

Home Insurance

Policy booklet

All you need to know



On your side

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Welcome to Nationwide Home Insurance

Thank you for insuring your home with Nationwide Home Insurance, which is underwritten by U K Insurance Limited. We are determined to provide you with outstanding customer service at all times and to make insuring with us as easy and trouble-free as possible.

This policy booklet provides all the details you need to know about your insurance policy. Please read this alongside your schedule and home proposal confirmation.

We hope that you will insure with us for many years to come.

Hints and tips

Claim phone numbers › see the back cover

What you need to do if you make a claim › see page 6

List of defined words › see page 36

Leaks and burst pipes › see page 8

Conditions of the policy › see page 32

Changes to the policy you should tell us about › see page 33

If your bike is stolen › see page 20

Cover for your children in lodgings at school/university › see page 15

If your set or suite is damaged › see page 19

What is not covered that applies to the whole policy › see page 7 and 35

Summary of policy limits

The following is a summary of the main policy limits. You should read the rest of this policy for the full terms and conditions.

Buildings (if selected)	
Alternative accommodation and rent	£50,000
Trace and access	£10,000
Property owner's liability	£5,000,000

Contents (if selected)	
Valuables inner limit	30% of Contents sum insured
Valuables single item limit	£4,000
Alternative accommodation and storage	£30,000
Theft from outbuildings	£5,000
Contents outside	£6,000
Garden plants	£2,500 per claim, £500 per plant
Money in the home	£1,000
Contents at university, college or boarding school	£10,000
Contents temporarily away from your home	£10,000
Digital content	£3,000
Business Equipment	£10,000
Guests belongings	£1,000
Birth of a child, religious festivals and weddings or civil partnerships	10% of Contents sum insured
Tenants liability	£10,000
Employers liability	£10,000,000
Personal liability	£5,000,000

Personal Possessions	Optional with Contents
Single item limit	£4,000
Pedal cycles (per bicycle)	£1,000
Money	£1,000

Legal Expenses	Optional
Legal costs and expenses	£50,000

Home Emergency	Optional
Emergency call out	£500

Policy conditions

Important Information

Your home insurance contract is made up of

- these policy conditions
- **your** schedule
- **your** proposal confirmation.

What you need to do

- Please read this policy booklet and **your** schedule to make sure **you** know exactly what **your** insurance covers.
- Check **your** proposal confirmation and **your** schedule, which sets out the information **you** have given **us**, carefully.
- If **you** think there is a mistake, or if **you** need to make changes, **you** should tell **us** immediately.
- If **you** don't give **us** correct information, or if **you** don't tell **us** about any changes:
 - **your** policy may be invalidated
 - **we** may reject **your** claim
 - **we** may not pay **your** claim in full.

Meeting your needs

We have not given **you** a personal recommendation as to whether the policy is suitable for **your** needs.

The law that applies

Under European law, **you** and **we** may choose which law will apply to this contract. English law will apply unless both parties agree otherwise.

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

How to claim

Buildings, contents or personal possessions

0800 051 0216

If **you** need to claim:

- call the home insurance claims number as soon as possible
- don't make any arrangements for replacement or repair before **you** call
- when **you** call **we**'ll ask for:
 - **your** policy number
 - information about the extent of the loss or damage
 - **your** crime or loss reference number (if relevant).

Legal Assistance Helpline

0800 464 3026

We're open 24 hours, 365 days a year.

Home Emergencies – Section 5

0800 464 3025

We're open 24 hours, 365 days a year.

Other Helplines

0800 464 3131

Counselling

Use this service for confidential counselling over the phone. Qualified and experienced counsellors can listen and guide you on a range of emotional issues including marital and relationship problems, bereavement, stress and anxiety.

Tax Advice

Use this service for confidential advice over the phone on personal tax matters. Specialists can give you information and advice on personal tax problems and the tax implications of a range of subjects such as investments, property, trusts, inheritance and pensions.

Health and Medical Advice

This service can provide you with information over the phone on general health issues, and non diagnostic advice on medical matters. Advice can be given on allergies, the side effects of drugs and how to improve overall health. Information is available on all health services including NHS dentists.

All these services are provided by DAS Legal Expenses Insurance Company Limited. To help them check and improve their service standards, they record all inbound and outbound calls, except those to the counselling service.

This policy doesn't cover

✗ Just like most insurers **we** don't cover:

- Wear and tear
- Maintenance and routine decoration
- Reduction in value.
- Damage caused by rot, fungus, woodworm, beetles, moths, insects or vermin.
- The cost of repairing or replacing any item following a mechanical or electrical fault or breakdown, or where it has failed or stopped working despite there being no apparent damage (note this does not apply to Section 5 Home Emergency).
- Damage caused by cleaning, dyeing, renovating, altering, re-styling, repairing or restoring an item.
- Any damage caused gradually that **you** ought to have been aware of and that it was reasonable for **you** to have prevented.
- Faulty workmanship, faulty design or the use of faulty materials.
- Items held or used for **business** purposes except those listed as **business equipment** in the definitions.
- Any drop in the market value of **your home** caused by rebuilding or repairing damage to **your buildings**.
- Any loss, damage or legal liability caused, or allowed to be caused, by the deliberate, willful or malicious act of **you** or any paying guest or tenant.
- Any loss, damage or legal liability resulting from the illegal acts of **you** or any paying guest or tenant

Section 1 Buildings

1 Defined words appear in **bold** – see page 36 for definitions. **Your** schedule will show if **you** have this cover.

A Core cover

Your buildings are covered for loss or damage caused by

✓ Storm or flood

✗ We don't cover:

- damage to fences, gates or hedges
- damage from frost.

✓ Water or oil escaping from fixed water or heating systems

We also cover water or oil escaping from:

- underground drains and pipes
- domestic appliances
- storage tanks.

✗ We don't cover:

- subsidence, heave or landslide damage caused by escaping water or oil under this section. However, **you** may have cover under the section 'Subsidence or heave of the site on which **your home** stands, or landslide' below
- tanks, pipes (other than burst pipes – see Trace and Access section below), appliances or heating systems themselves
- costs to remove and replace any part of the **buildings** to find and repair the source of any water or oil leaks. However, **you** may have cover under the Trace and Access section below
- loss or damage when it has been more than 60 days since **you** last slept at **your home** on a regular basis (which doesn't include occasional visits or stays).

✓ Trace and Access

We will also pay up to £10,000 to remove and replace any part of the **buildings** to:

- find the source of any water escaping from tanks, pipes, appliances or fixed heating systems, and
- repair any burst pipes.

✗ We don't cover:

- tanks, pipes (other than burst pipes), appliances or heating systems themselves.

✓ Theft or attempted theft

✗ We don't cover:

- damage caused by paying guests or tenants
- loss or damage when it has been more than 60 days since **you** last slept at **your home** on a regular basis (which doesn't include occasional visits or stays).

✓ Fire, explosion, lightning, earthquake and smoke

✓ Being hit by vehicles, aircraft, flying objects and animals

We also cover damage from anything that drops from an aircraft or flying object.

✓ Subsidence or heave of the site on which your home stands, or landslide

This includes cover for:

- solid floor slabs, but only if **your home's** foundations are damaged at the same time and by the same cause
- outdoor swimming pools, tennis courts, patios, terraces, service tanks, drains, septic tanks, pipes and cables, central heating fuel storage tanks, drives, footpaths, garden walls, hedges, gates or fences – but only if **your home** is damaged at the same time and by the same cause.

✗ We don't cover damage from:

- normal bedding down of new structures or shrinkage
- settling of newly made up ground
- coastal or river erosion
- demolition or structural repairs or alterations to **your buildings**.

✓ Vandalism or malicious acts

✗ We don't cover:

- damage caused by paying guests or tenants
- loss or damage when it has been more than 60 days since **you** last slept at **your home** on a regular basis (which doesn't include occasional visits or stays).

✓ Falling trees or branches

✗ **We don't cover damage to fences, gates or hedges.**

✓ Falling TV aerials, radio aerials, satellite dishes and their fittings

Please note:

- if **you** have **our Buildings cover**, **your buildings** are covered for loss or damage caused by falling TV aerials, radio aerials, satellite dishes and their fittings. But **our buildings** cover does not cover damage to TV aerials, radio aerials, satellite dishes and their fittings themselves
- if **you** have **our Contents cover**, this covers damage to **your** TV aerials, radio aerials, satellite dishes and their fittings themselves (see Section 2).

✓ Frost damage to water pipes and tanks

✗ **We don't cover:**

- water pipes or tanks that are outside
- water pipes or tanks in outbuildings
- loss or damage when it has been more than 60 days since **you** last slept at **your home** on a regular basis (which doesn't include occasional visits or stays).

✓ Riot, civil unrest, labour disputes or political disturbance

✓ Weight of snow

This includes cover for garages and outbuildings, but only if they:

- are built of brick, stone or concrete, and
- have a tile or slate roof.

✗ **We don't cover damage to fences, gates and hedges.**

B Additional cover

You're covered for

✓ Service pipes and cables

We will pay for physical damage to underground drains, pipes, cables and tanks which **you** are legally responsible for and which provide services to or from **your home**.

✗ **We won't pay for loss or damage when it has been more than 60 days since **you** last slept at **your home** on a regular basis (which doesn't include occasional visits or stays).**

✓ Loss of keys

We will pay to replace and fit locks:

- on the outside doors of **your home**; or
- to any safe or alarm system in **your home**

if the keys have been lost or stolen.

✓ Emergency entry to buildings and gardens

We will pay for loss of or damage to **your buildings** or garden landscaping caused by the fire brigade, police or ambulance service making a forced entry because of an emergency involving **you**.

