

# Nationwide® Powersports insurance



## Boat

### Acceptability Highlights¹

- Boats up to 35 feet long: \$200,000 in value and 20 years old
- Up to 3 engines: 500 hp on 1, 1,000 hp on 2 and 1,050 hp on 3
- Boats with a top speed of 60 mph
- Up to 9 vessels on 1 policy
- High-performance boats are not acceptable
- Trailers are required

### Included Coverages

- Hurricane Haul-Out up to \$1,000
- Fuel Spill Coverage (up to property damage limit)
- Navigation up to 100 miles off U.S. coast
- Salvage and Wreckage Removal
- One limit for boat/trailer/motor
- Vanishing Deductible® (up to \$500)

### Valuation Options

- Total Loss Replacement
  - Original owner for the first 2 years
- Agreed Value
  - Available on boats 15 years old or less
- Actual Cash Value

### Eligible Boat Types

- Bass Boats
- Cabin Cruisers
- Freshwater Fishing Boats
- Personal Watercraft (PWC)
- Pontoons



## Motorcycle

### Acceptability Highlights¹

- Maximum Insurable Value is \$80,000
- Gas and electric engines are eligible
- Up to 9 vehicles on 1 policy
- Insure all vehicles on 1 policy
- Drivers ages 10 and older on off-road vehicles

### Included Coverages

- Guest Passenger
- Collision includes coverage for safety apparel up to \$2,000
- Custom Parts and Equipment up to \$3,000
  - Comprehensive includes optional coverage up to \$30,000
- