   • Stored in a safe.
   • Hidden from view in your locked personal accommodation (only acceptable if there is no safe or safety deposit box available to you).
2. A passport, visa or driving licence left unattended in a tent.
3. A passport, visa or driving licence that is confiscated, detained or delayed by Customs or other officials.
4. Any costs related to buying a new replacement passport, visa or driving licence.
5. Anything mentioned in the general exclusions (page 17).

Claiming for emergency passport, visa or driving licence
To claim for costs as a result of a lost or stolen passport, visa or driving licence you must:
• Report any loss or theft to the police or your transport operator within 24 hours of discovering it.
• Get a police report within 24 hours of reporting it or as soon as possible afterwards.
• You must take all reasonable steps to recover your passport, visa or driving licence that is lost or stolen.

Excess
There is no excess for this type of claim.
**Winter Sports**

This section provides cover if:

- **You** need to cancel your trip due to an illness or injury that prevents **you** from taking part in winter sports activities.
- **You** are unable to take part in winter sports activities due to an illness or injury that takes place during your trip.
- **Your winter sports equipment** is lost, stolen or accidentally damaged.
- All the pistes in your ski area are closed.

**You are covered for**

**Cancelling your trip**

We will extend the cover provided under Cancelling your Trip because a *doctor* has advised you not to take part in winter sports activities due to illness or injury. All limits, special conditions and restrictions under Cancelling your Trip continue to apply.

**Ski Pack - equipment, lessons and lift passes**

We will pay up to £50 a day for each insured person up to a total of £500 if a doctor advises you not to take part in winter sports due to illness or injury. This includes the unused non-refundable costs of:

- Hired winter sports equipment.
- Ski or snowboarding lessons.
- Lift passes.

If the injured or ill insured person is under 18 we will also cover the costs listed above for one adult insured person to remain with them.

**Winter sports equipment**

We will pay up to £500 per insured person to repair or replace winter sports equipment that you own or have hired, which is lost, stolen or accidentally damaged during your trip.

We will pay up to £300 per insured person for the hire of winter sports equipment if the equipment that you own or originally hired is:

- Lost, stolen or accidentally damaged.
- Delayed for more than 12 hours following your arrival at your destination.

We will pay up to £200 per insured person towards replacement fees if your lift pass is lost, stolen or accidentally damaged.

**Replacement value**

If we pay to allow you to replace your equipment, the amount we will pay will be the current price adjusted for wear and tear and loss of value as shown in the table below. If you can’t provide evidence of the age of an item and that it was in good condition before it was lost, stolen or accidentally damaged, we will assume that it was up to 3 years old. We will not pay more than £500 for each insured person.

<table>
<thead>
<tr>
<th>Age of equipment</th>
<th>What we pay (% of purchase price)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Up to 1 year</td>
<td>90%</td>
</tr>
<tr>
<td>Up to 2 years</td>
<td>70%</td>
</tr>
<tr>
<td>Up to 3 years</td>
<td>50%</td>
</tr>
<tr>
<td>Up to 4 years</td>
<td>30%</td>
</tr>
<tr>
<td>Up to 5 years</td>
<td>20%</td>
</tr>
<tr>
<td>Over 5 years old</td>
<td>No cover</td>
</tr>
</tbody>
</table>

**Piste closure**

We will pay £30 for each insured person per day, up to £300 if during your trip all the pistes and ski lifts in your resort close for more than 24 hours due to lack of snow or too much snow or bad weather.

**Avalanche closure**

We will pay up to £200 per insured person, if, following an avalanche, land-slide or land-slip your arrival or departure from the ski resort is delayed and you have extra accommodation expenses as a direct result.
You are not covered for

We won’t pay for:

1. Any claim for both Ski Pack and Cutting Short your Trip relating to the same event.

2. Any claim for winter sports equipment:
   - That is lost, stolen or damaged as a result of your deliberate, wilful or malicious act, carelessness or neglect.
   - That is confiscated, detained or delayed by Customs or other officials.
   - That is caused by consumable items.
   - That is caused by wear and tear or loss of value, moths or vermin or any cleaning, repairing or restoring process.
   - That is left unattended, unless it is locked in a ski locker that only you have access to or secured to a ski rack with a lock.
   - That is more than five years old.

3. Any claim for Piste Closure or Avalanche Closure:
   - Where the skiing conditions are known to you or are public knowledge at the time of opening your FlexPlus current account or booking your journey.
   - If your tour operator has offered you an alternative resort and you have declined.
   - If your trip takes place outside a recognised ski resort or the official resort ski season.

4. Anything mentioned in the general exclusions (page 17).

5. These specific exclusions (see page 18 for full explanations):
   - 2 Anticipated events.
   - 3 Medical conditions.
   - 4 Medical condition under investigation.
   - 5 Changes in health.
   - 6 Hazardous activities.

Claiming for winter sports
To claim for winter sports, you must:

- Provide, at your own cost, medical certificates from a doctor if you are claiming because of injury or illness.
- Provide any other supporting document that we reasonably ask for to support your claim.
- Report any loss or theft to the police or your transport operator within 24 hours of discovering it.
- Get a police report within 24 hours of reporting it or as soon as possible afterwards.
- Get a Property Irregularity Report if you are reporting a loss or theft to your transport operator. If you travelled with an airline you need to do this within the timeframe shown in their conditions of carriage.
- Get a report from your accommodation provider if your winter sports equipment is lost, stolen or damaged in their care.
- Take reasonable steps to keep your winter sports equipment safe and to recover it if it is lost or stolen.
- Provide us with proof of ownership and value for items of winter sports equipment for which you are claiming. If you do not, it may affect your claim.
- Provide confirmation that all the pistes are closed from your tour operator or local representative if you are claiming for Piste closure or Avalanche Closure.

