

Auto | Home | Umbrella

# ONE Product

Personal Lines Product Guide



# SmartRide®

What gets measured?



Mileage



Night driving



Idle time



Hard braking/  
accelerating

## Great reasons to participate in SmartRide®:

- Members participating with smartphone app can activate the app immediately after enrolling, and the discount follows the driver even if a new car is added to the policy.
- SmartRide can increase bind rates and improve retention.

### TOP FOUR REASONS TO OFFER SMARTRIDE

UP TO  
**40%**  
OFF PREMIUM

**10%**  
PARTICIPATION  
DISCOUNT

**NO**  
SURCHARGES FOR  
PARTICIPATION

**IT'S  
FREE!**

# Auto Best Value

We believe dependable insurance shouldn't break the bank, so we have options to suit members' unique situations and preferences. Here's a list of ways members can save to reach the best possible value for auto coverage.



- |  |                         |                                   |
|--|-------------------------|-----------------------------------|
| SmartRide®                                   | Accident Free           | Multivehicle                      |
| New Vehicle Discount                         | Home and Auto           | Easy Pay                          |
| Paperless Policy Discount                    | Winback Customer        | 3+ Years with Prior Carrier       |
| Intra-agency Transfer Discount (Remarketing) | Auto Financial Discount | Advance Quote (8 days in advance) |
| Affinity Discount                            |                         |                                   |

\* Please check specific state guidelines for discount availability.

# On Your Side Rewards

Sometimes drivers really do seem to come out of nowhere in parking lots. Fortunately, with our On Your Side Rewards a dent in a bumper doesn't have to be a ding on a policy. On Your Side Rewards are special benefits that may be purchased separately or as a package.



- |                                   |                        |                                |
|-----------------------------------|------------------------|--------------------------------|
| Forgiveness Package               | ✓ Accident Forgiveness | ✓ Minor Violation Forgiveness  |
| Good as New Package               | ✓ New Car Replacement  | ✓ Loan Lease Gap               |
| Deductible Savings Reward Package | ✓ Vanishing Deductible | ✓ Total Loss Deductible Waiver |
| Roadside Assistance               | ✓ Lockout              | ✓ Trip routing                 |
|                                   | ✓ Fuel delivery        | ✓ Winching and extracting      |
|                                   | ✓ Flat tires           |                                |
|                                   | ✓ Towing               |                                |

# 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.



**Custom Equipment**  
(up to \$3,000)



**Rental Reimbursement**



**Special Physical Damage Coverage**



**\$400**  
**Car Key Replacement**



**\$1,000**  
**Pet Injury Collision Coverage**



**\$2,000**  
**Fender-bender Forgiveness**

# Auto Loyalty Rewards

We believe loyalty deserves to be recognized, and valuable features can be added to policies for members who stay with us. Loyalty Rewards are automatically included in the closed companies, provided at no additional cost.

# 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.

# Home Best Value

We give members a variety of ways to save on their property insurance. Here's a list of some characteristics we consider to reach the best possible value for homeowners coverage:



## Policyholder Characteristics

- Financially Responsible
- Multipolicy
- Claims Free
- Intra-agency Transfer
- Multiline
- Number of Occupants
- Merit Rating
- Tenure

## Property Characteristics

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



# Other Optional Property Coverage Features

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

**\* Better Roof Replacement**

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

**Guaranteed Replacement Cost**

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

**\*\* Brand New Belongings**

(Personal Property Replacement

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

**Sewer Backup**

Up to \$50,000 limits. Can broaden coverage for loss due to water backup through sewers and drains.

**Identity Theft Coverage**

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

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

# Equipment Breakdown

Replacing major home appliances can be expensive. We can help ease that burden. Equipment Breakdown is a new standalone optional feature that provides coverage to repair or replace appliances in the home due to an electrical, mechanical or pressure systems breakdown.



For example, we cover the cost to replace an air conditioner compressor that was blown out during a heat wave or an appliance damaged during an electrical storm.

\* Not available in all states

\*\* Brand New Belongings is an optional feature. Exclusions and limits apply. Damaged items may be repaired in some cases. Details vary by state and policy language.





