

**Tear out the cards below and  
keep them with you for use in an  
emergency**

**Important telephone numbers**

Customer services **08000 51 01 54**

**24 Hour emergency assistance**

Outside **UK +44 141 349 0109**

Within **UK 0141 349 0109**

Claims **08000 51 01 64**

Pre travel advice **08000 51 01 54**

24 Hour legal helpline **0345 246 2110**

**Important telephone numbers**

Customer services **08000 51 01 54**

**24 Hour emergency assistance**

Outside **UK +44 141 349 0109**

Within **UK 0141 349 0109**

Claims **08000 51 01 64**

Pre travel advice **08000 51 01 54**

24 Hour legal helpline **0345 246 2110**

**Important telephone numbers**

Customer services **08000 51 01 54**

**24 Hour emergency assistance**

Outside **UK +44 141 349 0109**

Within **UK 0141 349 0109**

Claims **08000 51 01 64**

Pre travel advice **08000 51 01 54**

24 Hour legal helpline **0345 246 2110**

**Important telephone numbers**

Customer services **08000 51 01 54**

**24 Hour emergency assistance**

Outside **UK +44 141 349 0109**

Within **UK 0141 349 0109**

Claims **08000 51 01 64**

Pre travel advice **08000 51 01 54**

24 Hour legal helpline **0345 246 2110**

**Just ask in branch**

Call **0800 30 20 11**

Visit **nationwide.co.uk**



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

We are able to provide this document in Braille, large print or audio format upon request.

Your local branch will arrange this for you or you can contact us on **0800 30 20 11**.

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

Nationwide acts as an intermediary for Nationwide FlexAccount Travel Cover, which is underwritten by U K Insurance Limited on behalf of Nationwide Building Society.

U K Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. U K Insurance Limited, Registered office: The Wharf, Neville Street, Leeds, LS1 4AZ. Registered in England & Wales No.1179980.

Nationwide Building Society is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 106078. You can confirm our registration on the FCA's website [fca.org.uk](http://fca.org.uk)

Calls may be recorded.

The information in this leaflet was correct at the time of going to print.

**Nationwide Building Society.** Head Office: Nationwide House, Pipers Way, Swindon, Wiltshire SN38 1NW.

P1214 (November 2019)

# FlexAccount Travel Cover

Policy document



Building Society

## 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.

- **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**.

- **Are you travelling outside of Europe?**

If yes, then remember to buy a Worldwide 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 6.

- **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 40.

# Welcome to your FlexAccount policy document for European Travel Insurance

This policy booklet contains everything **you** need to know about **your** European 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](http://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](http://www.gov.uk/travelaware) for essential travel advice and tips.

## Contents

<b>How to contact us</b>	<b>4</b>
<b>How to complain</b>	<b>4</b>
<b>Important information</b>	<b>5</b>
Operation of cover and upgrades	6
Emergency assistance	8
Medical screening	8
Included activities	9
Hazardous activities	11
Definitions	12
<b>General conditions</b>	<b>15</b>
<b>General exclusions</b>	<b>17</b>
<b>Specific exclusions</b>	<b>18</b>
<b>Part 1 – Covers for your trip</b>	<b>19</b>
Cancelling your trip	19
Missed, delayed or abandoned departure	21
Cutting short your trip	22
<b>Part 2 – Covers for you</b>	<b>24</b>
Emergency medical and travel costs	24
Personal accident	25
Personal liability	26
Legal costs	27
<b>Part 3 – Covers for your property</b>	<b>29</b>
Personal belongings	29
Delayed personal belongings	31
Personal money	31
Emergency passport, visa or driving licence	32
<b>Part 4 – Optional upgrades</b>	<b>33</b>
Winter sports	33
Business cover	34
Golf cover	36
Wedding cover	37
Cruise cover	39
Extended personal belongings	40
<b>Use of your information by U K Insurance Limited</b>	<b>41</b>
<b>Use of your information by Nationwide</b>	<b>45</b>
<b>About our regulator</b>	<b>45</b>

