

# FlexPlus Travel Insurance provider change



# Introducing your new insurance cover with Aviva Insurance Limited

Our FlexPlus Travel Insurance provider is changing to Aviva Insurance Limited (Aviva). For lots of our FlexPlus members, this will happen automatically on 1 May 2024.

If you have an upgrade in place, U K Insurance Limited will continue to be your provider until your upgrade expires. When this happens, your cover will switch to Aviva who will contact you to remind you that your cover is moving and explain how to purchase a new upgrade.

*If you would like to remind yourself what upgrades you have you can find out how on page 16.*

## It is really important that you read this document carefully




It aims to help you see the key differences between your existing policy with U K Insurance Limited and the new Aviva policy.

This change will affect your cover. It is important you understand what it means for you. If you feel the cover isn't meeting your needs, you will find all your options on page 25.

This document lets you know:

- Key changes to what or who is covered
- Answers to some questions you may have (FAQs)
- Which provider to contact - and when
- Your options if you feel FlexPlus will no longer meet your needs

To help you easily see the different types of changes, we have colour coded them as follows:

-  Changes that **will reduce** your cover or **cost you more**
-  Changes that **will not affect** your cover, such as making things clearer and wording changes
-  Changes that **will increase** your cover

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# Summary of policy changes

Please read this information carefully, together with your new insurance policy document and the Insurance Product Information Document (IPID).

Change No.	Type of change	What has changed	New policy section
<b>General</b>			
1.	Insurer	Your insurer will change to Aviva Insurance Limited.	Whole policy
<b>Structure of your policy</b>			
2. 	General	<p>The types of cover are grouped differently in your new policy. For example:</p> <ul style="list-style-type: none"> <li>• The <b>cancelling your trip</b> (up to the point of departure) and <b>cutting short your trip</b> (after your trip has started) sections of your current policy will be combined;</li> <li>• There is a new section for <b>unexpected costs</b>. These are costs due to things like: travel disruption; missed transport; arranging emergency travel documents or medical supplies;</li> <li>• <b>There will no longer be a separate section for golf cover</b>. Cover for certain golf-related costs will be included under other sections of the policy; and</li> <li>• <b>There will no longer be a separate section for business cover</b>. However, business travel outside the UK will still be covered.</li> </ul>	Whole policy
<b>Upgrades</b>			
3. 	Age	You will no longer need to buy a separate upgrade to be covered beyond your 70th birthday. You will be covered automatically.	Whole policy






Change No.	Type of change	What has changed	New policy section
4. 	Pre-existing medical conditions	<p>Existing upgrades you have with U K Insurance Limited for a pre-existing medical condition will not renew automatically once they expire. <b>Aviva will contact you before your upgrade expires inviting you to purchase a new upgrade with them and complete their medical screening. This will allow Aviva to make sure they can offer you the right level of cover for any pre-existing medical conditions.</b></p> <p>You must tell Aviva about every diagnosed illness, injury or disease that you had in the 12 months before opening your account or booking a trip (whichever is later) where any of the following apply.</p> <p>If you have:</p> <ul style="list-style-type: none"> <li>• been prescribed medication, including newly prescribed or repeat medication. This includes medication designed to control symptoms of a medical condition;</li> <li>• had any medical treatment, investigations or tests, or are waiting for any of these;</li> <li>• been referred to, or are under the care of, or have had an appointment with a specialist or consultant;</li> <li>• been admitted to hospital or had surgery.</li> </ul> <p><b>If you already have a trip booked when your cover moves to Aviva, contact them as soon as you can to see if they can provide cover.</b></p>	Your Health
5. 	Trip duration	<p><b>Each time you take a trip</b>, you will still be able to buy a 'longer trip upgrade'. However, the maximum number of days you can extend your cover for has been reduced from 184 days to 120 days.</p> <p>You will need to purchase a 'longer trip upgrade' for every trip longer than 31 days. Under your current policy, this is an annual upgrade.</p>	Whole policy