Excess
The excess for each insured person is £50 for Winter sports equipment and Cancelling your Trip claims. There is no excess for the other parts of this section.
Business Cover

This section provides cover if:

- **Your business equipment** or **business samples** are lost, stolen or accidentally damaged.
- A colleague needs to replace you on the trip due to your illness or injury.

You are covered for

Business equipment and business samples

If you are self-employed we will pay up to £1,500 for your business equipment and business samples if they are lost, stolen or accidentally damaged during your trip. We will not pay more than £1,000 for any one item of business equipment.

Business colleague

If you are self-employed we will pay up to £1,500 for a return travel ticket so a colleague can replace you if:

- You are treated as an inpatient for at least three days during your trip.
- We have agreed to pay a claim under Cutting Short your Trip due to the death, serious injury or illness of any insured person, your travelling companion, a close relative, a colleague or anyone outside your home area that you had planned to stay with.

You are not covered for

We won’t pay for:

1. Any claim for business equipment and business samples:
   - That are lost, stolen or damaged as a result of your deliberate, wilful or malicious act, carelessness or neglect.
   - That are confiscated, detained or delayed by Customs or other officials.
   - That is caused by consumable items.
   - That is caused by wear and tear or loss of value, moths or vermin or any cleaning, repairing or restoring process.
   - That is left unattended.
   - Cracked, scratched or broken glass (other than lenses in cameras, binoculars, telescopes or spectacles and handheld device screens), china or similar fragile items.
   - Films, USB sticks, memory cards, external hard drives, tapes, cassettes, cartridges, or discs that you have used or recorded on other than their value as unused material.

2. Valuables which are not kept in one of the places listed below:
   - With you.
   - In a locked safety deposit box.
   - Stored in a safe.
   - Hidden from view in your locked personal accommodation (only acceptable if there is no safe or safety deposit box available to you).

3. The cost of replacing any part of a set of items that is not lost, stolen or damaged.

4. Any claim under Business colleague due to inpatient treatment where there would be no valid claim under Emergency Medical and Travel Costs.

5. Anything mentioned in the general exclusions (page 17).

6. These specific exclusions (see page 18 for full explanations):
   - 2 Anticipated events.

Claiming for business cover

To claim for business cover, you must:

- Report any loss or theft of business equipment or business samples to the police or your transport operator within 24 hours of discovering it.
- Get a police report within 24 hours of reporting it or as soon as possible afterwards.
- Get a Property Irregularity Report if you are reporting a loss or theft to your transport operator. If you travelled with an airline you need to do this within the timeframe shown in their conditions of carriage.
- Keep your tickets and luggage tags.
- Provide us with proof of ownership and value for the business equipment or business samples for which you are claiming. If you do not, it may affect your claim.
- Take all reasonable steps to recover business equipment or business samples that are lost or stolen.
- If you are claiming under Business colleague:
  - Provide relevant medical certificates from a doctor at your own cost.
  - Provide receipts for your colleague’s travel tickets.
  - Provide any reasonable supporting documents we may ask for.
How we settle business equipment claims

If your claim is successful, we will decide how best to cover your loss. This includes:

• Replacing the item as new.
• Paying the cost of repair.
• A cash payment.

Excess

The excess for each insured person is £50.

Golf Cover

This section provides cover if:

• You need to cancel your trip due to an illness or injury that prevents you from playing golf.
• Your golf equipment is lost, stolen or accidentally damaged.
• You are unable to play golf due to illness, injury or bad weather that occur during your trip.

You are covered for

 Cancelling your trip

We will extend the cover provided under Cancelling your Trip because a doctor has advised you not to play golf due to illness or injury. All limits, conditions and restrictions under Cancelling your Trip continue to apply.

 Golf equipment

We will pay up to £1,500 to repair or replace golf equipment that you own or have hired, which is lost, stolen or accidentally damaged during your trip.

We will pay up to £250 for the hire of golf equipment if the equipment that you own or originally hired is:

• Lost, stolen or accidentally damaged.
• Delayed for more than 12 hours following your arrival at your destination.

 Golf pack – green fees, equipment and tuition

We will pay up to £50 a day for each insured person up to a total of £500 if a doctor advises you not to play golf due to illness or injury, or the golf course is closed due to bad weather. This includes the unused non-refundable costs of:

• Hired golf equipment.
• Golf lessons.
• Green fees.

If the injured or ill insured person is under 18 we will also cover the costs listed above for one adult insured person to remain with them.