## How to contact us

Before you travel	
<ul style="list-style-type: none"> <li>If <b>you</b> have a <b>medical condition</b> - see Medical screening, page 8</li> </ul>	Call <b>us</b> on <b>our</b> customer helpline: <b>0800 051 0154</b> <b>We</b> are open 8am to 9pm Monday to Friday, 9am to 5pm Saturday and 10am to 5pm Sunday.
<ul style="list-style-type: none"> <li>If <b>you</b> want to buy an <b>upgrade</b> - see Operation of cover and <b>upgrades</b>, page 6</li> </ul>	
<ul style="list-style-type: none"> <li>If <b>you</b> want to discuss anything else about how <b>your</b> insurance works.</li> </ul>	
If you need to make a claim	
<ul style="list-style-type: none"> <li>If <b>you</b> are injured or ill while on <b>your trip</b> or <b>you</b> need to cut short <b>your trip</b> call <b>our</b> emergency assistance service.</li> </ul>	Call <b>us</b> on <b>our</b> customer helpline: From abroad: <b>(+44 141 349 0109)</b> In the <b>UK: 0141 349 0109</b> <b>We</b> are open 24 hours a day, 365 days a year.
<ul style="list-style-type: none"> <li>Non-emergency claims</li> </ul>	Call <b>us</b> on <b>our</b> customer helpline: In the <b>UK: 0800 054 0154</b> <b>We</b> are open 8am to 6pm Monday to Friday and Saturday 9am to 2pm.
<ul style="list-style-type: none"> <li>Claims for <b>legal costs</b></li> </ul>	Call <b>us</b> on <b>our</b> customer helpline: From abroad: <b>(+44) 345 246 2110</b> In the <b>UK: 0345 246 2110</b> <b>We</b> 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.

Communication Type	When will you get this?	What will it tell you?
Summary Resolution Communication	If <b>we've</b> been able to resolve <b>your</b> complaint to <b>your</b> satisfaction within 3 working days, following receipt of <b>your</b> complaint.	It will let <b>you</b> know <b>your</b> complaint has been resolved and tell <b>you</b> about the Financial Ombudsman Service.
Acknowledgement	If <b>we've</b> been unable to resolve <b>your</b> complaint to <b>your</b> satisfaction within 3 working days, following receipt of <b>your</b> complaint.	It will let <b>you</b> know <b>our</b> complaint handling process and information about the Financial Ombudsman Service
Unable to reach a resolution within 8 weeks	If <b>we've</b> been unable to resolve <b>your</b> complaint within 8 weeks	It will let <b>you</b> know why <b>we</b> are not in a position to give <b>you</b> <b>our</b> final response and when <b>we</b> expect to be able to provide this. <b>We'll</b> also let <b>you</b> know about <b>your</b> right to contact the Financial Ombudsman Service
Final Response	If <b>we've</b> been unable to resolve <b>your</b> complaint to <b>your</b> satisfaction within 3 working days, <b>we'll</b> send <b>you</b> <b>our</b> Final Response when <b>we've</b> completed <b>our</b> investigations. <b>We'll</b> do <b>our</b> best to send this at the earliest opportunity.	This is a detailed response, which will outline: <ul style="list-style-type: none"> <li><b>Our</b> investigation</li> <li>The decision</li> <li>Next steps, if applicable</li> </ul> It will also provide information about the Financial Ombudsman Service

## 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](mailto:complaint.info@financial-ombudsman.org.uk)

**Phone:** **UK: 0300 123 9123** or **0800 023 4567** **Abroad: +44 20 7964 0500**

**Writing to:** Financial Ombudsman Service, Exchange Tower, London, E14 9SR

Their website also has a great deal of useful information: [www.financial-ombudsman.org.uk](http://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** FlexAccount 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** FlexAccount 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** FlexAccount 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 FlexAccount. If **you** tell Nationwide **you** are closing **your** FlexAccount 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](http://www.ehic.org.uk) or by calling **0300 330 1350** and a separate card is required for every person travelling.

## Australia

This policy does not cover **trips** outside of **Europe**. If **you** are planning a **trip** outside **Europe** **you** need to purchase a Worldwide Upgrade before **you** book **your trip**. 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](http://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 FlexAccount

This travel insurance is a benefit of **your** Nationwide FlexAccount. 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** only. **You** can extend the cover to include **your partner**, any **dependant child** or a **guest** by purchasing a Family or 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 **you** until **your** 70th birthday. **You** can extend cover beyond this point by buying an Age Upgrade. **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 travel in **Europe**. If **you** are planning a **trip** outside **Europe** **you** need to purchase a Worldwide Upgrade before **you** book **your trip**.