Change No.	Type of change	What has changed	New policy section
6. -	Cancelling or coming home early	If you wish to increase your cover for cancelling your trip, coming home early or unexpected costs, you will be able to buy an upgrade. Under your current policy, you could increase this cover up to a maximum of £20,000 per insured person. Under the new policy, you can only increase cover up to a maximum of £10,000 per insured person.	Cancelling or coming home early Unexpected costs
7. +	Cruise	The cruise upgrade will include £2,000 per person for your belongings. It covers you for belongings that are lost, stolen or accidentally damaged during a cruise. This includes limits of: <ul style="list-style-type: none"> <li>• £600 for any individual items, pairs or sets; and</li> <li>• £1,000 for any valuables.</li> </ul>	Extended cruise upgrade
-		The cruise upgrade must be purchased for each cruise you want cover for. Under your current policy, this is an annual upgrade.	
8. -	Extended personal belongings cover	You will no longer be able to buy an upgrade to increase the amount of cover you have for personal belongings.	n/a
9. -	Guests	You will no longer be able to extend your cover with a 'guest upgrade' to include anyone else who is travelling with you, your partner or your children.	n/a
10. -	Hazardous activities	You will no longer be able to purchase a hazardous activities upgrade. More activities are covered under the standard policy but there will no longer be cover for some activities including: <ul style="list-style-type: none"> <li>• Fell walking, hiking, orienteering, rambling, trekking over 5,000m</li> <li>• Heli-skiing or luge</li> <li>• Paragliding, parachuting, kite surfing</li> <li>• River sports involving rivers over grade 3</li> </ul>	n/a
<b>Eligibility</b>			
11. -	Children	Under the current policy, dependent children are covered if they are under 24. Under the new policy children are covered if they are under 23.	Whole policy
+		There will no longer be a requirement for dependent children to be in full time education in order to be covered.	





Change No.	Type of change	What has changed	New policy section
<b>Information you provide</b>			
12. =	Information you provide	<p>Your new policy sets out what rights the insurer has if you provide incorrect information. If the information you provide is not complete and accurate, Aviva may:</p> <ul style="list-style-type: none"> <li>• Amend the underwriting decision(s) for declared pre-existing medical condition(s). This could result in accepted conditions being excluded, or an additional premium to pay;</li> <li>• Apply an additional premium for an upgrade;</li> <li>• Refuse to pay all or part of any claim; or</li> <li>• Cancel the policy.</li> </ul>	Whole policy
<b>Cancelling your trip or coming home early</b>			
13. +	Cancelled leave	<p>Members of HM armed forces and the emergency services (including NHS) are currently covered for cancelling a trip or coming home early due to an unexpected posting or emergency in the UK. This will now be extended to cover you if you are a member of a government department.</p>	Cancelling or coming home early
14. +	Denied boarding	<p>You will be covered for cancelling your trip or coming home early if you are denied boarding because there are too many passengers. This will apply so long as no alternative is available for more than 12 hours from the scheduled departure time.</p>	Cancelling or coming home early
15. +	Terrorist attacks	<p>You will be covered for cancelling your trip in the 31 days before your departure if a terrorist attack happens within a 50-mile radius of where you are planning on staying. You are also covered under the same circumstances if you are already away when this happens and you want to return home early.</p>	Cancelling or coming home early
16. +	Lockdowns	<p>You will be covered for cancelling your trip if, in the 31 days before you are due to depart, a government closes the border or introduces a local lockdown which prevents you from travelling. You will also be covered under the same circumstances if this happens when you are away and you cannot continue your trip.</p>	Cancelling or coming home early