✓ Alternative accommodation, kennel fees and lost rent

We will pay up to £50,000, in total, for comparable alternative accommodation for **you** and kennel fees for **your** pets if:

- **your home**, or part of **your home**, is not fit to be lived in while **your home** is being repaired, due to a valid claim **you** have made under Section 1.
- **your home** is occupied by squatters.

If **you** rent out **your** property, **we** will pay up to £50,000 for lost rent.

B Additional cover contd

✓ Clearance costs

We will pay the costs of clearing the site and making it safe if **we** need to before repairing or rebuilding the **buildings** after damage covered under Section 1.

✓ Professional fees

We will pay fees for chartered architects, surveyors, suitably qualified consultants and legal fees necessary for **us** to rebuild **your home**.

✗ **We won't pay any fees for preparing **your** claim.**

✓ Government or local authority requirements

We will pay any additional costs for rebuilding or repairing the **buildings**, after damage covered under Section 1, to ensure the repaired or rebuilt **buildings** meet current government or local authority requirements.

✗ **We won't pay if **you** were told about the requirement before the damage happened.**

✓ The time between exchange and completion when selling your home

We will cover the buyer of **your home** under Section 1 until the sale completes, as long as the property isn't insured under any other policy.

✓ Glass and sanitary fittings

We will pay for accidental breakage of fixed glass in windows, doors or roofs, fixed ceramic hobs, sinks and bathroom fittings in **your home**.

✗ **We won't pay for:**

- breakages caused by any paying guest or tenant
- loss or damage when it has been more than 60 days since **you** last slept at **your home** on a regular basis (which doesn't include occasional visits or stays).

C Accidental damage

This cover is optional

You're covered for

✓ Accidental damage to the buildings.

Accidental damage is sudden and unintentional physical damage that happens unexpectedly.

You're not covered for

✗ **We won't pay for:**

- damage caused by any paying guest or tenants
- damage by a cause listed in or specifically excluded by Section 1A
- loss or damage when it has been more than 60 days since **you** last slept at **your home** on a regular basis (which doesn't include occasional visits or stays).

D Property owner's liability

You're covered for

✓ Property owner's liability

We will pay up to £5,000,000 to cover **you** legal liability for damages **you** have to pay if someone makes a claim against **you** for:

- accidental death or illness of, or bodily injury to, any person
- accidental loss of or damage to property.

This will also include costs, expenses and legal fees for defending **you**, if **we** have agreed this in writing beforehand.

We will pay if

The death, illness, bodily injury, loss or damage must be caused solely by **you**, either:

- as owner of **your** current **home**, or
- by defective work carried out by **you** or on **your** behalf to any private residence within the United Kingdom that **you** used to own

Any liability that arises solely from **you** occupying **your home**, but not as owner of the property, is not covered under this section. However if **you** have **our** Contents cover, this covers liabilities arising from **you** occupying **your home**.

Previous homes

If the claim is for a **home you** used to own and live in:

- **you** must not be covered by any other insurance, and
- **you** must no longer have any interest in that property.

You're not covered for

✗ Damages resulting from claims made against **you** for:

- death or illness of or bodily injury to **you** or **your** domestic staff.
- damage to property belonging to or in the custody or control of **you** or **your** domestic staff
- death, illness, injury, loss or damage caused by any **business**
- any liability created by an agreement, unless **you** would have had that liability anyway.
- any incident that happens outside the **period of insurance**.

If you claim

How we settle claims

If the **buildings** are damaged by any of the causes listed in Section 1, **we** will choose whether to:

- manage and pay for repairing or rebuilding the damaged part using **our** own suppliers
- pay to repair or rebuild the damaged part using **your** suppliers, or
- make a cash payment

We won't pay more than the amount it would have cost **us** to repair or rebuild the damaged part using **our** own suppliers.

If the damage to the **buildings** isn't repaired or rebuilt, **we** may pay the difference between the market value of **your** property immediately before the damage and its value after the damage.

We may take off an amount for wear and tear if the **buildings** were not in a good state of repair at the time of the damage.

How much we will pay

The most **we** will pay for any claim will be:

- the total sum insured shown on **your** schedule or the full rebuild cost of **your buildings**, whichever is less, plus
- any amounts due under the following parts of Section 1B:
 - Alternative accommodation, kennel fees and lost rent
 - Clearance costs
 - Professional fees
 - Government or local authority requirements.

If the sum insured isn't enough to cover the cost to rebuild **your buildings**, **we** will reduce any payment in line with the premium shortfall.

For example, if **your** premium was 75% of what it would have been if the sum insured was enough to rebuild **your buildings**, **we** will pay no more than 75% of **your** claim.

Your excess

You will have to pay any **excesses** shown in **your** schedule. This includes the specific **excesses** for:

- subsidence, heave or landslide
- escape of water.

We will only take off one **excess** for each claim, unless there is an **endorsement** shown in **your** policy schedule to say otherwise.

If **we** have asked a supplier to deal with all or part of **your** claim, **we** may ask them to collect the **excess** from **you**.

Our guarantee

We guarantee any work carried out by **our** suppliers for 12 months. **We** don't provide any guarantee for work carried out by a supplier chosen and instructed by **you**.

Reducing your sum insured

We will not reduce the sum insured after paying a claim.

What we don't pay for

✗ **We** won't pay:

- to alter or restore any undamaged part of the **buildings**
- to replace or alter any undamaged items solely because they are part of a set, suite, group or collection, unless they are part of a bathroom suite or fitted kitchen and the damaged parts can't be repaired or replaced.

Section 2 Contents

❗ Defined words appear in **bold** – see page 36 for definitions. **Your** schedule will show if **you** have this cover.

A Core cover

The contents in your home are covered for damage caused by

✓ Storm or flood

✓ Water or oil escaping from fixed water or heating systems

We also cover water or oil escaping from:

- underground drains and pipes
- domestic appliances
- storage tanks.

✗ We don't cover:

- subsidence, heave or landslide damage caused by escaping water or oil under this section. However, **you** may have cover under the section 'Subsidence or heave of the site on which **your home** stands, or landslide' below
- tanks, pipes, appliances or heating systems themselves
- loss or damage when it has been more than 60 days since **you** last slept at **your home** on a regular basis (which doesn't include occasional visits or stays).

✓ Theft or attempted theft from your home

✗ We don't cover:

- loss by deception, unless the only deception used is to get into **your home**
- loss of **money** unless force or violence is used to get into or out of **your home**
- loss or damage caused by paying guests or tenants, or while **your home** or any part of it is lent
- loss or damage when it has been more than 60 days since **you** last slept at **your home** on a regular basis (which doesn't include occasional visits or stays).

We will pay up to £5,000 for any **contents** claim following a theft from **your** garage or outbuildings.

✓ Fire, explosion, lightning, earthquake and smoke

✓ Being hit by vehicles, aircraft, flying objects and animals

We also cover damage from anything that drops from an aircraft or flying object.

✓ Subsidence or heave of the site on which your home stands, or landslide

✗ We don't cover loss or damage caused by:

- normal bedding down of new structures or shrinkage
- settling of newly made up ground
- coastal or river erosion
- demolition or structural repairs or changes to **your home**.

✓ Vandalism or malicious acts

✗ We don't cover:

- loss or damage caused by paying guests or tenants
- loss or damage when it has been more than 60 days since **you** last slept at **your home** on a regular basis (which doesn't include occasional visits or stays).

✓ Falling trees or branches

✓ Falling TV aerials, radio aerials, satellite dishes and their fittings

✓ Riot, civil unrest, labour disputes or political disturbance

B Additional cover

You're covered for

✓ Frozen and chilled foods

We will pay the cost of replacing any food in **your** freezer or fridge that is lost or damaged by:

- the temperature rising or falling
- the refrigerant or refrigerant fumes escaping.

✗ We won't pay:

- if **your** freezer or fridge is over 10 years old, unless it is regularly serviced
- for loss or damage resulting from a deliberate act or neglect by **you**, or by **your** electricity provider or their employees or agents
- for loss or damage when it has been more than 60 days since **you** last slept at **your home** on a regular basis (which doesn't include occasional visits or stays).

✓ Loss of keys

We will pay to replace and fit locks:

- on the outside doors of **your home**; or
- to any safe or alarm system in **your home**

if the keys have been lost or stolen.

✓ Moving home

We will pay for loss of or damage to **your contents** by a cause listed under Sections 2A (and 2C, if shown in your schedule) while the **contents** are being moved from **your home** to another private property that **you** are going to live in permanently within the **British Isles**. This includes cover while the **contents** are temporarily stored for up to 72 hours.

✗ We won't pay for loss or damage:

- to **money**
- to china, glass, earthenware or other fragile items
- to **bicycles**
- caused by any paying guest or tenant.

✓ Oil and metered water

We will pay for the value of:

- oil from a domestic heating installation
- metered water

that is lost by a cause insured under Section 2A.

✓ Alternative accommodation, kennel fees and storage

We will pay up to £30,000 if **your home** is not fit to be lived in following a valid claim made under Section 2A for:

- the cost of providing comparable alternative accommodation for **you** and kennel fees for **your** pets while **your home** is being repaired
- the cost of temporarily storing **your contents** while **your home** is being repaired.

We will only provide cover for **your contents** if:

- they aren't covered by any other insurance policy
- **we** have arranged for their temporary storage.

✓ Contents outside

We will pay up to £6,000 for loss of or damage to **your contents** from any of the causes listed under Sections 2A (and 2C, if shown in your schedule) while they are outside but within the boundaries of **your home**.

✗ We won't pay for:

- loss of **money**
- loss of or damage to **bicycles**
- loss or damage when it has been more than 60 days since **you** last slept at **your home** on a regular basis (which doesn't include occasional visits or stays).

✓ Contents temporarily away from your home

We will pay up to £10,000 for loss of or damage to **contents** from any cause insured under Section 2A while the items are temporarily away from **your home** in the **British Isles**.

✗ We won't pay for:

- **bicycles**
- camping equipment
- loss of **money**
- loss by deception
- loss of or damage to guests' belongings
- loss by theft, vandalism or malicious acts unless these happen in an occupied private home or building where **you** work, or force and violence is used to enter the building
- **personal possessions**.

- ▶ If **you** have **our personal possessions** cover, this covers damage to or loss of **your personal possessions**.

✓ Contents at university, college or boarding school

We will pay up to £10,000 for loss of or damage to **contents** from any cause insured under Section 2A while the items are being kept in **your** lodgings whilst **you're** away at university, college or boarding school in the **British Isles**.

✗ We won't pay for:

- **bicycles**
- camping equipment
- loss of **money**
- loss by deception
- loss of or damage to guests' belongings
- loss by theft, unless there is evidence of forcible and violent entry to **your** lodgings
- **personal possessions**.

- ▶ If **you** have **our personal possessions** cover, this covers damage to or loss of **your personal possessions**.

✓ Downloaded content

We will pay up to £3,000 to replace content that **you** have bought and stored on **your** home computer, mobile phone or other portable entertainment device that is lost or damaged by any cause listed in Section 2A.

- ✗ We won't pay for rewriting the lost information.

✓ Garden plants

We will pay

- up to £2,500 for loss of or damage to trees, shrubs, plants and lawns at **your home** and any design fees necessary to put it right. Within this limit **we** will pay up to £500 for any one plant, shrub or tree.
- for loss of or damage to trees, shrubs, plants and lawns following subsidence, but only if **your home** is damaged at the same time and by the same cause.

✗ We won't pay for:

- loss or damage caused by any pets, other animals, birds, insects, fungus, or frost
- trees, shrubs, plants or lawns which die naturally, or die because **you** haven't looked after them properly
- loss or damage caused by storm, flood, or weight of snow
- loss or damage when it has been more than 60 days since **you** last slept at **your home** on a regular basis (which doesn't include occasional visits or stays).

✓ Birth of a child, religious festivals and weddings or civil partnerships

We will increase the sum insured for **contents** by 10% for 30 days before and 30 days after:

- **you** have a baby
- a religious festival that **you** celebrate
- **your** wedding or civil partnership ceremony.

The date of the birth, wedding, civil partnership or religious festival and the 30 days periods, must be within the **period of insurance** on **your** schedule.

✓ Title deeds

We will pay the cost of preparing new title deeds to **your home** after loss or damage by any cause insured under Section 2A while the deeds are in **your home** or in **your** bank for safe keeping.

B Additional cover contd

✓ Home entertainment equipment

We will pay for accidental damage to any home audio, video or home computing equipment while in **your home**.

Accidental damage is sudden and unintentional physical damage that happens unexpectedly.

✗ We won't pay for:

- loss of or damage to any discs, records, memory cards, USB drives or musical instruments
- loss of or damage to any audio, video or computing equipment designed to be portable other than laptop computers and tablets
- damage by any paying guest or tenant
- loss or damage when it has been more than 60 days since **you** last slept at **your home** on a regular basis (which doesn't include occasional visits or stays).

✓ Glass

We will pay for accidental breakage of mirrors, fixed glass in furniture, pictures or ornaments, plate glass tops to furniture and ceramic hobs while in **your home**.

✗ We won't pay for:

- breakages caused by any paying guest or tenant
- loss or damage when it has been more than 60 days since **you** last slept at **your home** on a regular basis (which doesn't include occasional visits or stays).

C Accidental damage

This cover is optional

You're covered for

✓ Accidental damage to your contents

We will pay for accidental damage to **your contents** while they are in **your home** or being moved to **your new home**.

Accidental damage is sudden and unintentional physical damage that happens unexpectedly.

You're not covered for

✗ We won't pay for:

- damage to **bicycles**
- damage to **money**
- damage caused by any paying guest or tenants
- damage by a cause listed in or specifically excluded by Section 2A
- loss or damage when it has been more than 60 days since **you** last slept at **your home** on a regular basis (which doesn't include occasional visits or stays).

D Personal liability

You're covered for

✓ Personal liability

We will pay up to £5,000,000 to cover **you** legal liability for damages **you** have to pay if someone makes a claim against **you** for:

- accidental death or illness of, or bodily injury to, any person
- accidental loss of or damage to property.

that happens within the **period of insurance** on **your** schedule.

This will also include costs, expenses and legal fees for defending **you**, if **we** have agreed this in writing beforehand.

This section covers liabilities arising from **you** occupying **your** property. Any liability that arises solely from **you** owning **your home**, not as occupier of the property, is not covered under this section. However if **you** have **our** Buildings cover, this covers liabilities arising from **you** owning **your home**.

You're not covered for

✗ Any liability relating to:

- death or illness of, or bodily injury to, **you** or **your** domestic staff
- damage to property belonging to or being looked after by **you** or **your** domestic staff
- death, illness, injury, loss or damage caused by:
 - **you** owning or occupying any land or building except **your home** or temporary holiday accommodation
 - any **business**
 - an agreement, unless that liability would have existed anyway.
- **you** owning, keeping or using any:
 - **vehicles**, except caravans and trailers while they are not being towed
 - drones or model aircraft
 - animals except domestic pets
 - horses, ponies, donkeys or mules
 - dangerous dogs as described under the Dangerous Dogs Act 1991 or the Dangerous Dogs (Northern Ireland) Order 1983 and any updates to that legislation.
- any disease that can be passed from one person to another.
- ▶ Liability for accidental death or illness of, or bodily injury to, **your** domestic staff is covered under Section 2E Employer's liability.

E Employer's liability

You're covered for

✓ Employer's liability

We will pay up to £10,000,000 to cover damages **you** become legally liable to pay for any claim caused by a single incident involving accidental death or illness of, or bodily injury to, **your** domestic staff.

This will also include costs, expenses and legal fees for defending **you**, if **we** have agreed this in writing beforehand.

We only cover incidents that happen within the **period of insurance** on **your** schedule.

F Tenant's liability

You're covered for

✓ Tenant's liability

We will pay up to £10,000 for any claim resulting from a single incident for amounts **you** become legally liable to pay as a tenant of **your home** for damage caused to the **buildings** by any cause covered by Section 1A.

If you **have** contents accidental damage (Section 2C), this also includes any amounts **you** become legally liable to pay for accidental damage to:

- underground drains, pipes, cables and tanks which **you** are legally responsible for and which provide services to or from **your home**
- fixed glass in windows, doors or roofs, fixed ceramic hobs, sinks and bathroom fittings in **your home**.

Accidental damage is sudden and unintentional physical damage that happens unexpectedly.

You're not covered for

✗ **We** won't pay for:

- breakages caused by **your** paying guests or tenants
- loss or damage when it has been more than 60 days since **you** last slept at **your home** on a regular basis (which doesn't include occasional visits or stays).

If you claim

How we settle claims

For any item of **contents** that is lost or damaged **we** will choose whether to:

- replace or repair the item or part
- pay the cost of replacing or repairing the item or part, up to the amount it would have cost to replace or repair using **our** own suppliers, or
- make a cash payment

We won't pay more than the amount it would have cost **us** to replace or repair using **our** own suppliers.

If appropriate parts or replacement items are not available, **we** will pay the full cost of the item, provided the sum insured is adequate.

How much we will pay

The most **we** will pay for any claim will be:

- the **Contents** sum insured shown in **your** schedule
- the amount shown in **your** schedule for any loss of or damage to **valuables** that **you** haven't included as separate items
- £4,000 for any one **valuable** unless **your** schedule shows otherwise
- the sum insured shown in the schedule for any specified item
- £10,000 for **business equipment**
- £1,000 for **money**
- £1,000 for guests' belongings
- £5,000 for theft from garage or outbuilding
- the amounts shown in Section 2 under the headings:
 - Alternative accommodation, kennel fees and storage
 - Contents temporarily away from your home
 - Contents at university, college or boarding school
 - Downloaded content
 - Contents outside
 - Garden plants.

On top of **your** total sum insured, **we** will also pay for:

- Alternative accommodation, kennel fees and storage
- Garden plants
- Loss of keys
- Oil and metered water
- Title deeds.

If the sum insured isn't enough to cover the cost to replace all of the **contents** of **your home** as new, **we** will reduce any payment in line with the premium shortfall.

For example, if **your** premium was 75% of what it would have been if the sum insured was enough to replace the entire **contents** of **your home** as new, **we** will pay no more than 75% of **your** claim.

Your excess

You will have to pay any **excesses** shown in **your** schedule. This includes the specific escape of water **excess**.

There is no **excess** for claims under the additional covers contents outside and garden plants.

We will only take off one **excess** for each claim, unless there is an **endorsement** shown in **your** policy schedule to say otherwise.

If **we** have asked one of **our** suppliers to deal with all or part of **your** claim, **we** may ask them to collect the **excess** from **you**.

Sets and suites

If part of a set or suite is lost or damaged, and **we** can't replace or repair it, **we** will:

- replace the set or suite as new
- pay the cost of replacing the set or suite as new, up to the amount it would have cost **us** to replace the item using our own suppliers, or
- if no equivalent or replacement set or suite is available, pay the full cost of the item, provided the sum insured is adequate.

If **we** ask **you** to, **you** will have to give up the undamaged parts of the set or suite to **us** where the full replacement cost has been paid.

Specified items

If **you** claim for an item listed in **your** schedule, **you** will need to give **us** proof of the item's value. To help **you** do this, **we** recommend that **you** keep receipts, copies of valuations, photos and instruction booklets.

