


Texas - Nationwide One Product: Features and Discount Highlights – Auto

New Business Company Name: CCMIC RM82

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*

On Your Side Reward Features (Availability may vary by state) <i>Refer to One Product State Reference Guide</i>	Discount Highlights (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.) <i>Refer to One Product State Reference Guide</i>
<p>Full Safety Glass coverage allows an insured to replace their vehicle's damaged safety glass with no deductible. Vehicle must have comp coverage. *</p> <p>Paperless discount will default on all new quotes. Paperless policy discount guarantees a recurring 5% price reduction 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</p> <p>Accident Forgiveness forgives the customer's first chargeable accident within an experience period. Customers who purchase this option qualify immediately</p> <p>Minor Violation Forgiveness forgives the customer's first minor violation within an experience period. Customers who purchase this option qualify immediately. Due to state regulations, Minor Violations Forgiveness does not apply to Allied P & C, NMIC RM05, Nationwide Ag, and Depositors.</p> <p>Roadside Assistance provides dispatch assistance for roadside events; Services include towing, winching & extricating, fuel delivery, lockout, jump starts, flat tires, and trip routing. Roadside benefits also include discounts, trip mapping, and other valuable services</p> <p>Vanishing Deductible 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</p> <p>Total Loss Deductible Waiver waives the entire deductible in the event of a Total Loss</p> <p>New Car Replacement Plus protects policyholders 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</p> <p>Loan Lease Gap provides coverage for the difference between the loan/lease and the ACV settlement basis when a vehicle is totaled and sold at a cost that is typically less than half of what dealerships charge</p>	<p>SmartRide Colonial County Mutual RM82, RM81 Applies to vehicles/policies that participate in the Nationwide telematics programs using the SmartRide mobile app. Initial 15% participatory discount with the potential of earning up to 40%.* For existing members in RM80 & NMIC that do not have SmartRide, the discount will not be available to add. <u>SmartRide Program Offerings:</u></p> <ul style="list-style-type: none"> • SmartRide Mobile • SmartRide Instant • SmartRide Connected Car <p>SmartMiles® Colonial County Mutual RM82, RM81 SmartMiles is a pay-per-mile auto insurance program designed to save low mileage drivers money, where the premium varies by miles driven, giving more control over auto insurance costs than a traditional policy. Rate consists of two parts- a base rate and variable rate (cost per mile).</p> <p>Paperless Policy Recurring discount up to 5% for members who elect to have their policy documents, including ID Cards, provided electronically.</p> <p>Paid in Full Discount up to 10% applies to policies enrolled in a full pay plan.</p> <p>Recurring EFT Discount up to 5% discount applies to policies enrolled in recurring EFT payment.</p> <p>Home/Car (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 or high value restrictions.</p> <p>Home/Car (Condo/Tenant) 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.</p> <p>Accident Free 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.</p> <p>Advance Quote Discount up to 5% (with a 5-year step off) that applies to new policyholders whose policy effective date is eight days or more after a quote (with CBR) 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.</p> <p>Auto-Financial Discount that 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.</p>

Payment Options <i>(Availability may vary by state)</i>	
Down payment: (Monthly or Pay in Full) <ul style="list-style-type: none"> - One-time EFT - Credit card/Bankcard - Check, Money order, Cash How: <ul style="list-style-type: none"> - Direct Bill, Recurring EFT/Bankcard Notifications <ul style="list-style-type: none"> - Text - Email 	Good Student Discount on the Youthful Driver class factor that applies if a driver age 16-24 is enrolled full-time and is ranked in the top 20% of their class, has a grade average of B or better, on a dean's/honor roll list or students enrolled in a home study program that rank in the upper 20% of a national standardized test within the last twelve months. Multi-Car Applies if two or more private passenger autos within the household are insured on a Nationwide or Allied Standard Auto policy. New Vehicle 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 8/1/2017, a 2016 model year is 1 year old; on 10/1/2017, a 2016 model year is 2 years old.) Passive Restraint Applies if the vehicle has passive restraints: dual air bags or driver side air bags. Select Applies based on a combination of the number of prior carriers, number of vehicles in the household, advance quote shopping days, prior BI limits, prior carrier terms, and terms with Nationwide. Student Away Applies if a driver age 16-24 is a student residing at an educational institution over 100 road miles from the garaging location of the vehicles and doesn't have access to any of the vehicles on the policy while away at school WinBack discount applies when a previous Nationwide customer returns within 5 years
 Self-Servicing Options	
nationwide.com Nationwide Mobile App Policy Options <ul style="list-style-type: none"> - Add / Remove Vehicle - File & View Claims - Print ID Cards & Documents Billing & Payments <ul style="list-style-type: none"> - Automatic Payments - Billing Details - Make Payment - Paperless Billing Training: https://nationwidepl.fugent.com	<div data-bbox="882 735 2074 800" data-label="Section-Header"> State Specific Disclaimer </div> <p>* Eligible Company – Unless specifically noted, "All" includes new business/open and closed companies</p> <p>* Discounts may not be applied to all policy coverages, and may not equate to total amount shown. See state rules for eligibility.</p> <p>SmartRide: Availability varies; program criteria differs in California and North Carolina. Stated discounts are approximations. Discounts do not apply to all coverage elements; actual savings vary by state, coverage selections, rating factors and policy changes. The enrollment discount applies during data collection; final discount is calculated on driving behavior and could be zero.</p> <p>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.</p>

Nationwide Insurance – Auto Product, Coverage and Discount Guide.

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Last Updated: 01/09/2023

Effective: 12/01/2022