Change No.	Type of change	What has changed	New policy section
17. +	Violent Crime	If, in the 31 days before you are due to travel, or while you are away on your trip, you or a travelling companion are the victim of a violent crime that has been dealt with by the police, you will be covered for cancelling your trip or coming home early.	Cancelling or coming home early
18. -	Pet emergency	You will no longer be covered for cancelling your trip due to a pet emergency.	n/a
19. -	Court witness or jury service	If someone you were planning on staying with abroad is called as a witness or for jury service, you will no longer be covered for cancelling your trip as a result.	n/a
20. =	Shared accommodation	The way claims for shared accommodation are handled has been made clearer. You will only be covered for the costs that you have paid for people who are insured under your policy. However, if you have paid for accommodation that has a fixed cost, no matter how many people are staying there (for example, a villa or apartment) there may be cover for the accommodation costs for those people not covered by your policy.	Cancelling or coming home early
21. -	Air miles	If you cancel your trip or cut it short, you will no longer be covered for the value of the points or miles used to book your flight or accommodation. However, if you have purchased points or miles for the trip and have a valid receipt, you will be able to claim for these costs if you can't get the points or miles back.	Cancelling or coming home early
22. =	Foreign, Commonwealth & Development Office advice	We have simplified how your policy works if the Foreign Commonwealth & Development Office (FCDO) advises against travel and you have to cancel. You will be covered if you have to cancel your trip because the FCDO has advised against travelling to your destination in the 31 days before your departure.	Cancelling or coming home early
23. -	Vehicle accident or breakdown	You will no longer be covered if you have had to cancel your trip because your vehicle is involved in an accident or breaks down in the seven days before your trip and can't be repaired in time.	n/a







Change No.	Type of change	What has changed	New policy section
24. 	Abandoned departure	<p>Under your current policy, if your trip is for four nights or less, you are covered if you choose to abandon your trip after a six hour delay.</p> <p>Under the new policy, you will only be covered for delays of more than 12 hours (regardless of trip length).</p>	Cancelling or coming home early
25. 	New exclusions	<p>When cancelling your trip or coming home early, under the new policy you will not be covered:</p> <ul style="list-style-type: none"> <li>• For not reaching your departure point due to severe/adverse weather, because you didn't allow sufficient time by taking the weather forecast into account for the journey.</li> <li>• For the cost of any medical tests or vaccinations required to travel; and</li> <li>• Where the travel or accommodation provider has offered suitable alternative arrangements and you have refused them. Or where you have chosen to move to alternative accommodation.</li> </ul>	Cancelling or coming home early
<b>Emergency medical</b>			
26. 	Funeral and related costs	<p>You currently have cover to allow a person to travel out to stay with your body or ashes until they can be returned to your home area, up to a limit of £2,500.</p> <p>Under the new policy, you are not covered, unless Aviva agrees it is necessary.</p>	Emergency medical and associated expenses
27. 	Reciprocal health arrangements	If reciprocal health agreements between the UK and the country where you had treatment are used to reduce your medical costs, your excess will no longer be automatically reduced to zero.	Emergency medical and associated expenses
28. 	Medical expenses	Emergency medical expenses has been clarified in your new policy. Medical treatment will not be covered if it is not the usual method of treatment for that type of illness (or injury) in the UK.	Emergency medical and associated expenses

Change No.	Type of change	What has changed	New policy section
<b>Unexpected costs</b>			
29. <span style="color: green;">+</span>	Travel disruption	<p>You will be covered for additional travel and accommodation costs to allow you to continue your trip or get home at the end of your trip if travel plans are disrupted. This would include the following reasons:</p> <ul style="list-style-type: none"> <li>• Being unable to reach your departure point or your pre-arranged accommodation due to a natural disaster; or</li> <li>• Being unable to use your pre-booked accommodation, due to a natural disaster or outbreak of food poisoning.</li> </ul> <p>Under your current policy, you are only covered for natural disasters if you are forced to cancel or cut short your trip.</p>	Unexpected costs
30. <span style="color: red;">-</span>	Delayed transport benefit	<p>The way the delayed transport benefit is calculated under the new policy has changed. Under your current policy, you are entitled to be paid £10 after the first two hours of delay – and an additional £10 on top for every four hours.</p> <p>Under the new policy, you are entitled to be paid £25 for each full 12-hour period of delay.</p> <p>So this means that under the current policy, you would get £30 for a 12 hour delay. Under the new policy you would get £25 – and nothing at all for delays less than 12 hours.</p> <p>The overall cover limit remains unchanged at £250 per person.</p>	Unexpected costs
<b>Wedding cover</b>			
31. <span style="color: red;">-</span>	Wedding cover	Wedding cover will no longer be provided under the policy.	n/a
<b>Your belongings</b>			
32. <span style="color: red;">-</span>	Theft of money	<p>You will no longer be covered for theft of personal money in the 72 hours before your departure.</p> <p>Also, if you cannot get cash locally following a theft, an emergency cash advance of £100 will no longer be provided.</p>	n/a