Reducing your sum insured

We will not reduce the sum insured after paying a claim.

Section 3 Personal Possessions (Optional)

❗ Defined words appear in **bold** – see page 36 for definitions. **Your** schedule will show if **you** have this cover.

A Core cover

Your personal possessions are covered for

✓ Accidental loss and damage

We will pay for accidental loss of or damage to:

- **your personal possessions**
- any other items listed on **your** schedule under 'Personal possessions'

while they are within the **British Isles**.

This includes cover for:

- possessions stolen from **your** unattended **vehicle**, but only if the **vehicle** is locked and **your** possessions are hidden from view in a closed glove compartment or locked boot.
- loss or damage to **bicycle** tyres and accessories, but only if the **bicycle** is lost or damaged at the same time.
- the theft of an unattended **bicycle**, but only if it is in a locked building or secured with a bike lock to an immovable object.

Your personal possessions aren't covered for

✗ **We** don't pay for loss of or damage to

- **business equipment**
- **vehicles**
- watercraft propelled by hand (such as a surfboard or rowing boat)
- **sports equipment**, model aircraft or drones while they are being used
- camping equipment while it is set up or in use
- items taken by Customs or other officials
- any **bicycle** while it is being used for organised racing, pace-making or trials
- **Money**. You may have cover under Section 3B Money.

✗ **We** also don't pay for loss or damage:

- for theft involving deception
- by any paying guest or tenant
- covered under Section 2A.

B Additional cover

You're covered for

✓ Items in a bank

We will pay for accidental loss of or damage to items listed on **your** schedule as being in a bank or safe deposit box.

We will also cover items when they are taken out of the bank or safe deposit box if **we** have agreed that they can be temporarily taken out.

✓ Money

We will pay up to £1,000 for the theft or accidental loss of **money** which is either with **you**, or which **you** have left in a secure place, anywhere in the world. **You** must report the theft or loss to the police within 24 hours.

✗ **We** don't pay for:

- shortages caused by mistake (eg someone shortchanging **you**)
- any loss in value (eg as a result of currency devaluation)
- **money** confiscated by Customs or other officials.

✓ Overseas travel

We will cover items that are insured under Section 3A for up to 60 days while they are temporarily outside the **British Isles**. **You** must either have the items with **you**, or have left them in a secure place.

You're not covered for

✗ **We** don't pay for anything that is excluded under Section 3A.

If you claim

How we settle claims

For any personal possession, set or part of a set that is lost or damaged **we** will choose whether to:

- replace or repair the item or part
- pay the cost of replacing or repairing the item or part, up to the amount it would have cost to replace or repair using **our** own suppliers, or
- make a cash payment.

✗ **We won't pay more than the amount it would have cost **us** to replace or repair using **our** own suppliers.**

If appropriate parts or replacement items are not available, **we** will pay the full cost of the item, provided the sum insured is adequate.

How much we will pay

The most **we** will pay for any claim will be:

- the Personal Possessions sum insured shown on **your** schedule
- £4,000 for any one item, set or collection unless **your** schedule shows otherwise
- £1,000 for any **bicycle** unless it is specified on **your** schedule.

Your excess

You will have to pay any **excesses** shown on **your** schedule.

There is no **excess** for claims for **money**.

We will only take off one **excess** for each claim, unless there is an **endorsement** shown in **your** policy schedule to say otherwise.

If **we** have asked a supplier to deal with all or part of **your** claim, **we** may ask them to collect the **excess** from **you**.

Sets and suites

If part of a set or suite is lost or damaged and we can't repair or replace it, **we** will choose whether to:

- replace the set or suite with a new set or suite
- pay the cost of replacing the set or suite with a new set or suite
- make a cash payment up to the cost of replacing or repairing the set or suite with a new set or suite using our suppliers.

If no equivalent or replacement set or suite is available, **we** will pay the full cost of the set or suite. **We** won't pay more than your total sum insured.

If the full replacement cost has been paid, **we** may ask **you** to give **us** the undamaged parts of the set or suite.

Specified items

If **you** claim for an item listed in **your** schedule, **you** will need to give **us** proof of the item's value. To help **you** do this, **we** recommend that **you** keep receipts, copies of valuations, photos and instruction booklets.

Section 4 Legal Assistance (Optional)

❗ Defined words appear in **bold** – see page 36 for definitions. **Your** schedule will show if **you** have this cover.

This is an optional extension to either:

- Section 1 Buildings standard cover, or
- Section 2 Contents standard cover.

Your schedule will show if **you** have chosen to include it. If not and **you** would like to add the cover, call **0800 051 0234**.

This section tells **you** what legal costs **you** are insured for and in what circumstances. There are some losses not covered that apply to the whole policy (see pages 7 and 35).

Anyone claiming under this section must have the agreement of the policyholder.

Your cover

We agree to provide the insurance in this section, subject to the terms, conditions, exclusions and limitations set out in this section, provided that:

- **reasonable prospects** exist for the duration of the claim
- the **date of occurrence** of the insured incident is during the **period of insurance**
- any legal proceedings will be dealt with by a court, or other body, which **we** agree to, within **Area 1** or **Area 2**
- the insured incident happens within **Area 1** or **Area 2**.

You're covered for

✓ Employment disputes

You are covered for disputes relating to your contract of employment within **Area 2**.

✗ **You** are not covered for claims relating to:

- employer's disciplinary hearings or internal grievance procedures
- any claim relating solely to personal injury
- a compromise agreement while **you** are still employed.

✓ Contract disputes

We will provide cover for:

1. **Your** legal rights in a contractual dispute arising from an agreement or alleged agreement which **you** have entered into in a personal capacity for:
 - the buying or hiring in of any goods or services in **Area 1**
 - the selling of any goods in **Area 2**.
2. **Your** legal rights in a contractual dispute or for misrepresentation arising from an agreement which **you** have entered into for the buying or selling of **your principal home** in **Area 2**.

Provided that, in both 1 and 2:

- I. The amount in dispute is more than £100.
- II. **You** have entered into the agreement or alleged agreement in the period of insurance or in respect of 2, during the 180 days leading up to the start date of the cover under this section.

✗ **You** are not covered for claims relating to:

- construction work on any land, or designing, converting or extending any building where the contract value exceeds £5,000 (including VAT)
- the settlement payable under an insurance policy (**we** will cover a dispute if **your** insurer refuses **your** claim, but not a dispute over the amount of the claim)
- a dispute arising from any loan, mortgage, pension, investment or borrowing
- a dispute over the, terms of a lease, licence or tenancy of land or buildings (although **we** will cover any dispute with a professional adviser relating to these matters)
- a motor vehicle owned by or hired or leased to **you**.

✓ **Bodily injury or illness**

You are covered for a specific or sudden accident which causes **your** death or illness or bodily injury to **you** in **Area 1**.

✗ **You** are not covered for claims relating to:

- death, bodily injury or illness, including any gradually occurring bodily injury or illness, that does not result from a specific or sudden accident
- defending **your** legal rights (if someone accuses you of causing them an injury), although defending a **counter-claim** is covered
- legal costs incurred by the **representative** on a contingency fee basis
- psychological injury or mental illness, unless the condition follows a specific or sudden accident that has caused physical bodily injury to **you**
- clinical negligence – refer to Clinical Negligence section below.

✓ **Clinical negligence**

You are covered where it is alleged an identified negligent act of surgery or clinical or medical procedure causes death or bodily injury to **you** in **Area 2**.

✗ **You** are not covered for claims relating to:

- a failure or alleged failure to correctly diagnose **your** condition
- psychological injury or mental illness not associated with **you** having suffered physical bodily injury.

✓ **Property protection**

You are covered for a civil dispute relating to **your principal home** which **you** own or for which **you** are responsible within **Area 2**, following:

- an event which causes physical damage to your **principal home**, provided that the amount in dispute is more than £100
- a legal nuisance (meaning any unlawful interference with **your** use or enjoyment of **your** land, or some right over, or in connection with it)
- a trespass.

You must have established legal ownership or right to the land that is the subject of the dispute.

✗ **You** are not covered for claims relating to:

- any contract entered into by **you**
- any building or land other than **your principal home**
- someone legally taking your property from **you**, whether **you** are offered money or not, or restrictions or controls placed on **your** property by any government or public or local authority
- work done by, or on behalf of, any government or public or local authority unless the claim is for accidental physical damage
- a motor vehicle owned or used by, or hired or leased to **you**
- mining subsidence
- adverse possession (meaning the occupation of any building or land either by someone trying to take possession from **you** or by **you** trying to take possession)
- the enforcement of a covenant by or against **you**.

Your cover continued

- ✗ **You** are not covered for defending a claim relating to an event that causes or could cause physical damage to material property, but defending a **counter-claim** is covered.
- ✗ **You** are not covered for the first £250 of any claim for legal nuisance or trespass. This is payable by **you** as soon as we accept the claim.

✓ Legal defence

You are covered for **costs and expenses** to defend your legal rights if an event:

- arising from your work as an employee within **Area 2** leads to:
 - **you** being prosecuted in a court of criminal jurisdiction
 - civil action being taken against **you** under legislation for unlawful discrimination
 - civil action being taken against **you** under Section 13 of the Data Protection Act 1998
- leads to **your** criminal prosecution for an offence connected with a motor vehicle in **Area 2**.

- ✗ **You** are not covered for any claim relating to:
 - parking or obstruction offences
 - **you** driving a motor vehicle for which **you** don't have valid motor insurance.

✓ Tax protection

You are covered for a comprehensive examination by HM Revenue & Customs that considers all areas of **your** self-assessment tax return in **Area 2**, but not enquiries limited to one or more specific area.

