



Smart Home Program

Frequently Asked Questions

What is Nationwide's smart home program?

Nationwide has partnered with a vendor to offer customers approved smart home systems, which provide warnings of potential issues, such as security intrusions, water leaks, home fires and more to protect what matters most. Customers purchase these systems at a discounted rate and will receive a valuable discount on the property insurance policy.

What does the customer have to do to participate in the program?

The Nationwide customer will need to provide their email address, agree to participate in sharing the device information, have Wi-Fi access, download the approved vendor app to their smart phone or tablet and purchase and install the smart home kit.

How long can the customer participate in the program?

Upon enrolling in the program, the customer will receive the home protective device discount until a customer opts out of the program.

How does the smart home system work?

The system is managed through an app downloaded on a customer's smart phone or tablet. The customer plugs in the bridge and connects it to the Wi-Fi to relay information from each sensor to the app. The customer sets up the sensors to monitor tasks, such as detecting water leaks by placing the sensor near a toilet, washing machine, dishwasher, etc.; detecting sounding alarms by placing near a smoke/CO detector; or detecting freezing pipes by setting the sensors to detect extreme temperature changes. When an activity is detected by the sensor, it pushes a notification to the customer's smart phone or tablet alerting them of the activity.

What happens if the customer does not install and activate the smart home kit?

After enrolling, the customer is expected to install and activate the smart home kit within the first 55 days after enrolling or the discount may be removed.

When can a customer enroll in the program?

The smart home program is available in the Nationwide company open to new business and the customer can enroll at any time.



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How much is the discount on the customer's property insurance policy?

The discount is 10% and will be applied to four perils: fire, theft, water non-weather and water weather. The average annual premium saving on a homeowner's policy is \$50; condo unit owner's policy is \$30 and renter's policy is \$10. The discount will be displayed as Home Protective Device on the customer's declaration page.

Who is the approved vendor?

Notion is our approved vendor and provides a home monitoring and security system, powered by an all-in-one smart home sensor that sends alerts to a customer's smart phone or tablet for the things they care about most – water leaks, smoke/CO alarms, extreme temperature changes and doors, garages and windows opening and closing.

How much does the smart home kit cost?

There are two kits available for purchase. There is a 3-sensor kit for \$75 (retail \$149) and a 5-sensor kit for \$100 (retail \$199) plus taxes, shipping and handling. If the customer wants to purchase additional items, the customer will receive a 20% discount for being a Nationwide customer.

Will the customer receive a larger discount on their insurance policy with the 5-sensor kit versus the 3-sensor kit?

No. The discount amount is the same for each kit.

Does the smart home program surcharge for any events that occur during the customer's participation in the program?

No. Nationwide's smart home program applies a discount for protecting your home and participating in the program.

How does a customer go about purchasing a smart home kit?

After the policy is issued with the smart home monitoring as 'Participating', the customer will receive a welcome email with a unique link to the website where they can purchase the smart home kit at a discounted rate.



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How long will it take the customer to receive their smart home kit?

The smart home kit will ship within three business days after purchase.

My customer already has a Notion smart home kit activated in their home. How does the customer participate in the Nationwide smart home program and receive the discount?

Please contact the Nationwide service center for the participation agreement form that will need to be completed and returned to Nationwide.

Can the customer use other smart home devices to participate in the program or do they have to be Notion devices?

To participate in Nationwide's smart home program, the member must purchase or have the smart home kit through our approved vendor, Notion.

My customer no longer wants to participate in the program. How do they opt out?

You can remove the customer from the program in PolicyCenter under Dwelling Protection by changing the smart home option from 'Participating' to 'None Selected'. If you need additional assistance, you may contact the Nationwide service center for help.

Can the customer keep their smart home kit if they decide to opt-out or no longer participate?

Yes. The customer owns the smart home kit and may continue to use them to protect their home. The customer may opt into the smart home program at any time.

What kind of data is collected?

The data collected will include status of the device (active/inactive) and events, such as alert push notifications for water leaks, smoke alarm sounding, etc.

Who is the data shared with?

The data will be shared within Nationwide for research and analytical purposes. The information will not be shared with other third parties.



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Will Nationwide cancel the customer's insurance policy based on the information collected by the sensors?

No. This information is not used for underwriting or rating.

Will Nationwide deny a customer's insurance claim based on the information collected?

No. The data collected will not be used to evaluate or deny a claim.

Why should agents recommend this program?

By utilizing the smart home program, it will provide new business growth, support customer engagement and retention, support a better loss ratio and provide property risk insights.

If the customer has questions about the smart home kit, who should they contact?

The customer should contact Notion for any questions related to the smart home kit, such as shipping details, installation, and troubleshooting.

If a customer receives an alert that an event has occurred, will any action automatically be taken? For example, a door was opened and no one is at home. Are the police called?

No. The notion smart home system is not centrally monitored.

How can the customer learn more about the smart home devices before agreeing to participate in the smart home program?

The customer can learn more about Notion and their products at <https://getnotion.com/>.