Change No.	Type of change	What has changed	New policy section
33. 	Exclusions – your belongings	<p>The exclusions relating to cover for your belongings are worded differently in the new policy and in some instances are wider. For example:</p> <p>You will no longer be covered for the following items:</p> <ul style="list-style-type: none"> <li>• Fishing or scuba equipment</li> <li>• Contact lenses.</li> </ul> <p>You will only be covered for theft from a hotel room/apartment if:</p> <ul style="list-style-type: none"> <li>• there is evidence of a break in; and</li> <li>• any valuables and/or money were left in a locked safe.</li> </ul>	Your belongings
		<p>There will no longer be exclusions relating to damage to your belongings caused by your consumables, moths, vermin, cleaning, repair or restoration work.</p> <p>You will be covered for belongings that are stolen from an unattended motor vehicle or caravan if:</p> <ul style="list-style-type: none"> <li>• it was locked and there is evidence of a break in; and</li> <li>• any valuables and money were in an enclosed storage compartment, boot or luggage space.</li> </ul>	
34. 	Money	<p>Money will be defined differently in your new policy. Cover for money includes personal cash; postal or money orders; pre-paid coupons or vouchers; non-refundable pre-paid event and entertainment tickets; passports; visas; driving licences and travel tickets that are owned by the insured person.</p>	Your belongings
35. 	Business items	<p>Under the new policy, business items that are lost, stolen or accidentally damaged are covered – but only if these are owned by you.</p>	Your belongings

Change No.	Type of change	What has changed	New policy section
36. =	Claims value	<p>Under the new policy, Aviva will settle the claim based on the value of the item(s) at the time of the loss. They will not pay more than the original cost paid.</p> <p>For belongings and valuables which are:</p> <ul style="list-style-type: none"> <li>• <b>Less than two years old, and where proof of the original purchase is provided:</b> you are covered for the replacement cost.</li> <li>• <b>More than two years old or where proof of purchase cannot be provided:</b> Aviva will, at their discretion, settle any claim by payment or replacement. All claims will be settled based on their value at the time of loss.</li> </ul>	Your belongings
<b>Accidental death and permanent disability</b>			
37. +	Accidental death and permanent disability	<p>The limit for accidental death or permanent disability cover will be increased from £25,000 to £50,000 per person.</p> <p>The reduced death benefit limit of £2,000 will only apply to 16 year olds and under, instead of 18 year olds and under.</p>	Accidental death or permanent disability
38. -	Aerial activity	You will no longer be covered for accidental death or permanent disability if you were taking part in any aerial activity.	Accidental death or permanent disability
<b>Personal liability</b>			
39. -	Animals	You will not be covered for any personal liability you have to pay caused by your pet dog (or from owning or using any other animals).	Personal liability
40. -	Limits	Under your current policy, a limit for personal liability claims of £2,000,000 applies per person. Under your new policy, the limit of £2,000,000 applies per incident per policy.	Personal liability

