

# Mississippi – Nationwide One Product Features and Discount Highlights – Auto

New Business Company Name: NICOA



## On Your Side Reward Features (Refer to One Product State Reference Guide)

**NOTE:** Availability may vary by state. Product, coverage, discounts, insurance terms, definitions, and other descriptions are intended for informational purposes only and do not in any way replace or modify the definitions and information contained in your individual insurance contracts, policies, and/or declaration pages from Nationwide-affiliated underwriting companies, which are controlling. Such products, coverages, terms, and discounts may vary by state and exclusions may apply.

### Accident Forgiveness Coverage

Forgives the customer's first chargeable accident within an experience period. Customers who select this option qualify immediately.

### Annual Auto Policy

Is available as an option in all companies subject to insurability guidelines.

### Custom Equipment Coverage

\$3000 of customer equipment coverage is included with an option to purchase up to \$50,000 in coverage.

### Full Safety Glass Coverage

When COMP coverage is purchased, full coverage for the repair or replacement of damaged safety glass may be provided. No deductible will apply at the time of loss.

### Gap (Loan/Lease) Coverage

Provides coverage for the difference between the loan/lease and the Actual Cash Value (ACV) settlement basis when a vehicle is totaled and sold at a cost that is typically less than half of what dealerships charge.

### Home and Car Special Deductible

Waives or reimburses the lowest deductible when a covered auto and property loss is the result of a single occurrence; only the highest deductible will be applied.

### Identity Theft Coverage

Helps customers protect their vital information and saves them time in protecting their credit rating in the event of a loss. Provides up to \$25,000 in coverage for expenses incurred while restoring their identity.

*(OYS Reward Features continue on the next page...)*

By accepting a copy of these materials:

- (1) I agree that I am either: (a) an employee or Contractor working for Nationwide Mutual Insurance Company or one of its affiliates or subsidiaries ("Nationwide"); or (b) an Independent Sales Agent who has a contract and valid appointment with Nationwide; or (c) an employee of or an independent contractor retained by an Independent Sales Agent; or (d) an Independent Adjuster who has a contract with Nationwide; or (e) an employee of or an independent contractor retained by an Independent Adjuster.
- (2) I agree that the information contained in this training presentation is confidential and proprietary to Nationwide and may not be disclosed or provided to third parties without Nationwide's prior written consent.
- (3) I acknowledge that: (i) certain information contained in this training presentation may be applicable to licensed individuals only and access to this information should not be construed as permission to perform any functions that would require a license; and (ii) I am responsible for acting in accordance with all applicable laws and regulations.
- (4) I agree that I will return or destroy any material provided to me during this training, including any copies of such training material, when or if any of the following circumstances apply: (a) my Independent Sales Agent agreement with Nationwide is cancelled or I no longer hold any appointments with Nationwide; (b) my employment with or contract with a Nationwide Independent Sales Agent is terminated; (c) my Independent Adjuster contract with Nationwide is terminated; (d) my employment with or contract with a Nationwide Independent Adjuster is terminated; or (e) my employment or contract with Nationwide is terminated for any reason.

### On Your Side Reward Features: Continued

#### **Loss Settlement Endorsement Original Equipment Manufacturer Parts (OEM) Coverage**

Is an optional coverage that provides for the use of OEM parts for the repair or replacement of damaged parts when available.

#### **Minor Violation Forgiveness Coverage**

Forgives the customer's first minor violation within an experience period. Customers who select this option qualify immediately.

#### **New Car Replacement Plus Coverage**

Protects customers from losing money due to the depreciation of the vehicle in the event of a total loss by allowing them to purchase a similar brand-new car in their local retail market if the insured vehicle is totaled in the first two years.

#### **Roadside Assistance Coverage**

Covers the cost to tow or gain entry when keys are lost, broken or accidentally locked in the vehicle – at the place of disablement. In addition, coverage includes mechanical labor (up to 1 hour) lockout service, winching & extricating, fuel or oil delivery, jump starts, change tire.

#### **Total Loss Deductible Waiver Coverage**

Customers who elect the Total Loss Deductible Waiver are not responsible for paying their Comprehensive or Collision deductible when vehicle is deemed a total loss, by Claims, after an accident. The entire deductible is waived in the event of a total loss.

#### **Vanishing Deductible Coverage**

Rewards safe drivers with a \$100 deductible credit annually. Customers can earn a \$100 credit after an initial 30 day wait period. For each year the customer remains accident, lapse, and major violation free they will receive an additional \$100 credit (maximum of \$500 credit) toward comprehensive and/or collision deductibles.

### Discount Highlights (Refer to One Product State Reference Guide)

**NOTE:** Availability may vary by state. Specific percentage discounts may not apply to all coverage elements, they should not be communicated to the general public. Instead, please use Nationwide provided savings and other messaging. Refer to One Product State Reference Guide.