You are not covered for

 We won't pay for:

1. Claims for both Golf pack and Cutting Short your Trip relating to the same event.
2. Claims for both Golf Cover and Personal Belongings relating to the same item.
3. Any claim for golf equipment:

   • That is lost, stolen or damaged as a result of your deliberate, wilful or malicious act, carelessness or neglect.
   • That is confiscated, detained or delayed by Customs or other officials.
   • That is caused by consumable items.
   • That is caused by wear and tear or loss of value, moths or vermin or any cleaning, repairing or restoring process.
   • That is left unattended.
   • That is more than five years old.
4. Anything mentioned in the general exclusions (page 17).
5. These specific exclusions (see page 18 for full explanations):

   • 1 Recoverable costs.
   • 2 Anticipated events.
   • 3 Medical conditions.
   • 4 Medical condition under investigation.
   • 5 Changes in health.
Claiming for golf cover
To claim for golf cover, you must:
• Provide, at your own cost, medical certificates from a doctor if you are claiming because of injury or illness.
• Report any loss or theft of golf equipment to the police or your transport operator within 24 hours of discovering it.
• Get a police report within 24 hours of reporting it or as soon as possible afterwards.
• Get a Property Irregularity Report if you are reporting a loss or theft to your transport operator. If you travelled with an airline you need to do this within the timeframe shown in their conditions of carriage.
• Keep your tickets and luggage tags.
• Provide us with proof of ownership and value for the golf equipment for which you are claiming. If you do not, it may affect your claim.
• Take all reasonable steps to recover golf equipment that is lost or stolen.
• If you are claiming under Golf pack:
  - Provide a document from the golf course confirming that they were closed due to bad weather.
  - Provide any reasonable supporting documents we may ask for.

How we settle golf equipment claims
If your claim is successful, we will decide how best to cover your loss. This includes:
• Replacing the item as new.
• Paying the cost of repair.
• A cash payment.
If we have already paid you for a delay to your golf equipment and your golf equipment is subsequently permanently lost, we will take the amount we paid from the value of your later claim.

Excess
The excess is £50 for Golf equipment and Cancelling your Trip claims. There is no excess for the other parts of this section.

Wedding Cover
This section provides cover if:
• You need to cancel your wedding trip outside of the UK.
• Your wedding clothing, accessories, rings, photographs or video recordings are lost, stolen or accidentally damaged.
• Your professional photographer is unable to make it to the wedding.
If your future spouse is not already an insured person we will add them as a guest free of charge.

You are covered for
Cancelling your trip
We will pay up to £2,000 in total to the insured couple for wedding specific costs that they have paid or agreed to pay if they have to cancel their wedding trip outside of the UK for one of the reasons listed under Cancelling your Trip.
Wedding specific costs we will cover are:
• Venue hire.
• Catering.
• Live music or DJ.
• Professional photography.
• Floristry.
The conditions and restrictions under Cancelling your Trip continue to apply to this section.

Wedding clothing and accessories
We will pay up to £3,000 to the insured couple if their wedding items are lost, stolen or accidentally damaged while on their wedding trip outside of the UK.

Wedding rings
We will pay up to £1,000 to the insured couple if their wedding rings are lost, stolen or accidentally damaged while on their wedding trip outside of the UK.

Wedding gifts
We will pay up to £1,500 to the insured couple if their wedding gifts are lost, stolen or accidentally damaged after they are gifted to them while on their wedding trip outside of the UK.
Wedding photographs and video recordings

We will pay up to £1,000 to the insured couple to:

• Have replacement copies made of their wedding photographs or video recordings if they are lost, stolen or damaged during their wedding trip outside of the UK.
• Cover the cost of hiring another professional photographer if the insured couple’s pre-booked professional photographer is unable to make it to the wedding due to illness, injury or travel delay.

You are not covered for

We won’t pay for:

1. Claims for both Wedding Cover and Personal Belongings relating to the same item.
2. Any claim for wedding items, wedding rings or wedding gifts:
   • That are lost, stolen or damaged as a result of your deliberate, wilful or malicious act, carelessness or neglect.
   • That are confiscated, detained or delayed by Customs or other officials.
   • That is caused by consumable items.
   • That is caused by wear and tear or loss of value, moths or vermin or any cleaning, repairing or restoring process.
   • That are left unattended.
   • For cracked, scratched or broken glass (other than lenses in cameras, binoculars, telescopes or spectacles and handheld device screens), china or similar fragile items.
   • For films, USB sticks, memory cards, external hard drives, tapes, cassettes, cartridges, or discs that you have used or recorded on other than their value as unused material.
3. Valuables which are not:
   • With you.
   • In a locked safety deposit box.
   • Stored in a safe.
   • Hidden from view in your locked personal accommodation (only acceptable if there is no safe or safety deposit box available to you).
4. Valuables left unattended in a tent.
5. The cost of replacing any part of a set of items that is not lost, stolen or damaged.
6. Anything mentioned in the general exclusions (page 17).
7. These specific exclusions (see page 18 for full explanations):
   • 1 Recoverable costs.
   • 2 Anticipated events.

Claiming for wedding cover

To claim for wedding cover, you must:

• Report any loss or theft to the police or your transport operator within 24 hours of discovering it.
• Get a police report within 24 hours of reporting it or as soon as possible afterwards.
• Get a Property Irregularity Report if you are reporting a loss or theft to your transport operator. If you travelled with an airline you need to do this within the timeframe shown in their conditions of carriage.
• Keep your tickets and luggage tags.
• Provide us with proof of ownership and value for the wedding items, wedding rings or wedding gifts for which you are claiming. If you do not, it may affect your claim.
• Take all reasonable steps to recover wedding items, wedding rings or wedding gifts that are lost or stolen.