Change No.	Type of change	What has changed	New policy section
<b>Sports and activities</b>			
41. -	Golf green fees	You will no longer be covered for green fees if the golf course is closed because of bad weather.	Cancelling or coming home early
42. -	Golf lessons	You will no longer be covered for golf lessons under your new policy.	n/a
43. =	Loss, theft or accidental damage to golf equipment	The value of golf equipment that Aviva will reimburse you for still decreases in line with its age, but this will be calculated differently. The maximum payment you can receive for golf equipment is still £1,500 per insured person.	Your belongings
44. +	Hire of replacement golf equipment	The maximum amount you can claim for the hire of replacement golf equipment has increased from £250 to £300 per insured person.	Your belongings
45. -	Winter Sports – holiday disruption	You will still be covered for each day that you are medically certified as being unable to ski or snowboard. The maximum limit has reduced from £500 to £200 in total, but is still £50 per day.	Winter sports
46. =	Piste closure	To make a claim for piste closures due to lack of snow, excessive snow or high winds, you will need to prove this under the new policy. This means Aviva will ask you to provide evidence from your tour operator or resort management that all pistes were closed – and how long they were closed for.	Winter sports
47. =	Loss, theft or accidental damage to ski equipment	The value of winter sports equipment that Aviva will reimburse you for still decreases in line with its age, but this is calculated differently. The maximum payment you can receive for winter sports equipment is still £500.	Winter sports

Change No.	Type of change	What has changed	New policy section
48. 	Sports and activities	<p>You will be covered for injury, illness or death that occurs whilst taking part in most sports activities as standard.</p> <p>Full details of excluded activities can be found in your new policy document.</p>	Sports and activities
<b>End supplier failure cover</b>			
49. 	End supplier failure cover	<p>There will no longer be a separate section in the policy for 'end supplier failure' cover. This will be included within other sections of the policy.</p> <p>You will be covered for costs arising from the insolvency of your travel or accommodation provider for the following:</p> <ul style="list-style-type: none"> <li>• Cancelling or coming home early. There will be a maximum limit of £5,000 per person for this – unless you have bought an upgrade to increase this amount; and</li> <li>• Increased costs because of travel disruption (for example – rebooking a flight). This will be up to the relevant limit, in the policy document, depending on the type of cost incurred.</li> </ul>	<p>Cancelling or coming home early</p> <p>Unexpected costs</p>
<b>General exclusions</b>			
50. 	Acts of war, hostilities, cyberattacks and similar	<p>Your current policy does not cover you for claims resulting from terrorism, unless you are claiming under Emergency Medical and Travel Costs or Personal Accident.</p> <p>Under your new policy, you are also covered for cancelling or coming home early, if a terrorist attack happens within a 50-mile radius of your pre-arranged accommodation.</p>	Whole policy
		<p>The exclusion for war has changed. Under your current policy you are not covered in any part of the policy for claims for war, invasion, act of foreign enemy, hostilities, civil war, revolution or similar events, unless you are claiming under Emergency Medical and Travel Costs or Personal Accident.</p> <p>Under your new policy, you will not be covered in any part of the policy.</p> <p>Claims may still be covered in certain scenarios, for example where the FCDO advice changes and they advise against travelling.</p>	

Change No.	Type of change	What has changed	New policy section
51. -	Government advice and requirements	<p>You will no longer be covered if you travel to a destination despite the FCDO advising against travel. This includes where the advice is against “all travel” or “all but essential travel”.</p> <p>In your current policy, you may have been covered for “all but essential travel”.</p> <p>In addition, wording has been added to the new policy to clarify that you will not be covered if you fail to comply with government advice or measures, for example</p> <ul style="list-style-type: none"> <li>• quarantine rules or curfews;</li> <li>• not having the correct travel documents;</li> <li>• not meeting the entry relevant requirements (including in relation to vaccinations or visas).</li> </ul>	Whole policy
52. -	Failure to leave enough time	Claims will be declined if you haven't left enough time, or done everything you reasonably could, to get to your departure point for the time shown on your itinerary.	Whole policy
53. -	Sanctions laws and regulations	There is an exclusion in your new policy which states you are not covered for any benefit under the policy, if this would not be allowed under any national or international laws.	Whole policy
<b>Legal expenses</b>			
54. +	Legal costs	Your existing policy covers up to £50,000 in legal costs arising from the same incident. Under your new policy, Aviva will cover legal costs up to £50,000 per person, per claim.	Legal expenses
55. -	New exclusion	In some countries a lawyer will only work for you if they receive a percentage of the compensation that you are rewarded. You will not be able to claim the percentage paid to the relevant lawyer under your new policy.	Legal expenses