## Independent travel

The **account holder's partner** and any **dependent child** can travel without the **account holder** if a Family Upgrade has been purchased.

## 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.

## Winter sports

This policy does not provide cover for **trips** where **you** plan to take part in winter sports activities (as listed in the *Insured Activities* and *Hazardous Activities* sections). If **you** are planning a winter sports holiday **you** need to purchase a Winter Sports Upgrade before booking. Please see page 33 for details.

## Business cover

If **you** are travelling for business **you** can buy a Business Upgrade to extend **our** standard cover. Please see page 34 for details.

## Golf cover

If **you** are planning a golf **trip** **you** can buy a Golf Upgrade to extend **our** standard cover. Please see page 36 for details.

## Wedding cover

If **you** are planning to get married during a **trip** **you** can buy a Wedding Upgrade to extend **our** standard cover. Please see page 37 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 40 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 39 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 FlexAccount 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?

**You do not need to tell us about hormone replacement therapy or contraception.**

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

If **you** 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 **upgrade** 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.

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

\*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 (only covered if you have purchased a Winter Sports Upgrade)

- 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)
- Sledging
- Snowboarding (on piste, or off piste with a qualified guide)
- Snowmobiling, ski-dooing or ski-bobbing (no cover under *Personal Liability*)
- 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(only covered if you have purchased a Winter Sports Upgrade)

- 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 FlexAccount.

### 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**.

### Europe

The following countries and territories:

Albania, Algeria, Andorra, Austria, Belarus, Belgium, Bosnia and Herzegovina, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark (including Faroe Islands), Egypt, Estonia, Finland (including Aland), France (including Corsica), Germany, Gibraltar, Greece, Hungary, Iceland, Ireland, Israel, Italy, (including Sicily and Sardinia), Jordan, Latvia, Lebanon, Libya, Liechtenstein, Lithuania, Luxembourg, North Macedonia, Malta, Moldova, Monaco, Montenegro, Morocco, Netherlands, Norway (including Svalbard), Poland, Portugal (including Azores and Madeira), Romania, Russia (west of Urals), San Marino, Serbia, Slovakia, Slovenia, Spain (including the Canary and Balearic Islands), Sweden, Switzerland, Syria, Tunisia, Turkey, Ukraine, United Kingdom (including Channel Islands and Isle of Man), Vatican City.

### 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** 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 FlexAccount. 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

U K 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** and if a Family Upgrade has been purchased the **account holder's partner** and any **dependent child**.

## 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.

### 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 FlexAccount. This means **you** do not pay a 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 FlexAccount 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](http://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 resulting from **you** riding or driving any motorised vehicle, unless **you** are licensed to drive that vehicle type in **your home area**.

### 9. Motorcycles, mopeds and scooters

Any claim as a result of **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.

### 15. Winter sports

Any claim for a **trip** where **you** are taking part in winter sports activities (as listed in the *Insured Activities* and *Hazardous Activities* sections) unless **you** have purchased a Winter Sports Upgrade.

### 16. Travel outside of Europe

Any claim for a **trip** outside of **Europe** unless **you** have purchased a Worldwide Upgrade.

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

### Reasons for cancellation

- 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.
- 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.
- 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 FlexAccount, or booked **your trip**, whichever is later.
- 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.
- 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**.
- Pet emergency:** **your** pet cat or dog needs emergency life-saving treatment in the seven days before departure on **your trip**.
- 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.
- 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 FlexAccount, 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 FlexAccount, 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 FlexAccount, 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 FlexAccount, 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.
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**.
  - 15 Winter sports.
  - 16 Travel outside of **Europe**.

### 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. If a Family Upgrade has been purchased no **excess** will be charged for any **dependent child** travelling with the **account holder**.

## 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 FlexAccount, 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.
- 15 Winter sports.
- 16 Travel outside of **Europe.**

### Claiming for missed, delayed or abandoned departure

To claim for a missed, delayed or abandoned departure under this section, **you** must provide:

- **You** 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. If a Family Upgrade has been purchased no **excess** will be charged for any **dependent child** travelling with the **account holder**.