How we settle wedding cover claims

If your claim is successful, we will decide how best to cover your loss. This includes:

• Replacing the item as new.
• Paying the cost of repair.
• A cash payment.

Excess

The excess for the insured couple is £50.
End Supplier Failure Cover

This cover is provided and administered by International Passenger Protection Limited, IPP House, 22-26 Station Road, West Wickham, Kent BR4 0PR, United Kingdom ("IPP"), who are regulated and authorised by the FCA (FCA registration: 311958) and is underwritten by Certain Underwriters at Lloyd’s.

Additional definitions applying to this section of cover only

Insurer
The insurer who will indemnify losses under End Supplier Failure Cover through IPP. Certain Underwriters at Lloyd’s.

End supplier
The company that owns and operates the scheduled airline, hotel, train operator (including Eurostar), car ferries, villas abroad & cottages in the UK, coach operator, car or camper hire company, caravan sites, campsites, mobile home, safaris, excursions, Eurotunnel, theme parks or attractions.

Financial failure
The end supplier becoming insolvent or has an administrator appointed and being unable to provide agreed services.

Bond
A financial obligation from the bond issuer against certain liabilities arising from bondholder’s bankruptcy. For example the CAA’s (Civil Aviation Authority) ATOL (Air Travel Organiser’s Licence) requirement.

Booking agent or consolidator
A ticket distributor as opposed to actual end supplier of the service.

The Consumer Credit Act
Section 75 of this Act outlines that when you buy something using your credit card, your contract is with both the trader and the card issuer. The trader and the card issuer have equal liability for anything that goes wrong. You can therefore take action against either of them to get compensation. The legislation is restricted to goods sold for more than £100 and less than £30,000.

You are covered for
The insurer will pay up to £5,000 in total for each insured person named on the booking invoice for:
1. Irrecoverable sums paid prior to financial failure of the end supplier of the travel arrangements not forming part of an inclusive holiday prior to departure.
2. In the event of financial failure after departure:
   • Additional pro rata costs incurred by the insured person(s) in replacing that part of the travel arrangements to a similar standard of transportation as enjoyed prior to the curtailment of the travel arrangements.
   • If curtailment of the holiday is unavoidable - the cost of return transportation to the United Kingdom, Channel Islands, Isle of Man or Ireland to a similar standard of transportation as enjoyed prior to the curtailment of the travel arrangements.

You are not covered for
The insurer will not pay for:
1. Travel or accommodation not booked within the United Kingdom, Channel Islands, Isle of Man or Ireland prior to departure.
2. Any end supplier which is, or which any prospect of financial failure is known by the insured person or widely known publicly at the date of the insured person’s application under this policy.
3. Any loss or part of a loss which at the time of the happening of the loss is insured or guaranteed by any other existing policy, policies, bond, or is capable of recovery from under Section 75 of the Consumer Credit Act or from any bank or card issuer or any other legal means.
4. The financial failure of any travel agent, tour organiser, booking agent or consolidator with whom the insured person has booked travel or accommodation.
5. Any losses which are not directly associated with the incident that caused the insured person to claim. For example, loss due to being unable to reach your pre-booked hotel following the financial failure of an airline.

Claims Procedure

IPP claims only
You should advise IPP as soon as reasonably practicable of any occurrence which may give rise to a claim. Please send the documentation by post to:
IPP Claims at Cunningham Lindsey
Oakleigh House
14-15 Park Place
Cardiff CF10 3DQ
United Kingdom
Or contact:
• Telephone: +44 (0) 345 266 1872
• Email: Insolvency-claims@ipplondon.co.uk
Claim forms can be downloaded from the IPP website: www.ipplondon.co.uk/claims.asp
For all other claims – please refer to page 4 – How to contact us.
Complaints Procedure

For complaints regarding your claim;
Call 020 8776 3750 or write to:
International Passenger Protection Limited
IPP House
2-26 Station Road
West Wickham
Kent BR4 0PR or
Email: info@ipplondon.co.uk

Please make sure that you quote the policy number which can be found on your policy schedule.

It is IPP's policy to acknowledge any complaint, advise you of who is dealing with your concerns and attempt to address them, all within five working days.

If IPP's investigations take longer, a full response or an explanation of IPP's position with timescales for a full response, will be given within four weeks.

Having followed the above procedure, if you are not satisfied with the response you may write to the insurer at:
Managing Director
Liberty at Lloyd’s
5th Floor
Plantation Place South
Great Tower Street
London EC3R 5AZ

In addition, you have the right to contact the Financial Ombudsman Service at the following address:
Insurance Division
Financial Ombudsman Service
Exchange Tower
London E14 9SR
Telephone: 0800 023 4567 or 0300 123 9123
Email: enquiries@financialombudsman.org.uk

Please make sure that you always quote your policy number to help your enquiry be dealt with efficiently.

Making a complaint will not affect your right to take legal action.

How IPP uses your personal data

International Passenger Protection Limited (IPP) takes the protection of your personal data seriously and is committed to protecting your privacy.

The specific company which acts as the “data controller” of your personal data will be the organisation providing your policy as set out in the documentation that is provided to you. If you are unsure you can also contact us at any time by emailing us at info@ipplondon.co.uk or by post at Data Protection Officer
IPP Limited
IPP House
22-26 Station Road
West Wickham
Kent BR4 0PR, UK.

