

One Product Features



Other Auto Coverages

Giving members options to suit their particular situations can help strengthen the relationship we share. Depending on their needs, you can offer the following auto policy features to help round out their coverage.



Special Physical Damage Coverage

Rental Reimbursement

Custom Equipment
(up to \$3,000)

On Your Side Rewards

On Your Side Rewards are special benefits that may be purchased separately or as a package.

Good as New Package: ➤ New Car Replacement
➤ Loan Lease Gap

Deductible Savings Reward Package ➤ Total Loss Deductible Waiver

Roadside Assistance ➤ Lockout ➤ Trip Routing
➤ Fuel delivery ➤ Winching & extraction
➤ Flat Tires
➤ Towing

Auto Best Value

Here's a list of ways members can save to reach the best possible value for auto coverage.

Discounts:

- SmartRide
- Multi-Policy
- Group Occupation
- Elite/Good Driver
- Multivehicle
- Good Student
- Student Away at College
- Auto Financial



Home and Car Special Deductibles

This feature waives or reimburses the lowest deductible when a covered auto and property loss is the result of a single occurrence. It's available at no cost for all new business and existing renewal standard auto and property policies.

Get reimbursed for the lowest deductible when a covered auto and property loss is the result of a single occurrence; only the highest deductible will be applied.

Valuables Plus

(Formerly called Inland Marine)

Provides broad coverage for additional protection beyond the base homeowners policy for specifically defined personal property types such as jewelry. Scheduled personal property loss settlement options include Replacement Cost, Agreed Value, and Blanket coverage.

Umbrella

For customers who need an extra layer of protection, you can offer umbrella coverage to give them a little more peace of mind.

- Worldwide Coverage, great for people traveling abroad and renting cars
- Personal Injury (libel, slander, etc.) applies in excess of any underlying Personal Injury coverage (although not required)
- Competitive rates for \$1-5 million limits
- Optional \$1 million UM/UIM limits available. Limiting UM to the \$1 million max allows Nationwide to provide this valuable coverage. Existing customers with higher UM limits today will retain their current limit

Going Digital

Spend less energy on service calls and get more time to grow relationships by going digital. Options such as paperless policy, member self-service and eSignature can deliver benefits to both you and Nationwide Members.



Self Service

Give customers the power of choice. Members can choose how and when they access and manage their policy.



eSignature

No more printing and postage cost. Documents can be signed electronically to save you time and money.

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Optional Property Coverage Features

Better Roof Replacement

Helps rebuild the home's roof with stronger, safer roofing materials after a covered loss.

Brand New Belongings

Helps pay to repair or replace covered belongings, regardless of age or condition.

Identity Theft Coverage

Up to \$25,000 reimbursement, with no deductible, for expenses related to identity theft activities such as:

- Loss of income (max \$250/day, total of \$5,000)
- Loan reapplication fees
- Attorney fees

Sewer Backup

Can broaden coverage for loss due to water backup through sewers and drains.

Equipment Breakdown

Provides coverage to repair or replace appliances in the home due to an electrical, mechanical or pressure systems breakdown.

Dwelling Replacement Cost - 150% & 200% options

Pays an additional home coverage amount if additional money is needed to rebuild the structure.

All Risk Coverage

Upgrades property contents coverage on an "Open Peril" or HO5 All-Risk basis.

Protection Boost

Provides the option to "boost" the coverage amounts for specific categories of property. (replacing Premier Endorsement)



Home Best Value

Here's a list of some characteristics we consider to reach the best possible value for homeowners coverage:

Policyholder Characteristics

- Multipolicy
- Claims Free
- Multifile
- # of Occupants
- Merit Rating
- Tenure

Property Characteristics

- Year of Construction
- Home Renovation
- Home Purchase Discount
- Gated Community
- Protective Devices
- Roof Type
- Fortified Home

Policy	Covered Perils	Theft jewelry/ watches	Theft jewelry in vault	Theft firearms/ related equipment	Personal property at other residence	Limit on credit cards/forgery	Limit on money, bank notes	Limit on security/accts	Limit on trailers, not watercraft	Theft of business property off premises
Base Policy, Home, Tenant, Condo	Named Perils	\$2,500 for loss by theft	\$2,500 for loss by theft	\$2,500 for loss by theft	10% of Coverage C or \$1,000, whichever is greater	\$500	\$200	\$2,500	\$2,500	\$500
All Risk Special Coverage Pers. Property	All Risk	Adds misplacing or losing	Adds misplacing or losing	Adds misplacing or losing						
Protection Boost	Named Perils	\$10,000 for loss by theft	\$50,000 for loss by theft	\$10,000 for loss by theft	30% of Coverage C or \$1,000, whichever is greater	\$10,000	\$1,000	\$5,000	\$5,000	\$1,000
All Risk + Boost	All Risk and Named Peril	\$10,000 for loss by theft, adds misplacing or losing	\$50,000 for loss by theft, adds misplacing or losing	\$10,000 for loss by theft, adds misplacing or losing	30% of Coverage C or \$1,000, whichever is greater	\$10,000	\$1,000	\$5,000	\$5,000	\$1,000