## 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.

Reasons for cancellation (See below for detailed explanation)	Insured person	Travelling companion	Close relative	Colleague	Anyone outside your home area that you had planned to stay with
1. Death, illness or injury:	✓	✓	✓	✓	✓
2. Court cases and quarantine:	✓	✓	✗	✗	✓
3. Armed forces and emergency services:	✓	✓	✗	✗	✗
4. Fire, storm, flood or burglary	✓	✓	✗	✗	✗
5. FCO travel advice	✓	✗	✗	✗	✗
6. Natural disaster	✓	✓	✗	✗	✗

### 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**.
  - 15 Winter sports.
  - 16 Travel outside of **Europe**.

### 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. If a Family Upgrade has been purchased no **excess** will be charged for any **dependent child** travelling with the **account holder**.

## 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.
7. 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**.
8. 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.
- 15 Winter sports.
- 16 Travel outside of **Europe**.

#### 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. **You** are only covered for treatment in Australia if **you** have purchased a Worldwide Upgrade.
- 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.

Benefit	If you are under 18	If you are 18 or older
Death	£2,000	£25,000
Loss of one or more limbs	£25,000	£25,000
Loss of sight in one or both eyes	£25,000	£25,000
Permanent total disablement	£25,000	£25,000

## 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.
  - 15 Winter sports.
  - 16 Travel outside of **Europe**.

### 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.
14. Anything mentioned in the general exclusions (page 17).
15. These specific exclusions (see page 18 for full explanations):
  - 6 **Hazardous activities**.
  - 7 **Manual work**.
  - 11 Drones and model aircraft.
  - 15 Winter sports.
  - 16 Travel outside of **Europe**.

### 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 40 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** (if **you** have purchased a Winter Sports Upgrade cover is available under Winter Sports).
18. **Business equipment, business money** and **business samples** (if **you** have purchased a Business Upgrade some cover is available for these items under *Business Cover*).
19. **Golf equipment** (if **you** have purchased a Golf Upgrade 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.
  - 16 Travel outside of **Europe**.

### 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.

Age of item	What we pay (% of purchase price)
Up to 2 years old	100%
Up to 3 years old	70%
Up to 4 years old	60%
Up to 5 years old	30%
Over 5 years old	No cover

### 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.
  - 16 Travel outside of **Europe**.

### 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.
  - 16 Travel outside of **Europe**.

## 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).
6. This specific exclusion (see page 18 for a full explanation):
  - 15 Winter sports.
  - 16 Travel outside of **Europe**.

## 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.

## Part 4 – Optional Upgrades

### Winter Sports

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:

- **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**.

Age of equipment	What we pay (% of purchase price)
Up to 1 year	90%
Up to 2 years	70%
Up to 3 years	50%
Up to 4 years	30%
Up to 5 years	20%
Over 5 years old	No cover

#### 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:

- Any claim for both Ski Pack and *Cutting Short your Trip* relating to the same event.
- 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.
- 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** FlexAccount 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.
- Anything mentioned in the general exclusions (page 17).
- 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.
  - 16 Travel outside of **Europe**.

### 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 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 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:

- 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.
- 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**).
- The cost of replacing any part of a set of items that is not lost, stolen or damaged.
- Any claim under Business **colleague** due to **inpatient** treatment where there would be no valid claim under *Emergency Medical and Travel Costs*.
- Anything mentioned in the general exclusions (page 17).
- These specific exclusions (see page 18 for full explanations):
  - 2 **Anticipated events**.
  - 16 Travel outside of **Europe**.

### 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 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:

- **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.

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

### 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.
  - 16 Travel outside of **Europe**.

### 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** for each **insured person** is £50 for **Golf equipment** and *Cancelling your Trip* claims. There is no **excess** for the other parts of this section.

## Wedding 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:

- **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, or
  - 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 15).
7. These specific exclusions (see page 18 for full explanations):
  - 1 Recoverable costs.
  - 2 **Anticipated events**.
  - 16 Travel outside of **Europe**.

### 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.

## 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 officials.
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.
  - 16 Travel outside of **Europe**.

## 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. If a Family Upgrade has been purchased no **excess** will be charged for any **dependent child** travelling with the **account holder**.

## 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 may be 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. 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.
- **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/](http://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 - How to contact us about this privacy notice

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

**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](http://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. FlexAccount).
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](http://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](http://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/pru](http://www.bankofengland.co.uk/pru)

## 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](http://www.fscs.org.uk). U K Insurance Limited is a member of this scheme.