In order for us to deliver our insurance services, deal with any claims or complaints that might arise and prevent and detect fraud, we need to collect and process personal data. The type of personal data that we collect will depend on our relationship with you; for example, as a policyholder or claimant. Your information will also be used for business and management activities such as financial management and analysis. This may involve sharing your information with, and obtaining information about you from, our distributors, and third parties such as brokers, credit reference agencies, claims handlers and loss adjusters, professional advisors, our regulators or fraud prevention agencies. We also collect personal data about our suppliers and business partners (such as brokers) for the purposes of business management and relationship development.

For further information on how your personal data is used and the rights that you have please see the privacy notice available at http://www.ipplondon.co.uk/privacy.asp. Please contact us using the details above if you wish to see the privacy notice in hard copy.
Part 4 – Optional Upgrades

Cruise Cover

This cover is optional. Please contact us on our customer helpline if you want to add this cover (see page 4 for contact details).

This section provides cover if:

- Your personal belongings are delayed by your transport operator until after your cruise has left port.
- During a port stop you are unable to reach your cruise vessel before it leaves port.
- You need to remain on shore to get an emergency passport, visa or driving licence.
- You are confined to cabin by the cruise vessel’s medical officer.
- A scheduled port stop is cancelled by the cruise operator.

You are covered for

Onward personal belongings

We will pay up to £500 for each insured person for you to arrange transportation of your personal belongings to the next port stop; if they are delayed by your transport operator until after your cruise has left port.

Missed port departure

We will pay up to £1,000 for each insured person for additional accommodation and travel costs to get you to the next available port, if during a port stop, you are unable to get to the cruise vessel in time for its departure due to:

1. Medical treatment: any insured person is delayed due to emergency medical treatment during your trip.
2. Excursion delay: any insured person is delayed beyond their control when returning from a pre-booked excursion.

Emergency Passport, Visa or Driving Licence

We will increase the limit provided under Emergency Passport, Visa or Driving Licence to £1,250. All conditions and restrictions under Emergency Passport, Visa or Driving Licence continue to apply.

Confined to cabin

We will pay £150 for each insured person every 24 hours up to a total of £1,500 if you have been ordered to stay in your cabin by the medical officer.

Cancelled port stop

We will pay you £150 for each port stop shown on your schedule that is cancelled by the cruise operator after your vessel has left the first port.

You are not covered for

We won’t pay for:

1. Any claim for both Confined to cabin and Cutting Short your Trip relating to the same event.
2. Any claim for both Cancelled port stop and Cutting Short your Trip relating to the same event.
3. Any personal belongings delayed on the final leg of your return journey.
4. Any personal belongings confiscated, detained or delayed by Customs or other official authorities.
5. Any delay caused by an excursion unless the excursion was booked before you started your trip or arranged by the cruise operator.
6. Any claim for medical treatment unless a doctor has advised that the insured person is well enough to re-join the cruise and our emergency medical assistance service agrees.
7. You missing your port departure where you could have taken action to avoid this.
8. Anything mentioned in the general exclusions (page 17).
9. These specific exclusions (see page 18 for full explanations):
   • 1 Recoverable costs.
   • 2 Anticipated events.
   • 3 Medical conditions.
   • 4 Medical condition under investigation.
   • 5 Changes in health.
   • 6 Hazardous activities.
Claiming for cruise cover
To claim for cruise cover you must:
• Contact our emergency assistance service if you want to re-join the cruise following medical treatment.
• Provide your booking invoice and a document from the cruise operator showing the schedule including any port stops.
• Provide written confirmation from the excursion organiser detailing the length and cause of the delay if you are claiming for Missed port departure due to an excursion delay.
• Providing receipts confirming costs you have paid.
• Provide any other supporting documents that we reasonably ask for to support your claim.

Excess
The excess for each insured person is £50. However, there is no excess for Confined to cabin or Cancelled port stop. No excess will be charged for any dependent child travelling with the account holder or their partner.

Extended Personal Belongings
This cover is optional. Please contact us on our customer helpline if you want to add this cover (see page 4 for contact details).

This section increases the limits of cover provided under Personal Belongings.

You are covered for
We will extend the limit under Personal Belongings to £2,000 for each insured person if your personal belongings are lost, stolen or accidentally damaged during your trip. The other limits under Personal Belongings are extended to:
• £600 for any single item.
• £1,000 for all of your valuables combined.
• £200 for consumable items.

You are not covered for
The restrictions that apply under Personal Belongings continue to apply to this section.

Claiming for extended personal belongings
The conditions that apply under Personal Belongings continue to apply to this section.
If you are claiming under this section you can’t claim under Personal Belongings for the same incident.

Excess
The excess for each insured person is £50.
Use of Your Information by U K Insurance Limited

This privacy notice tells you what we do with information we collect about you. It’s relevant to anyone who uses our services, including policyholders, prospective policyholders, website users and beneficiaries under our policies, such as named drivers. We refer to all these individuals as ‘customers’ or ‘you’ in this notice.

1 - Who ‘we’ are
We are U K Insurance Limited (‘we’, ‘us’ or ‘our’). We underwrite this Nationwide insurance policy.

2 - What information do we collect about you?

Information collected from you & cookies policy
Where we have collected information directly from you it will usually be obvious what this is, as you will have given it to us. This might not be the case where we have used cookies to collect information from your computer or portable electronic devices. Please see our cookies policy for more information.