- ✗ **You** are not covered for:
 - any claim if **you** are self-employed, or a sole trader, or in a business partnership
 - an investigation or enquiries by HM Revenue & Customs Specialist Investigations or the HM Revenue & Customs Prosecution Office.

✓ Jury service and court attendance

You are covered for **your** absence from work:

- to attend any court or tribunal at the request of the **representative**
- to perform jury service.

The maximum **we** will pay is the net salary or wages that **you** lose for the time **you** are absent from work and do not receive payment, minus any amount the court gives **you**.

- ✗ **You** are not covered for:
 - Any claim if **you** are unable to prove **your** losses.

If you claim

What we will pay

We will pay a **representative**, on **your** behalf, **costs and expenses** incurred following an insured incident, provided that:

- the most **we** will pay in **costs and expenses** is no more than the amount **we** would have paid to a **preferred law firm**. The amount **we** will pay a law firm (where acting as an appointed **representative**) is currently £100 per hour. This amount may vary from time to time
- in respect of an appeal or the defence of an appeal, you tell us within the time limits allowed that **you** want to appeal and **we** agree that **reasonable prospects** exist
- for an enforcement of judgment to recover money and interest due to **you** after a successful claim, **we** agree that **reasonable prospects** exist.

Where an award of damages is the only legal remedy to a dispute and the cost of pursuing legal action is likely to be more than any award of damages, the most **we** will pay in **costs and expenses** is the value of the likely award.

What we will not pay

In the event of a claim, if **you** decide not to use the services of a **preferred law firm**, you will be responsible for any costs that fall outside the **DAS standard terms of appointment**.

Your excess

You must pay the first £250 of any claim for nuisance or trespass, as soon as **we** accept the claim.

How we settle claims

When we receive **your** claim, if legal representation is necessary, we will appoint a **preferred law firm** or in-house lawyer as **your** appointed **representative**. They will try to settle **your** claim by negotiation without having to go to court.

If the appointed **preferred law firm** or **our** in-house lawyer can't negotiate settlement of your claim and it is necessary to go to court and legal proceedings are issued or there is a conflict of interest, **you** may choose a law firm to act as the appointed **representative**.

If **you** choose a law firm as **your representative** who is not a **preferred law firm**, **we** will give **your** choice of law firm the opportunity to act on the same terms as a **preferred law firm**. However if they refuse to act on this basis, the most **we** will pay is the amount **we** would have paid if they had agreed to the **DAS Standard Terms of Appointment**. The amount **we** will pay a law firm (where acting as the **representative**) is currently £100 per hour. This amount may vary from time to time.

The **representative** must co-operate with **us** at all times and keep **us** up to date with the progress of the claim.

If the **representative** refuses to continue acting for **you** with good reason, or if you dismiss the **representative** without good reason, cover will end immediately, unless **we** agree to appoint another **representative**.

If **you** settle or withdraw a claim without **our** agreement, or do not give suitable instructions to the **representative**, we can withdraw cover and may reclaim from **you** any **costs and expenses** we have paid.

How much we will pay

The most **we** will pay for all claims resulting from one or more events arising at the same time or from the same originating cause is £50,000, as shown in **your** schedule.

If you claim continued

Your responsibilities when making a claim

If **you** issue cannot be dealt with through legal advice and needs to be dealt with as a potential claim under this policy, phone **us** on 0800 464 3026 and **we** will give you a reference number. **We** will not be able to tell you whether **you** are covered, but **we** will pass the information **you** have given us to **our** claims-handling teams and explain what to do next.

If **you** would prefer to report **your** claim in writing, please write to:

Claims Department
DAS Legal Expenses Insurance Company Limited
DAS House
Quay Side
Temple Back
Bristol BS1 6NH

You must:

- keep to the terms and conditions of this section
- take reasonable steps to avoid and prevent claims
- take reasonable steps to avoid incurring unnecessary costs
- take every step to recover **costs and expenses** and court attendance and jury service expenses that **we** have to pay, and pay **us** any **costs and expenses** that are recovered
- send any information **we** ask for, in writing
- report to **us** full and factual details of any claim as soon as possible and give us any information we need
- get **our** agreement before seeking help from a solicitor or accountant. Otherwise, **we** won't pay the costs even if **we** do accept the claim
- co-operate fully with **us** and the **representative**
- give the **representative** any instructions **we** ask **you** to
- tell the representative to have **costs and expenses** taxed, assessed or audited, if **we** ask for this
- tell **us** if anyone offers to settle a claim, and not negotiate or agree to a settlement without our written consent.

If **you** don't accept a reasonable offer to settle a claim, **we** may refuse to pay further **costs and expenses**.

We may decide to pay **you** the reasonable value of your claim, instead of starting or continuing legal action. If this happens, **you** must allow us to take over and pursue or settle any claim in **your** name, at **our** own expense and for **our** own benefit. **You** must give us all the information and help **we** need to do so.

Where a settlement is made on a without costs basis **we** will decide what proportion of that settlement will be regarded as **costs and expenses** and payable to **us**.

We may ask **you**, at **your** expense, to get an expert opinion on the merits of a claim or proceedings, or on a legal principle. The expert must be approved in advance by **us** and the cost agreed in writing between **you** and **us**. If the expert's opinion is that it is more likely than not that **you** will recover damages (or obtain any other legal remedy **we** have agreed to) or make a successful defence, **we** will pay the cost of getting the opinion.

Special conditions

Disputes

If there is a disagreement between **you** and **us** about the handling of a claim that is not resolved through **our** internal complaints procedure, **you** can contact the Financial Ombudsman Service for help.

Alternatively there is a separate arbitration process. The arbitrator will be a barrister chosen jointly by **you** and **us**. If there is a disagreement over the choice of the arbitrator, **we** will ask the Chartered Institute of Arbitrators to decide.

Laws

This section is governed by the law that applies in the part of the United Kingdom, the Channel Islands or Isle of Man where **you** normally live. Otherwise the law of England and Wales apply.

All Acts of Parliament mentioned in this section include equivalent laws in Scotland, Northern Ireland, the Channel Islands or Isle of Man as appropriate.

Exclusions

These exclusions apply to Section 4 Legal assistance.

✗ **You** are not covered for:

- any claim:
 - where **you** fail to notify **us** of the insured incident within a reasonable time of it happening and this adversely affects the **reasonable prospects** of a claim or **we** consider **our** position has been prejudiced
 - relating to **your** alleged dishonesty or alleged violent behaviour
 - relating to written or verbal remarks that damage **your** reputation
 - where **you** may be one of a number of people involved in a legal action resulting from one or more events arising at the same time or from the same cause which could result in the court making a group litigation order.
- any incident or matter arising before the start of cover
- any **costs and expenses** incurred before **we** accept **your** claim in writing
- fines, penalties, compensation or damages which **you** are ordered to pay by a court or other authority
- any insured incident intentionally brought about by **you**
- a legal action taken by **you** which **we** or the **representative** have not agreed to, or where **you** do anything that hinders **us** or the **representative**
- a dispute with **us** or Nationwide not otherwise dealt with under 'Special conditions', excluding employment disputes
- **costs and expenses** arising from or relating to judicial review, coroners inquest or fatal accident inquiry.

Section 5 Home Emergency (Optional)

❗ Defined words appear in **bold** – see page 36 for definitions. **Your** schedule will show if **you** have this cover.

This is an optional extension to either Section 1 Buildings standard cover or Section 2 Contents standard cover.

Your schedule will show if **you** have chosen to include it. If not and **you** would like to add the cover, call **0800 051 0234**.

This section tells **you** what emergency costs **you** are insured for and in what circumstances. There are some losses not covered that apply to the whole policy (see pages 7 and 35).

Anyone claiming under this section must have the agreement of the policyholder.

Your cover

We agree to provide the insurance in this section, subject to the terms, conditions, exclusions and limitations set out in this section, provided that the insured incident happens during the **period of insurance**.

Major emergencies

In the case of a major emergency that could result in serious risk to **you** or substantial damage to **your home**, **you** should contact the emergency services and the company that supplied the relevant equipment or service immediately.

You're covered for:

You are covered for insured incidents under the headings set out below that are sudden, unexpected and require immediate corrective action to:

- prevent damage or further damage to **your home**
- make **your home** safe or secure
- relieve unreasonable discomfort, risk or difficulty to **you**.

✓ Roof damage

You are covered for any damage to the roof of **your home** that causes or is likely to cause internal damage.

✓ Plumbing and drainage

You are covered for sudden damage to, or blockage, breakage or flooding of, the drains or plumbing system in **your home**.

✓ Main heating system

You are covered for the sudden failure to function of the main heating system in **your home**.

✓ Domestic power supply

You are covered for the complete failure of **your home's** domestic electricity, or domestic gas supply.

✗ **You** are not covered for the failure of the mains supply.

✓ Toilet unit

You are covered for impact damage to, or mechanical failure of, a toilet bowl or cistern in **your home** which results in the complete loss of function of all useable toilets in **your home**.

✓ Home security

You are covered for damage to, or failure of, external doors, windows or locks which compromises the security of **your home**.

✓ Lost keys

You are covered for the loss of the only available set of keys to **your home** if **you** cannot replace them or gain normal access.

✓ Vermin

You are covered for sudden infestation by vermin in **your home** which prevents the use of the loft or one or more rooms in **your home**.

✗ **You** are not covered for:

- an infestation in any domestic outbuilding or garage.
- removal and/or control of bees' nests.
- removal of any pests.

If you claim

When **you** make a claim under Section 5 Home emergency **we** will pay for assistance provided by our approved contractor.

How much we will pay

The most **we** will pay for any one insured incident in total is £500 (including VAT) as shown in **your** schedule for call-out charges, labour costs, parts and materials.