Change No.	Type of change	What has changed	New policy section
56. 	Representation	Under your current policy, U K Insurance Limited has the right to choose your lawyer for you in order to try to reach a settlement. Under your new policy, you can choose your own lawyer in order to try to reach a settlement.	Legal expenses
		Under your current policy, if the matter goes to court, or if there is a conflict of interest, you can choose your own lawyer. Under your new policy, if the matter goes to court, you can choose your own lawyer unless proceedings are outside of the UK in which case Aviva will choose.	
57.  	Recovering legal costs	Aviva has more freedom to decide how legal costs claimed will be shared between you and them. This could mean that Aviva may decide to give you a greater or lesser share of legal costs than those currently set out under your current policy.	Legal expenses
58.  	Economically settling your claim	Under your current policy the insurer can decide to settle your claim by paying you the compensation you are likely to be awarded by a court.  Under your new policy, Aviva does not have this right.	Legal expenses



# Frequently asked questions

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

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

## A) Some general questions you may have

### 1. Why is my FlexPlus Travel Insurance provider changing?

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

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

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### 2. Is the monthly FlexPlus account fee changing?

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

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### 3. How will this change affect me?

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

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

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

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

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

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

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

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

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

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

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## 6. Are my dependent children still covered?

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

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

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

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

Just visit [nationwide.ukitravel.com](https://nationwide.ukitravel.com) This will let you know what upgrades you have, and when they are due to end.

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

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

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

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

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

You can visit the U K Insurance Limited portal: [nationwide.ukitravel.com](https://nationwide.ukitravel.com)

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

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

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

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

- **If you have an existing upgrade**

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

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

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

You can access the Aviva portal: [nationwidetravel.online.aviva.co.uk](https://nationwidetravel.online.aviva.co.uk) from 1 May 2024.

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

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

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

No. It will continue until your upgrade expires.

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### 5. What happens when my upgrade with U K Insurance Limited ends? Will it get automatically renewed with Aviva?

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

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

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

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

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

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

Yes.

- **If any upgrades you have are ending on or before 30 April 2024:** U K Insurance Limited will contact you before your upgrade expires.
  - **If any upgrades are ending on or after 1 May 2024:** Aviva will contact you before your upgrade expires inviting you to purchase a new upgrade with them.
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## 7. I already have an upgrade with U K Insurance Limited, but I'm turning 70 before or during my trip. What do I need to do?

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

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

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

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

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

If you feel that FlexPlus no longer meets your needs, you can see your options on page 25 of this document.

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

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

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

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

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

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

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

#### **If you need an upgrade**

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

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

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

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

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

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

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

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

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

#### To arrange an upgrade with U K Insurance Limited:

You can visit the U K Insurance Limited portal: [nationwide.ukitravel.com](https://nationwide.ukitravel.com)

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

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

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

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

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

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

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

#### To arrange an upgrade with Aviva:

You can access the Aviva portal: [nationwidetravel.online.aviva.co.uk](https://nationwidetravel.online.aviva.co.uk)

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

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

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

**Your travel insurance will be provided by Aviva.**

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

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

**To arrange an upgrade with Aviva:**

You can access the Aviva portal: [nationwidetravel.online.aviva.co.uk](https://nationwidetravel.online.aviva.co.uk)

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

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

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

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

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

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

**To arrange an upgrade with Aviva:**

You can access the Aviva portal: [nationwidetravel.online.aviva.co.uk](https://nationwidetravel.online.aviva.co.uk)

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

# Who do you contact and when

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

## Who to contact in an emergency

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

## Who to contact to purchase or amend an upgrade

If you need to purchase or amend an upgrade, we recommend you read sections B and C of the frequently asked questions (pages 16 to 21) of this document to understand who you need to contact.