Information collected from others
We can collect information about you from others. This includes information from:

- Nationwide Building Society, who we partner with to provide your insurance policy.
- Joint policyholders or policy beneficiaries. Where you are named on a joint policy or a beneficiary of that policy we may collect information about you from any named policyholder. We will ask them to confirm that they have your permission to give us this information about you.
- Fraud prevention, law enforcement or government agencies and other data sources used to prevent or detect fraud or provide details to us about criminal convictions or offences.
- HM Treasury and other authorities in relation to regulatory issues e.g. where someone is subject to a financial sanction they will appear on HM Treasury’s asset freezing list.
- Credit reference agencies e.g. credit searches that are made when we produce a quotation for a new policy or at renewal. (Note that the results of these searches are automatically deleted after 12 months and do not affect your ability to obtain credit.) Please also see section 4 below.
- External sources such as no claims discount databases, the electoral role and insurance comparison websites to help us decide what the risk is in selling the policy and from companies that hold information about insurance renewal dates, marital status, household residents, vehicle details, employment status and household income to help us work out which information we should provide to you about our other products and services.

Sensitive personal information
We collect information that is sensitive, such as information about children, health or geo-location (which may be sensitive personal information because, for example, it can pinpoint your location at a hospital), and information related to unspent past criminal convictions or offences. We also collect your sensitive personal information for specific types of policy or applications, for example when offering you a travel policy or a driving application e.g. Telematics. We obtain this from your mobile devices for driving applications and the following people:

- The main policyholder will provide most of the information we collect about health (including confirming whether hospital treatment is being sought) and unspent criminal convictions or offences, including on behalf of others named on the insurance policy e.g. medical screening to support a travel policy;
- Fraud prevention or law enforcement agencies may provide details to us about criminal convictions or offences;
- Witnesses to an accident may provide medical information to us if there is an investigation of a claim;
- We may use information about a child, for example, where the child is a beneficiary under a policy or if involved in an accident.

We collect and use this information as part of your insurance quotation or contract with us, or where it is necessary for a legal obligation, or as part of the establishment or defence of a legal claim.

3 - What do we do with information we collect about you and why may we do this?
We use your personal information in order to meet our obligations in our contract of insurance with you. We and other companies within our group of companies use your personal information in the following ways:

A. Provide insurance services
When you request us to provide you with a quote for one of our insurance policies or you purchase an insurance policy from us, we use information about you:

- To decide what the risk might be in selling you the policy, to quote for, and provide you with, a premium for that policy and any special terms that may apply to that policy (noting that we may use automated decision making to make this assessment - see section 9 below);
- To administer your policy and monitor the payment of instalments if you pay your premium in this way;
- To contact you about the policy (e.g. for billing or renewal purposes); and
- To provide the agreed service if you make a claim (e.g. sending someone to assist you in a roadside breakdown situation or to provide you with medical assistance if you are injured or unwell when overseas).

We cannot provide the services unless we use the information about you in this way.
B. Do what we are required to do by law
As part of our duty as an insurer providing insurance services, sometimes we are required by law to use information about you:
• To help make sure our customers are being treated fairly (e.g. to assist our regulators where we have a legal duty to do so);
• To deal with complaints;
• To help prevent and detect crime (including, for example, the prevention or detection of fraud); and
• To comply with a legal or regulatory obligation.
We can use your personal information in this way because we are required to do so by law.

C. Prevent fraud occurring
Fraud has an impact on all customers as it increases costs for everyone. We use your personal information to check for signs that customers might be dishonest (e.g. if someone has behaved dishonestly in the past it may increase the risk they will do so in future).
We may use your personal information in this way because it is in our interests to detect fraud and in all our customers’ interests to ensure that they are not prejudiced due to increased premiums as a result of a few customers acting dishonestly.

D. Recover debt
If you owe us money we will use your personal information to help us recover it.
We can use your personal information in this way because it is a necessary part of the contract of insurance. We need to ensure that premiums are paid so that the majority of our customers do not suffer (e.g. through increased premiums) due to the actions of a small minority of customers.

E. Where your or another person’s life is at risk
We will use your personal information to assist where your or another person’s life or health is in danger and obtaining your permission is not possible (e.g. arranging emergency medical treatment in a remote location).

F. To administer and improve our services
To administer our services we will share information with others (including to people or organisations that may be based overseas):
• In order to enable us to process your claim or administer your insurance policy more cost effectively;
• To help develop our products, services and systems to deliver you a better sales and claims experience in the future; and
• To understand how our prospective customers make decisions about which insurance policy is the optimal policy.
We may also process your personal data to better understand you as a customer, including to determine how best to retain your custom, and to ask you to provide feedback on the service we provide to you.
We can use your personal information in this way because it is in our legitimate interests to provide the services in the most efficient way. We will always ensure that we keep the amount of your personal information that we collect and the extent of any processing to the absolute minimum to achieve this efficiency.