Your responsibilities when making a claim

You must call us on **0800 464 3025** within 48 hours of becoming aware of the home emergency. **You** will need to tell **us**:

- **your** name and home address, including the post code
- the nature of the home emergency.

Special conditions

You must maintain **your** home and all domestic equipment in good condition, and carry out or arrange for regular inspections and preventative maintenance to the fabric and structure.

We will make every effort to provide the service at all times, but **we** will not be responsible for any liability arising from a breakdown of the service.

We will not pay for any loss that is not directly covered by the terms and conditions of this section (eg **we** will not replace a carpet damaged by a leak or pay for time taken off work because of a home emergency).

Exclusions

✗ **You** are not covered for:

- Any claim:
 - for an insured incident which happens during the first 48 hours of **your** cover under this section starting if you take out this cover at a later date than the rest of **your** policy
 - if the insured incident happened before the start of this section of the policy
 - which is covered under any other section of this policy or any other policy
 - if your home is **unoccupied**
 - if **your home** is being rented out or let
 - arising from **your** failure to comply with **our** instructions in respect of the assistance being provided
 - relating to the interruption, failure or disconnection of the mains electricity, mains gas or mains water supply
 - relating to any failure of equipment or facilities resulting from them being incorrectly installed, repaired or modified, or which is caused by a design fault which makes them inadequate or unfit for use
 - related to your failure to purchase or provide sufficient gas, electricity or other fuel
 - arising from any wilful or negligent act or omission by you.

- Any costs:
 - incurred before **you** have advised us of a home emergency
 - incurred where **our** approved contractor has attended **your home** but **you** were not there as agreed.
- Claims for parts or labour if the equipment or facility is still under guarantee or warranty from the manufacturer, supplier or installer.
- Any normal day-to-day home maintenance which **you** should carry out or pay for (such as servicing of heating or hot water systems) or the replacement of parts that tend to gradually wear out over a period of time or need regular attention.
- The cost of redecorating, or cosmetic repairs to parts or equipment in **your home**.
- Damage resulting from gaining necessary access to, or reinstating the fabric of, **your home**.
- The malfunction or blockage of septic tanks, cesspits or fuel tanks.
- Damage to any outbuildings, garages, boundary walls, gates, hedges or fences.
- Any costs or expenses arising out of subsidence, heave or landslip.

Other policy conditions

Claims conditions

These apply to:

- Section 1 Buildings
- Section 2 Contents
- Section 3 Personal Possessions

These conditions do not apply to Section 4 Legal Assistance and Section 5 Home Emergency

Reporting claims

When **you** find out about anything **you** need to claim for, or may need to claim for, **you** must tell **us** as soon as possible.

If you make a buildings, contents, or personal possessions claim (but not a liability claim)

For any claim **you** must:

- Give **us** any relevant information and evidence that **we** ask for, including proof of ownership or value of the lost or damaged item and written estimates for repair. **You** will have to do this at **your** own expense.
- Allow **us** (or **our** appointed suppliers) to access or inspect the damaged items and/or property.
- Immediately tell the police:
 - about any loss or damage by deception, theft, attempted theft, vandalism or malicious acts

If you make a liability claim

For any claim **you** must:

- send **us** any letter, claim, writ or summons in connection with the claim or potential claim as soon as **you** receive it, unanswered.
- get **our** written consent before admitting, denying, negotiating or settling a claim.

We may take over, defend or settle the claim, or take up any claim in **your** name for **our** own benefit.

You must give **us** all the information and help **we** need.

If you don't follow our claim conditions, and this negatively affects our position:

- **we** will reject **your** claim or be unable to deal with it, or
- **we** will not pay **your** claim in full.

Handing over damaged items

You should only hand over damaged items when **we**, or **our** suppliers, ask **you** to do so.

Enforcing your rights

We may at **our** expense and in **your** name take steps to enforce **your** rights against any other person either before or after **we** pay a claim.

You must give **us** any information or assistance **we** need.

Other insurance policies

We will not pay any claim if **you** have cover under any other insurance policies.

General conditions

These apply to all sections

Policy terms and conditions

You must keep to the policy terms, conditions and **endorsements**.

If **you** don't:

- **your** policy may be invalidated
- **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 to the **buildings** and **contents** covered under this policy.

Maintaining your buildings and contents

You must keep the **buildings, contents** and **personal possessions** covered under this policy in good condition.

Fraud

You must be honest in **your** dealings with **us** at all times.

We will not pay a claim that is in any way fraudulent, false or exaggerated.

If **you**, any person insured under this policy or anyone acting on **your** behalf attempts to deceive **us** or knowingly makes a fraudulent, false or exaggerated claim:

- **your** policy may be cancelled
- **we** may reject **your** claim and any subsequent claims
- **we** may 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.

If a fraudulent, false or exaggerated claim has been made under any other policy **you** hold with **us**, **we** may cancel this policy.

Changes that may affect your cover

You must tell **us** as soon as possible about any changes that could affect the level and/or cover of **your** insurance, eg:

- **you** change the address where **you** normally live
- any work is being done to **your home** other than routine maintenance or decoration
- **you** are prosecuted for or convicted of any offence (excluding motoring offences)
- **you** let **your home** out to tenants or a lodger moves in
- **your home** is used for **business** purposes or as a holiday **home**

The list above does not set out all the changes **you** must tell **us** about. If **you** are not sure whether a change may affect **your** cover, please contact **us**.

What will we do when you tell us about a change

We may reassess **your** cover and/or premium.

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 invalidated
- **we** may reject **your** claim
- **we** may not pay **your** claim in full.

General conditions continued

Paying the premium

You will only be covered if **you** pay **your** premiums.

If **we** can't collect **your** premium on the date it is due, **we** will assume that **you** do not want to continue with **your** policy unless **you** tell **us** otherwise.

We may cancel **your** policy on that date. Before **we** do, **we** will write to **you** to give **you** another opportunity to make the payment. If **you** do not pay the premium by the date stated in **our** letter, **we** will write to **you** to confirm that **your** policy was cancelled on the date the missed payment was due.

If **you** have made a claim, or one has been made against **you**, before that date **you** will need to pay the balance of the year's premium.

People involved in this contract

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.

Automatic renewal

When **your** policy is due for renewal, **we** may offer to renew it for **you** automatically using the payment details **you** have already given, unless **we** or **you** have advised otherwise.

We will write to **you** at least 21 days before **your** policy ends to confirm **your** renewal premium and policy terms, and before taking any payment. If **you** do not want to renew **your** policy, **you** must call **us** before **your** renewal date to let **us** know. It is not possible to offer automatic renewal with all payment methods, so please check **your** renewal invite for further details.

If **we** are unable to offer renewal terms, **we** will write to **you** at **your** last known address to let **you** know.

Cancellation by us

We have the right to cancel **your** policy at any time if there is a valid reason. **We** will give **you** 14 days' notice in writing. **We** will send **our** cancellation letter to the latest address **we** have for **you**.

Valid reasons may include but are not limited to:

- **you** failing to co-operate with **us** or send **us** information or documentation as required by the terms of **your** policy where this significantly affects **our** ability to process **your** claim or deal with **your** policy
- changes to **your** circumstances that mean **you** no longer meet **our** criteria for providing home insurance
- **you** using threatening or abusive behaviour or language with **our** staff or suppliers.

If **we** cancel **your** policy, **we** will return the premium paid less the amount for the period the policy has been in force.

Cancellation by you

You may cancel **your** policy at any time by contacting **us** on 0800 051 0243 or sending **us** notice in writing.

If you cancel at renewal

If **you** cancel before the new **period of insurance** is due to start, **we** will return any premium paid in full.

If **you** cancel within 14 days of the start of the new **period of insurance** or within 14 days of receiving **your** renewal documents (whichever is the later), **we** will return any premium paid in full.

We will not refund any premium if:

- **you** have made a claim during the **period of insurance**
- a claim has been made against **you** during the **period of insurance**.

If you cancel at any other time

If **you** cancel **your** policy before it is due to start, **we** will return any premium paid in full.

If **you** cancel within 14 days of **your** policy starting or within 14 days of receiving **your** documents (whichever is the later) **we** will return any premium paid, less the administration fee shown in **your** schedule.

If **you** cancel after 14 days have passed, **we** will return any premium paid, less the administration fee shown in **your** schedule and an amount for the period the policy has been in force.

We will not refund any premium if:

- **you** have made a claim during the **period of insurance**
- a claim has been made against **you** during the **period of insurance**.

Index linking – buildings cover

If **you** have set **your** own building sum insured, **we** will index link the amount shown on **your** schedule using the House Rebuilding Cost Index prepared by the Royal Institution of Chartered Surveyors or another appropriate index.

Your building sum insured will go up by at least £1,000 each year even if the index linked increase is less than that.

We do not apply index linking to **our** other policy limits.

Index linking – contents cover

If **you** have set **your** own contents sum insured, **we** will index link the amount shown on **your** schedule using the Retail Price Index or another appropriate index.

Your contents sum insured will go up by at least £500 each year even if the index linked increase is less than that amount.

We do not apply index linking to **our** other policy limits.

Losses not covered**These apply to all sections**

- ✗ **We** don't cover any pre-existing loss or damage that happened before **your** cover started.
- ✗ **We** don't cover any loss, damage or legal liability caused by:
 - Radioactive contamination. This is:
 - ionising radiation or radioactive contamination from any nuclear fuel or from any nuclear waste from burning nuclear fuel
 - the radioactive, toxic, explosive or other dangerous properties of any explosive nuclear equipment or nuclear part of that equipment.
 - War, invasion, act of foreign enemy, hostilities (whether war is declared or not), civil war, rebellion, revolution or similar event.
 - Sonic bangs from aircraft or other flying objects travelling at or above the speed of sound.
 - Pollution or contamination unless it is caused by oil leaking from:
 - any fixed heating installation in **your home**
 - any domestic appliance in **your home**.
 - Failure of computers and electrical equipment caused by computer viruses
 - Terrorism by a person or people acting alone or in connection with any organisation or government, using biological, chemical or nuclear force or contamination.

