

Discount Guide - Auto



Discounts	Percentage*	Description*
Accident Prevention Course	5% on BI & PD	Available to drivers aged 55+ who have taken an approved Accident Prevention Course
Auto Financial	3%	Available to customers with a Nationwide Financial Services' Life or Annuity policy
Elite Good Driver	35%	Available to drivers licensed 5 years continuously, without having certain violations in the last 5 years
Good Driver	20%	Available to drivers licensed 3 years continuously, without having certain violations in the last 3 years
Good Student	Dependent on matrix values of years experience, marital status, gender, operator status, and coverage	A discount offered to full time students ages 15-24 who have a 3.0 GPA or better or are enrolled on the Dean's List
Group	10.7%	Discount available to eligible customers of a qualified membership group Available Groups: Scientists and Engineers, Educators, CA Licensed Physicians/Registered Nurse, CA Licensed Pharmacists, Veterinarians, Dentists, Accountants, Firefighters, Paramedics/EMT, Farmers, Pilots, Law Enforcement Officers, Allied/Nationwide Employees, Accredited College Alumni
Multi-Car	Dependent on matrix values of # of vehicles, # of drivers and coverage	We offer a discount for households with multiple vehicles
Multi-Policy	Ranges from 3% - 21% depending on number/type of product	A discount available to customers that have a Nationwide Homeowner, Elite, Extended Golden Blanket, or Market Value Policy or Allied/Nationwide Homeowner HO-2, HO-3, HO-5, owner-occupied Farm policy, Tenants or Condominium policy
Passive Restraint	20%-24% Applies to medical payments	Available for automobiles equipped with air bag(s) conforming to federal crash protection requirements
SmartRide	5-15%	Discount available thru device or self-reported program for mileage
Student Away at College	10%	Available to youthful operators who reside at educational institution more than 100 miles from the garaging location of the autos

*Please see agent manual for complete discount rules. Discounts applied to prior to expense fees and may not apply to all coverages. For details on which coverages discounts apply to, see rate manuals.

*Discount percentage and information as of 03/01/2019

Discount Guide - Home



Discounts	Percentage*	Description*
Age of Construction	Ranges from 2%-53%	A discount is available for homeowners with homes up to 10 years old
Age of Insured	2% - 10%	A discount available for insureds age 40+
Gated Community	5%	A discount available to policy holders living in area where all vehicle entrances to the community are controlled on a 24 hour/7day basis by either manned security stations, or residence cards or key lock control devices
Home Purchase	2% - 10% based on years since purchased	A discount available to homeowners who recently purchased their home
Home Renovation	1% - 9% depending on age of renovation and renovation type	We have discounts available if the homeowners have updated their plumbing, heating/cooling or electrical
Multi-Line	3% - 5% depending on number of additional policies	Discount available when a household member is listed as a named insured on both an Allied or Nationwide Homeowner, Tenant or Condominium policy and at least one additional eligible policy written in Allied, Nationwide or a Nationwide affiliated company
Multi-Policy	10% - 25% depending on policy type	Available to policyholders who also insure their preferred auto policy with Allied or Nationwide
Nationwide Associate	10%	A discount available when the Named Insured on the policy is either a current employee or a retiree of Nationwide Mutual Insurance Company or any subsidiary (direct or indirect) company of Nationwide Mutual Insurance Company or any affiliate company of Nationwide Mutual Insurance company Retirees of Nationwide
Personal Status	8%	A discount available for insureds living with their registered domestic partner, spouse, or insureds who are widowed
Protective Device	2% - 15% depending on quantity and type of device	A discount available to homeowners with fire or burglary alarms or sprinkler systems
Roof Type	3%	Homes with newer roof or certain roof types may receive lower rating factors
5-Year Claim Free	2%	Discount applies when insured has remained claims free for at least 5 years

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