4 - Who do we share your personal information with and why do we do it?
We may share your personal information with third parties and other companies within our group of companies for the purposes mentioned in section 3 above. A list of our group companies can be found at www.u-k-insurance.co.uk/group-companies.html. Alternatively, you can contact the Data Protection Officer for a list of them. Please see section 10. You should make sure everything you tell us is correct because your records may be checked in the following circumstances:
• When you apply for insurance, financial services, or work;
• By police and other law enforcement agencies.
In particular we share information with:
• Nationwide Building Society, we will provide them with information about your insurance policy, premium and claims history.
• Fraud prevention agencies that provide databases and services, such as CIFAS, National Hunter, SIRA and ENI, to prevent or detect fraud.
  - Fraud prevention agencies will process this personal information in order to assist our prevention of fraud and money laundering, and to verify your identity and may also process your personal information in order to prevent fraud and money laundering by other people.
  - Fraud prevention agencies will hold your personal information for up to 1 year, or up to 6 years if you’re considered to pose a fraud or money laundering risk.
  - If we or a fraud prevention agency determine that you pose a fraud or money laundering risk, we may refuse to provide the services and / or financing you have requested. A record of this risk will be retained by the fraud prevention agencies, and may result in others refusing to provide services or financing to you. If you have any questions about this, please contact the appropriate fraud prevention agency.
• Law enforcement or government agencies we and fraud prevention agencies may permit law enforcement or government agencies to access and use your personal information, if they request it.
• Credit reference agencies help us decide whether to offer you credit if you choose to pay your premium by instalments. We share this information when you first take a policy with us and at each renewal. We may exchange your personal information with credit reference agencies to reflect your credit application (as payment by instalments means that there will be a credit agreement between us). We will let you know before we do this. This will be visible to other credit providers. Failure by you or anyone who pays for your policy to keep up the monthly payments due under your credit agreement will be reflected in your credit score, not theirs. The identities of the credit reference agencies and the ways in which they use and share personal information are explained in more detail at www.experian.co.uk/crain/. Alternatively, you can call us and we will send you a copy.
• Your spouse or partner who calls us on your behalf, provided they are named on the policy. Please tell us who they are when you take out your policy. If you would like someone else to deal with your policy on your behalf on a regular basis please let us know. In some exceptional cases, we may also deal with other people who call on your behalf, but only with your permission. If at any time you would prefer us to deal only with you, please let us know.
• Other insurance companies to help settle any insurance claim or to verify that the information you have provided is correct (e.g. we will check the amount of No Claims Discount you have told us with your previous insurer). At Nationwide’s request we may also transfer information about you, others named on the policy, your policy and any optional covers to other insurers, reinsurers and administration companies in order for Nationwide to deliver its intermediary services, provide you continuity of cover and optimise the insurance services that you receive.

• Insurance industry bodies such as The Motor Insurance Database to meet our obligations under the Road Traffic Act.

• Insurance industry databases, such as the Claims and Underwriting Exchange where you make a claim so that insurers can check that your claims history is correct, the Insurance Fraud Register and, for commercial policies, the Employers’ Liability Tracing Office.

• Government bodies, such as the Driver and Vehicle Licensing Agency.

5 - Will we send your personal information overseas?

We may send your personal information overseas to any part of the world. The protections given to your personal information in other parts of the world will often not be as strong as in the UK. Where possible, we will put in place agreements with the people we send your personal information to, to require them to treat your personal information with the same protections that we apply ourselves. Our agreements may include standard terms provided by the EU called EU Model Clauses or may require the other party to be signed up to government standards that are recognised as providing the right level of protection such as “privacy shield” in the USA. But it is possible that regardless of what is set out in the agreement this would not stop a government in any part of the world from accessing your personal information, as they can often have power to overrule any agreements we make. In some cases we might need to share information to carry out the services we have promised to carry out, for example if you require urgent assistance abroad. In such an urgent situation we may not always have the time to put in place the type of agreement we would normally want to.

6 - How long may we keep your personal information for?

We are only allowed to keep your personal information if we need it for one of the reasons we describe in section 3 above. As a general rule, we will keep it for 6 years from the end of your relationship with us, as it is likely that we will need the information for regulatory reasons or to defend a claim. For example, should you wish to bring some form of legal action relating to your relationship with us, this would generally need to be done within 6 years from the end of that relationship. However there may be exceptions where we need to keep your personal information for longer, such as where a claim has involved a minor. We will also retain data in an anonymous form for statistical and analytical purposes, for example, to assess risk of flood damage occurring.

7 - When can you ask us to stop using your information?

If we rely on your consent to collect and process your personal information, you can ask us to stop using your personal information at any time by withdrawing that consent and we will stop using your personal information for those purposes. We may rely on your consent to tell you about products or services which may be of interest to you or to use computers to make decisions about you to improve our services or develop our products (see section 9). At any time, you can tell us to stop using your personal information to tell you about products or services that may be of interest to you or allowing computers to make decisions about you in order to improve our services or develop our products (see section 9). To find out how to do this, see section 10.

8 - What happens if you don’t give us some of your personal information?

Where you do not provide the personal information we need in order to provide the service you are asking for or to fulfil a legal requirement, we will not be able to provide the service that you are asking us to give you. We will tell you about why we need the information when we ask for it.

9 - When do we use computers to make decisions about you?

We will collect information about you and put this into our computer systems. The computer systems will make certain automated decisions about you which will be based on comparing you with other people. This will have an impact in terms of the level of premium or product that we offer to you or the products or services that we decide to tell you about. We may also use automated decision making to conduct an identity verification check. For example, if you are under 25 years of age, the computer system may determine that you are more likely to have a car accident. This is because the computer system has been told that more people aged under 25 have car accidents. Another example is that, if you are under 25, the computer system may determine that you are going to be interested in a travel policy which covers high risk activity, such as skiing. Therefore, we would proactively seek to tell you about such policies as we would consider them to be of interest to you.