#### SmartRide® Discount

Applies to policies and/or vehicles that have a Nationwide SmartRide telematics device installed or download and activate the SmartRide App. Initial 15% participatory discount with the potential of earning up to 40% on the vehicle. Discount applies to BI, PD, MP and COLL coverages.

#### SmartMiles Program

An insured may choose to enroll one or more eligible vehicle(s) in our optional pay-per-mile program. Program participants permit Nationwide to collect and wirelessly transmit miles driven and driving behavior data through a Telematics Device.

#### Accident Free Discount

Applies to drivers with five or more years of driving experience and is free of chargeable accidents and major violations for the most recent five years.

#### Accident Prevention Course

Applies to drivers greater than or equal to age 55 that successfully complete a motor vehicle accident prevention course within three years prior to the inception or renewal date of the policy term.

#### Advance Quote Discount

This discount (with a 5-year step off) applies to new policyholders whose policy effective date is eight days or more after a quote (with Credit Bureau Report) is issued. Tip: Set effective date 8 days out for all quotes (except when immediate coverage is needed); credit reports are good for 90 days.

#### Auto-Financial Discount

Applies if a household member is also the owner of a Nationwide Financial Services Life or Annuity policy written and/or serviced by a Nationwide or Allied agency.

#### Easy Pay Sign-Up Discount

Discount is available on all new quotes. Easy Pay provides one time \$30 Easy Pay Sign-Up Discount for customers who newly sign up for Recurring Electronic Fund Transfer (REFT). These customers have higher retention and require fewer local agent touches.

#### Good Student Discount

Discount is available to drivers with less than 9 years driving experience and maintain a “B” average, or are ranked in the top 20% of class, or are on Honor Roll or Dean’s List.

*(Discount Highlights continue on the next page...)*

### Discount Highlights: Continued

#### Home and Car Discount (Major Home)

Applies if a household member insured by a Standard Auto Nationwide or Allied company is also a household member under a Nationwide or Allied Homeowner policy, or a major homeowner's policy that is written by another carrier and is not eligible with Nationwide due to coastal restrictions.

#### Home and Car Discount (Tenant/Condo)

Applies if a household member insured by a Standard Auto Nationwide or Allied company is also a household member under a Nationwide or Allied Tenants or Condominium policy.

#### Multi-Car Discount

Applies if two or more private passenger autos within the household are insured on a Nationwide or Allied Standard Auto policy.

#### New Vehicle Discount

Applies to private passenger autos with model years within the most recent five years. Vehicle age equals current year (before October 1) minus model year. Age changes on October 1 each year. (Example: on 8/1/2019, a 2018 model year is 1 year old; on 10/1/2019, a 2018 model year is 2 years old.)

#### Paid in Full Discount

Applies to policies enrolled in full pay plan.

#### Paperless Policy Discount

Discount will default on all new quotes. Paperless policy discount is a recurring discount for customers and results in fewer servicing calls to agents because consumers are making more changes on-line via self-service where they also print their vehicle ID cards. The Paperless Policy discount is new to the Independent Channel.

#### WinBack Discount

Discount applies when a previous Nationwide customer returns within 5 years.

### State Specific Disclaimer

\*Discounts may not be applied to all policy coverages and may not equate to total amount shown. See state rules for eligibility.

\*SmartRide availability varies; program criteria differs in California and NIC. Stated discounts are approximations. Discounts do not apply to all coverage elements; actual savings vary by state, coverage selections, rating factors and policy changes. Enrollment discount applies during data collection; final discount is calculated on driving behavior and could be zero. Final discount applies at the next policy renewal and is subject to change based upon actuarial support at subsequent renewals or with changes in drivers or vehicles on the policy.

\*SmartMiles availability varies. The SmartMiles variable premium is based upon the cost per mile established for the coverages in force and the number of days and miles driven when the coverage is in force. The SmartMiles Driving Behavior Discount could be zero and does not apply to all coverage elements; actual savings vary by state, coverage selections, rating factors and policy changes. The Driving Behavior Discount applies at the next policy renewal and remains while the vehicle is enrolled in SmartMiles. Estimated payments are subject to change based upon the final rated mileage during the mileage period and any policy changes.

### Payment Options

**Down Payment: (Monthly or Pay in Full)**

- One-time EFT
- Credit card/Bankcard
- Check, Money order, Cash

**How:**

Direct Bill, Recurring EFT/Bankcard

**NOTIFICATIONS:** Text or Email

### Self-Servicing Options

[nationwide.com](https://nationwide.com)

**Nationwide Mobile App**

**Policy Options:**

- Add/Remove Vehicle
- File & View Claims
- Print ID Cards & Documents

**Billing & Payments**

- Automatic Payments
- Billing Details
- Make Payment
- Paperless Billing

**Training:**

<https://nationwidepl.fugent.com/servicingresources>

### Additional Resources

**Training:**

[Nationwide Personal Lines - Home \(fugent.com\)](https://nationwidepl.fugent.com)

**\*FOR AGENT USE ONLY**