Policy definitions

Certain words in this policy booklet, your schedule and endorsements will have the same meaning wherever they appear.

The definitions listed below will apply to the whole policy, unless **we** say that they have a different meaning when used in particular sections of the policy.

We have highlighted these definitions in bold in this policy booklet.

Area 1 (section 4 only)

Anywhere in the world, provided **you** normally live in the United Kingdom, the Channel Islands or the Isle of Man.

Area 2 (section 4 only)

Anywhere in the United Kingdom, the Channel Islands or the Isle of Man.

Bicycle

Any **bicycle**, including electrically powered models, and its accessories.

British Isles

England, Scotland, Wales, the Isle of Man, the Channel Islands, Northern Ireland and the Republic of Ireland.

Buildings

Your private **home**, fixtures and fittings, swimming pools, permanently fixed hot tubs, tennis courts, patios, terraces, service tanks, drains, septic tanks, pipes and cables, central heating fuel storage tanks, drives, footpaths, garden walls, hedges, gates and fences.

Business

Any employment, trade or profession.

Business equipment

Any electronic office equipment used for **business** purposes while it is being kept in **your home**. (eg computers, printers and photocopiers).

✗ But not:

- smart phones,
- mobile phones
- tablet computers.

Contents

Household goods, **personal possessions**, **business equipment**, camping equipment, **money**, satellite dishes, aerials and other articles which **you** are responsible for or that belong to **you**, domestic staff who live in or guests, except paying guests.

✗ But not:

- **Vehicles**
- Any living creature.
- Landlord's fixtures and fittings.
- Securities (financial certificates except those defined as **money**), certificates and documents, except driving licences and passports.

Counter Claim (section 4 only)

Where a claim is made by the person you make a claim against, as a response to the initial claim.

Costs and expenses (section 4 only)

All reasonable and necessary costs chargeable by the appointed **representative** and agreed by us in accordance with the **DAS standard terms of appointment**. The costs incurred by opponents in civil cases if **you** have been ordered to pay them, or **you** pay them with **our** agreement.

DAS standard terms of appointment (section 4 only)

The terms and conditions (including the amount **we** will pay to a **representative**) that apply to the relevant type of claim. This could include a conditional fee agreement (no win, no fee).

Date of occurrence (section 4 only)

For civil cases, the date of the event that leads to a claim. If more than one event arises at different times from the same cause, the **date of occurrence** is the date of the first event. This may be before the date you first became aware of it.

For criminal cases, the date you began, or are alleged to have begun, to break the criminal law in question.

For Tax protection claims, the date when HM Revenue & Customs first notifies you in writing that it intends to make enquiries.

Endorsement

An agreed change to the terms of the policy shown in **your** policy schedule.

Excess

The amount **you** must pay towards any claim.

Home

The building of **your** main domestic home occupied by **you**, at the address shown in **your** schedule, including its domestic garages and outbuildings.

Main heating system (section 5 only)

The main hot water or central heating system in **your home**. This includes pipes that connect components of the system, but not cold water supply or drainage pipes.

✗ It does not include any non-domestic heating or hot water systems, or any form of solar heating.

Money

Cash, bank notes, cheques, money orders, postal orders, traveller's cheques, savings certificates, share certificates, Premium Bonds, travel tickets, postage stamps (that are not part of a collection), phone cards, luncheon vouchers, and vouchers and cards with a cash value that belong to **you** and are not used for **business** purposes.

Period of insurance

The period for which the policy covers **you** shown in **your** schedule.

Personal possessions

Valuables, sports equipment and **bicycles** that belong to **you** and luggage, clothes and any other items **you** normally wear or carry that belong to **you** or for which **you** are legally responsible.

Plumbing and drainage (section 5 only)

The cold water supply and drainage system within the boundary of **your home** and which **you** are legally responsible for.

✗ It does not include pipes for which **your** water supply or sewage company are responsible or rainwater drains and soakaways.

Preferred law firm (section 4 only)

The law firm or barristers' chambers **we** choose to provide legal services. They will have the proven expertise to deal with **your** claim and must comply with **our** agreed service standard levels, which **we** audit regularly. They are appointed according to the **DAS standard terms of appointment**.

Principal Home (section 4 only)

Your only or main residence where you and your family live permanently.

Reasonable prospects (section 4 only)

For civil cases, the prospect that you will recover losses or damages (or obtain any other legal remedy that **we** have agreed to, including an enforcement of judgment), make a successful defence or make a successful appeal or defence of an appeal, must be at least 51%. **We**, or a **preferred law firm** working on our behalf, will assess whether there are **reasonable prospects**.

Representative (section 4 only)

The preferred law firm, law firm, accountant or other suitably qualified person **we** appoint to act on **your** behalf.

Sports equipment

Items used for sports activities, including sports clothes designed to be used for any sports activity.

✗ But not

- **Bicycles**

Valuables

- Sets of coins, stamps or medals.
- Furs.
- Items or sets or collections of gold, silver or other precious metals.
- Jewellery.
- Watches.
- Works of art.

Vehicles

Any **vehicle** or toy propelled by a motor of any kind, caravans, trailers, hovercraft, aircraft, watercraft, land yacht, wind powered or assisted **vehicles**, as well as any of their parts and accessories (except for removable entertainment or navigation equipment while it is removed from the **vehicle**)

✗ But not the following while being used for their intended purpose and by a person for whom they were designed:

- Ride-on lawnmowers
- Electrically powered wheelchairs and mobility scooters
- Electrically powered children's ride on toys
- Electrically assisted **bicycles**
- Pedestrian controlled electrically powered golf trolleys
- Model watercraft
- Hand-propelled watercraft (such as a surfboard or rowing boat)

Vermin (section 5)

- a) wasps' and/or hornets' nests
- b) rats
- c) mice; or
- d) grey squirrels

We, us, our, the company (sections 1, 2 and 3)

U K Insurance Limited.

We/us/our (sections 4 and 5 only)

DAS Legal Expenses Insurance Company Limited.

You, your

The person or persons named in **your** schedule and any of the following who normally live with them: their husband, wife, partner (a person living with them as though married), civil partner, children, parents and other relatives normally living with them.

How to complain

If your complaint is about a claim

If **your** complaint is about a claim, please:

- contact **your** claims handler, if their details are shown on **your** claim documents, or
- write to the Regional Customer Service Manager at the address shown in **your** claims documents.

If your complaint is about something else

If **you** have a complaint about something else, please:

- call **us** on **0800 051 0160** or **01903 636 962**, or
- write to the Customer Relations Manager at Churchill Court, Westmoreland Road, Bromley, Kent BR1 1DP.

What we will do

We will try to resolve **your** complaint immediately. If this is not possible, **we** normally acknowledge **your** complaint within five business days of receiving it. If **we** can't resolve **your** complaint within four weeks of receiving it, **we** will write to **you** to explain why and let **you** know what action **we** plan to take.

If **we** can't resolve the differences between **us**, **you** can contact the Financial Ombudsman Service (FOS) within 6 months of receiving **our** complaint response letter:

- call **0300 123 9123** or **0800 023 4567**
- go to www.fos.org.uk
- write to Financial Ombudsman Service, Exchange Tower, London, E14 9SR.

Everything else

Our regulators

Nationwide Home insurance policies are underwritten by U K Insurance Limited which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, registration number 202810.

Financial Conduct Authority

- Go to www.fca.org.uk (the website includes a register of all regulated firms).
- Call 0800 111 6768.

Prudential Regulation Authority

- Go to www.bankofengland.co.uk/pru
- Call 020 7601 4878.

The Financial Services Compensation Scheme

Under the Financial Services and Markets Act 2000, if U K Insurance Limited is unable to meet all its liabilities to policyholders, you may be entitled to compensation. Home insurance is covered for 90% of the claim, without any upper limit.

If you want to find out more, go to the Financial Services Compensation Scheme website at www.fscs.org.uk

Fixed Sum Credit Agreement

Your right to withdraw from your credit agreement

If you have chosen to pay by instalments, you may withdraw from your credit agreement within 14 days of receiving it. If you would like to withdraw from your credit agreement please call us on **0800 051 0247** or write to us at the address shown on your documents. If you withdraw from your agreement you will need to arrange for payment of any outstanding policy premium.

You have the right to end the credit agreement at any time. If you wish to do so you should let us know. If you do this any outstanding balance of the policy premium must be settled in order for your insurance cover to continue under the policy.

Other important information about your credit agreement

If you decide to cancel your policy, your credit agreement will automatically be terminated; any refunds will be paid pro rata unless there is a claim, when the full premium will be due.

We may terminate your credit agreement if you fail to pay any instalment by the due date. For full details please see the terms of your Fixed Sum Credit Agreement.

It is possible that other taxes or costs not imposed by us may apply to this agreement.

If you have a complaint about your credit agreement you should refer to the 'how to complain' section of this policy booklet.

English law applies to your Fixed Sum Credit Agreement and courts in England or Wales may deal with disputes in connection with this agreement unless you live in Scotland where Scottish law will apply and Scottish courts may deal with disputes in connection with this agreement. We have supplied this agreement and other information to you in English and we will continue to communicate with you in English.

Nationwide Home Insurance Privacy Notice

Both Nationwide and U K Insurance Limited are aware of the trust you place in us when you buy one of our products and our responsibility to protect your information.