This is important because:

• In providing insurance services it helps us decide what price you should pay for your policy and understand any risks associated with that policy;

• In identity verification it helps us to check that you are who you say you are and to prevent others from imitating you;

• In selling you other products it helps us decide which other products might be useful to you.

We also use computer systems to carry out modelling. Sometimes using your personal information and sometimes using data in anonymised form. We conduct this modelling for a variety of reasons, for example, for risk assessment purposes to make decisions about you, such as your likelihood to claim. However, we may also use your personal information in that modelling to make decisions about how we improve and develop our products and services, or our pricing and underwriting, or to better understand how our prospective customers make decisions about which policy is the optimal policy (i.e. we are not making decisions directly about you).
10 - How to contact us about this privacy notice

Our Data Protection Officer is in charge of answering questions about this privacy notice or your requests to exercise your rights which are set out below. The Data Protection Office may be contacted at

U K Insurance Limited, Churchill Court, Westmoreland Road, Bromley, BR1 1DP.

You may contact us at the address above for one or more of the following reasons:

- To ask us to fix information about you that is wrong or incomplete, or to delete personal information about you (the so-called ‘Right to be Forgotten’).
- To tell us you no longer agree to, that you object to, or that you wish to restrict us using information about you and ask us to stop.
- A right of access, namely to ask us to provide you with a copy of all of the personal information that we have about you. To receive this information please write to the Data Rights Team, U K Insurance Limited, Churchill Court, Westmoreland Road, Bromley, BR1 1DP.
- A “data portability” right, namely to obtain and reuse the information that you have provided to us for your own purposes across different services. You may ask for this information to be provided directly to you or directly to another organisation. We will provide the information in a machine readable format so that another organisation’s software can understand that information.
- To ask us not to use information about you in a way that allows our computer systems to make decisions about you (as explained in section 9). Sometimes we will not be able to stop using your personal information when you ask us to (e.g. where we need to use it because the law requires us to do so or we need to retain the information for regulatory purposes).

In other cases, if we stop using your personal information, we will not be able to provide services to you, such as administering your insurance policy or servicing your claim.

We will tell you if we are unable to comply with your request, or how your request might impact you, when you contact us.

Complaints

If you have any concerns about the way in which we are using your personal information, please contact our Data Protection Officer in the first instance and we will endeavour to resolve your concern. However, you do also have the right to complain about how we treat your personal information to the Information Commissioner’s Office ("ICO"). The ICO can be contacted at:

ICO website: https://ico.org.uk/global/contact-us/
ICO telephone: 0303 123 1113
ICO textphone: 01625 545860

Use of Your Information by Nationwide

This is a summary of how Nationwide uses your personal information, if you’d like a more detailed explanation, please see Nationwide’s full privacy statement “How Nationwide uses your information”, available in branch or online at nationwide.co.uk/privacy

1. We collect and use your information so we can offer and manage your accounts, confirm your ID, prevent fraud, provide services to you, collect and recover debt and run our business.
2. We share your information as necessary within Nationwide, with our suppliers and with any third parties you’ve asked to act on your behalf. Information is shared with our insurance partners when applying for a Nationwide insurance product or it is a benefit of your account (e.g. FlexPlus Account).
3. If the law requires or allows us to, we’ll also share information as necessary with other organisations. This includes credit reference agencies, fraud prevention agencies and other government bodies, regulators and law enforcement agencies.
4. When we share your information with credit reference agencies they’ll use this to check your credit rating, along with the other details you’ve given us. These checks are part of most account application processes – however, they will leave a record on your credit file that other lenders can see. This might affect your ability to get credit elsewhere for a short while.
5. When we share your information with fraud prevention agencies they will use the data to prevent fraud and money laundering and verify your identity. If we believe someone poses a fraud or money laundering risk, we may refuse to provide the product they have asked for and we may also stop providing services they already have. The fraud prevention agencies will keep a record of any fraud or money laundering risk and this could mean that other organisations may refuse to provide services, financing or employment.
6. When we transfer information to third parties and organisations, whether inside or outside the UK, we’ll make sure we only give them information that’s necessary and that your data will stay secure.
7. We only use your information if we have a legal basis to do so, for example, if you have given us consent or if we need to use the information to meet our obligations to you in our terms and conditions. We may also use your information if necessary to comply with the law or to carry out our legitimate business interests.
8. You have certain rights when it comes to your personal information including the right to access your data. Further details on these rights and who to contact are available in branch or online at nationwide.co.uk/privacy
About Our regulator
U K Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 202810. The Financial Conduct Authority website, which includes a register of all regulated firms can be visited at www.fca.org.uk, or the Financial Conduct Authority can be contacted on 0800 111 6768. The Prudential Regulation Authority website can be visited at www.bankofengland.co.uk/pra

Financial Services Compensation Scheme
General insurance claims are covered by the Financial Services Compensation Scheme. Full details of the cover available can be found at www.fscs.org.uk. U K Insurance Limited is a member of this scheme.
Just ask in branch
Call 0800 11 88 55
Visit nationwide.co.uk/current_account

Nationwide are able to provide this document in Braille, large print or audio format upon request. Your local branch will arrange this for you or you can contact Nationwide on 0800 11 88 55.