# All Risk Coverage

Nationwide makes it easy to protect against a world full of risks, even when they're not specifically listed in a policy. Normally, a bucket of paint spilled all over flooring would be a big out-of-pocket expense because it's not a named peril, but our optional All Risk endorsement can cover situations such as that by upgrading property contents coverage on an "Open Peril" or HO5 All-Risk basis.



# Home Loyalty Rewards

Whether paying for a locksmith or helping recover from a fire, we're there when members need us. We believe loyalty deserves to be recognized, and valuable features can be added to policies for members who stay with us. Loyalty Rewards are automatically included in the closed companies, provided at no additional cost.

			
\$5,000	\$250	> \$1,500	\$2,000
Total Fire Loss Deductible Waiver	Emergency Lockout Coverage	Mortgage Protection (up to \$300 and 36 months on increased interest costs)	Loss of Use Civil Authority Deductible Waiver

# Protection Boost

Protection Boost is a new property endorsement that replaces the Premier Endorsement and gives customers the option to “boost” the coverage amounts for specific categories of property.

	Policy	Covered Perils	Theft jewelry/ watches	Theft jewelry in vault	Theft firearms/ related equipment	Theft silverware, etc.	Personal property at other residence	Cameras	Limit on credit cards/forgery	Limit on money, bank notes	Limit on security/accts	Limit on trailers, not watercraft	Theft of business property on premises	off premises
	Base Policy, Home, Tenant, Condo	Named Perils	\$2,500 for loss by theft (\$1,000 limit per item)	\$2,500 for loss by theft (\$1,000 limit per item)	\$2,500 for loss by theft	\$2,500 for loss by theft	10% of Coverage C or \$1,000, whichever is greater	\$2,500	\$500	\$200	\$2,500	\$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	Adds misplacing or losing								
	Protection Boost	Named Perils	\$10,000 for loss by theft (\$1,000 limit per item)	\$50,000 for loss by theft	\$10,000 for loss by theft	\$15,000 for loss by theft	30% of Coverage C or \$1,000, whichever is greater	\$5,000	\$10,000	\$1,000	\$5,000	\$5,000	\$10,000	\$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	\$15,000 for loss by theft, adds misplacing or losing	30% of Coverage C or \$1,000, whichever is greater	\$5,000	\$10,000	\$1,000	\$5,000	\$5,000	\$10,000	\$1,000



# Valuables Plus<sup>®</sup>

Valuables Plus, formerly called Inland Marine, provides broad coverage for additional protection beyond the base homeowner policy for specifically defined personal property types such as jewelry. Scheduled Personal Property loss settlement options include Replacement Cost, Agreed Value, and Blanket coverage.



Jewelry



Silverware



Cameras

# Affinity Program

The relationships you form with customers are key to long-term success. Nationwide has hundreds of affinity relationships across the country with organizations that work exclusively with Nationwide to offer insurance protection to their members. Connecting with affinity members will generate new leads, reconnect you with current customers for cross-sell opportunities, and drive agency growth through valuable relationships.

50%

more likely to bind  
a policy

37%

more likely to  
request a multiline  
quote

2 points

higher retention  
rate than the  
average customer

# Additional Personal Lines Products

Our personal lines product portfolio goes beyond property and auto. The umbrella and powersports products we offer can help extend the relationship you’ve established with members.



## Powersports

We have a broad portfolio of powersports products such as boat, personal watercraft, motorcycle, scooter, RV. In addition to great coverage, we offer competitive rates with a host of available discounts.



## Umbrella

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

# 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.

5%

## \* Paperless Policy Discount

Members can reduce mailbox clutter and receive a 5 percent discount by going digital with their policy.



## 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.

\* Not available in all states. Please check specific state guidelines for availability.



Insurance terms, definitions and explanations are intended for informational purposes only and do not in any way replace or modify the definitions and information contained in individual insurance contracts, policies or declaration pages, which are controlling. Such terms and availability may vary by state and exclusions may apply. Discounts may not be applied to all policy coverages.

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