### How to arrange an upgrade with U K Insurance Limited



You can visit the U K Insurance Limited portal: **[nationwide.ukitravel.com](https://nationwide.ukitravel.com)**

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



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

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

### How to arrange an upgrade with Aviva Insurance Limited



You can access the Aviva portal: **[nationwidetravel.online.aviva.co.uk](https://nationwidetravel.online.aviva.co.uk)** from 1 May 2024.

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



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



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





## Who to contact to make a claim

To make sure you contact the right provider, we recommend you read sections B and C of the frequently asked questions (pages 16 to 21) of this document to understand who you need to contact.





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

Who to contact	Here are their details
<p><b>U K Insurance Limited</b></p>	<div style="display: flex; align-items: flex-start;"> <div style="margin-right: 10px;">      </div> <div> <p>Self-serve on the online travel portal:  <b>nationwide.ukitravel.com</b></p> <p>If you prefer, you can ring U K Insurance Limited on  <b>0800 051 0154</b></p> <p><b>New claim:</b> Open 8am to 6pm Monday to Friday, Saturday 9am to 2pm. Closed Sunday and Bank Holidays.</p> <p><b>Existing claim:</b> Open 9am to 5pm Monday to Friday. Closed weekends and Bank Holidays.</p> </div> </div>

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

What type of cover do you have?	Who to contact	Here are their details
<p>If you have Standard cover (no upgrades)</p>	<p><b>Aviva Insurance Limited</b></p>	<div style="display: flex; align-items: flex-start;"> <div style="margin-right: 10px;">      </div> <div> <p>Self-serve on the online travel Insurance portal:  <b>Nationwidetravel.myclaimshub.co.uk</b></p> <p>If you prefer, you can ring Aviva on  <b>0800 046 2555</b></p> <p>Open 8am to 6pm Monday to Friday, 8am to 4pm Saturday. Closed Sunday.</p> </div> </div>

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

<p>If you have an upgrade with U K Insurance Limited</p>	<p><b>U K Insurance Limited</b></p>	<p> Self-serve on the online travel portal: <b>nationwide.ukitravel.com</b></p> <p> Or if you prefer, you can call U K Insurance Limited on <b>0800 051 0154</b></p> <p><b>New claim:</b> Open 8am to 6pm Monday to Friday, Saturday 9am to 2pm. Closed Sunday and Bank Holidays.</p> <p><b>Existing claim:</b> Open 9am to 5pm Monday to Friday. Closed weekends and Bank Holidays.</p>
<p><b>What type of cover do you have?</b></p>	<p><b>Who to contact</b></p>	<p><b>Here are their details</b></p>
<p>If you have an upgrade with Aviva</p>	<p><b>Aviva Insurance Limited</b></p>	<p> Self-serve on the online travel Insurance portal: <b>Nationwidetravel.myclaimshub.co.uk</b></p> <p> Or If you prefer, you can ring Aviva on <b>0800 046 2555</b></p> <p>Open 8am to 6pm Monday to Friday, 8am to 4pm Saturday. Closed Sunday.</p>

# Your options for your account

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

FlexPlus is a packaged account that comes with:

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

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

Once you have read your new Travel Insurance policy, if you feel FlexPlus is no longer right for you, you can either:

## Keep your FlexPlus account

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

## Move to another current account with us

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

## Switch your account to another provider

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



## Close your account

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

Nationwide adheres to The Standards of Lending Practice which are monitored and enforced by the LSB:  
[www.lendingstandardsboard.org.uk](http://www.lendingstandardsboard.org.uk)

Nationwide reserves the right to withdraw, extend or vary offers at any time.

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

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

Need a copy of documents in Braille, large print or audio format?  
Just ask in branch or call **03457 30 20 11**

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