In this notice 'we' 'us' and 'our' refers to U K Insurance Limited unless otherwise stated and describes who we are, why we need to collect your information and how we will use it

We will tell you who we share your information with and how we use it to improve the service we provide to our customers

Why we need your information

We need your information and that of others you name on the policy to give you quotations, and manage your insurance policy, including underwriting and claims handling. Your information comprises of all the details we hold about you and your transactions and includes information we obtain about you from third parties. We will only collect the information we need so that we can provide you with the service you expect from us.

Who we will share your information with

Nationwide Home Insurance is underwritten by U K Insurance Limited (UKI). When you give us your information, it will be shared with Nationwide. We will do that in order to provide you with the best possible products and service experience.

During the course of our dealings with you we may need to use your information to:

- Assess financial and insurance risks,
- Prevent and detect crime including anti money laundering and financial sanctions,
- To comply with our legal and regulatory obligations,
- Develop our products, services, systems and relationships with you,
- Record your preferences in respect of products and services,
- Recover any debt or if you have any outstanding debt from previous dealings with us we will only offer you a policy upon settlement of the full outstanding amount,
- Review our records for signs of any previous fraudulent activity which may affect our ability to offer you cover.

In carrying out the actions above we may:

- Use the information we hold in our system about you and that of others named on the policy,
- Share the information with agencies that carry out certain activities on our behalf, for example those who help us underwrite your policy,
- Use and share your information with our approved suppliers where this is reasonably required to help deal with your claim or let you benefit from our policyholder services, including with our credit hire providers and legal advisors,
- Disclose some of your information and that of others named on the policy to other insurers, third party underwriters, reinsurers, credit reference, fraud prevention, regulators and law enforcement agencies and other companies that provide service to us or you.

UKI do not disclose your information to anyone else except where:

- we have your permission
- we are required or permitted to do so by law
- we may transfer rights and obligations under this agreement.

Where we transfer your information

From time to time we may require services from suppliers that are based worldwide and your information will be shared with them for the purposes of providing that service. Where we engage these suppliers we require that they apply the same levels of protection, security and confidentiality we apply. However, such information may be accessed by law enforcement agencies and other authorities to prevent and detect crime and comply with legal obligations.

Sensitive Information

Some of the personal information we ask you for may be sensitive personal information, as defined by the Data Protection Act 1998 (such as information about health or criminal convictions). We will not use such sensitive personal data about you or others except for the specific purpose for which you provide it and to provide the services described in your policy documents.

Privacy notice continued

Dealing with other people

It is our policy to deal with 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, with your consent. If at any time you would prefer us to deal only with you, please let us know.

Credit Reference Agencies

We carry out a consumer search when any application for insurance is submitted to evaluate insurance risks. This is done only using the data that is publically accessible on your credit file (i.e. bankruptcy, CCJ and electoral roll information). Information about access to the public part of your credit file is automatically deleted after 12 months and in no way affects your ability to obtain credit.

You will have been asked to agree to this when you first contacted us but please ensure that you only provide us with sensitive information about other people with their consent.

Use of your information by DAS Legal Expenses Insurance Company Limited

In this Information statement 'their' and 'they' refers to DAS Legal Expenses Insurance Company Limited.

To provide, administer and underwrite the legal advice service and legal expenses and home emergency insurance, DAS must process your personal data (including sensitive personal data such as convictions) that they collect from you in accordance with their Privacy Policy.

To do so DAS may need to send your information to other parties, such as lawyers or other experts, the court, insurance intermediaries or insurance companies. To give you legal advice, DAS may have to send information outside the European Economic Area.

In doing this DAS will comply with the Data Protection Act 1998. Unless required by law by a professional body, DAS will not disclose your personal data to any other person or organization without your written consent.

For any questions, comments or requests to see a copy of their Privacy Policy or the information that DAS hold about you, please write to the Group Data Protection Controller, DAS House, Quay Side, Temple Back, Bristol, BS1 6NH.

Use of your information by Nationwide

Any information about you and your policy may be shared within Nationwide to open and manage the policy, make lending decisions, collect debts, trace debtors, prevent fraud and money laundering and for business analysis. It may also be shared within Nationwide and with specialist companies for market research purposes on behalf of Nationwide.

Nationwide may use your information to populate application forms for products provided or introduced by Nationwide. If you notify Nationwide of changes to your personal details, it is Nationwide's normal practice to update all of your accounts unless you ask Nationwide not to. If you have opened an account or policy with another organisation introduced to you by Nationwide, Nationwide will pass these updates to them but you are advised to contact them to confirm the changes. For changes to your insurance policy UKI will need to be informed directly.

Nationwide may inform you of special offers, products and services, either by letter, telephone or e-mail. If you are a new Nationwide Building Society customer and you do not wish to receive marketing material by letter, telephone or email, or any combination of these you can write to Nationwide Building Society, Marketing opt-out, FREEPOST SCE 7125, Swindon SN38 9LY. If you are an existing Nationwide Building Society customer your current marketing preferences will continue unless you tell Nationwide otherwise. If you have given a previous marketing instruction to any subsidiary or trading division of Nationwide Building Society, your request to them will not change.

In this section Nationwide means Nationwide Building Society, its subsidiaries and trading divisions.

Access to your information

You have the right to see the information we hold about you. This is called Subject Access Request. If you would like a copy of your information, please write to: Data Access Team at, UKI, Churchill Court, Westmoreland Road, Bromley, BR1 1DP quoting your reference. A fee may be payable.

You have the right of access to your personal records held by Nationwide and the credit and fraud agencies. Nationwide charges a fee for this service. You can ask for a copy of the leaflet 'How Nationwide uses your personal information' which will tell you how to apply for your records and explains in more detail how your information will be used by Nationwide and the fraud prevention agencies. This leaflet can be requested from a Branch and is also available at www.nationwide.co.uk.

If you would like a copy of all the information held about you by Nationwide, please write to: The Subject Access Request Team, Customer Operations, Nationwide Building Society, Ground Floor, North Building, Kings Park Road, Moulton Park, Northampton, NN3 6NW

Fraud Prevention and Anti-Money Laundering

Please take time to read the following as it contains important information relating to the details you have given or should give to us. You should show this notice to anyone whose data has been supplied to us in connection with your policy.

To prevent and detect fraud we may at any time:

- Share information with other organisations and public bodies including the police although we only do so in compliance with the Data Protection Act 1998
- Check and/or file details with fraud prevention agencies and databases and if we are given false or inaccurate information and we identify fraud, we will record this.

We and other organisations may also use and search these agencies and databases from the UK and other countries to:

- Help make decisions about the provision and administration of insurance, credit and related services for you and members of your household,
- Trace debtors or beneficiaries, recover debt, prevent fraud, and to manage your accounts or insurance policies,
- Check your identity to prevent money laundering, unless you provide us with other satisfactory proof of identity.

Law enforcement agencies may access and use this information.

We and other organisations may also access and use this information to prevent fraud and money laundering, for example when:

- Checking applications for, and managing credit and other facilities and recovering debt,
- Checking insurance proposals and claims,
- Checking details of job applicants and employees.

We, and other organisations that may access and use information recorded by fraud prevention agencies, may do so from other countries.

We can provide the names and addresses of the agencies we use if you would like a copy of your information held by them. Please contact: Data Protection Officer at, UKI, Churchill Court, Westmoreland Road, Bromley, BR1 1DP quoting your reference. The agencies may charge a fee.

Financial Sanctions

We will use information about you and that of others named on policy to ensure compliance with financial sanctions in effect in the UK and internationally. This will include the checking of your information against the HM Treasury list of financial sanctions targets as well as other publically available sanctions lists. Your information and that of others named on policy may be shared with HM Treasury and other international regulators where appropriate. You may also be contacted in order to provide further details in order to ensure compliance with Financial Sanctions requirements.

Can we help?

To make a change or to talk to us about your policy 0800 051 0247

Monday to Friday 8am to 8pm,

Saturday 9am to 5pm,

Sunday 10am to 5pm

Need to claim?

Buildings, contents or personal possessions

0800 051 0216

Monday to Friday 8am to 8pm,

Saturday 9am to 5pm

Legal Assistance

0800 464 3026

24 hours, 365 days a year

Home Emergencies

0800 464 3025

24 hours, 365 days a year

Helplines for practical advice any time you need it

Legal advice – Section 4

0800 464 3026

24 hours, 365 days a year

Home Emergencies

0800 464 3025

24 hours, 365 days a year

If you would like a Braille, large print or audio version of your documents, please let us know.

Correspondence Address:

Nationwide home insurance, P.O. Box 106, 37 Broad Street, Bristol BS99 7NQ.

Nationwide Home insurance is underwritten by U K Insurance Limited.

Registered office: The Wharf, Neville Street, Leeds LS1 4AZ. Registered in England and Wales No.1179980. Nationwide Building Society and U K Insurance Limited are both authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Calls may be recorded.

Home Emergency and Legal Assistance are underwritten by DAS Legal Expenses Insurance Company Limited.

The legal advice service is provided by DAS Law Limited and/or a preferred law firm on behalf of DAS. DAS Legal Expenses Insurance Company Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Head and registered office: DAS House, Quay Side, Temple Back, Bristol BS1 6NH. Registered in England and Wales. Company Number 103274.

DAS Law Limited is authorised and regulated by the Solicitors Regulation Authority. DAS Law Limited is listed on the Financial Conduct Authority register to carry out insurance mediation activity, including the administration of insurance contracts, on behalf of DAS Legal Expenses Insurance Company Limited.

DAS Law Limited. Head and registered office: North Quay, Temple Back, Bristol BS1 6FL. Website: www.daslaw.co.uk.

Registered in England and Wales. Company number 5417859.

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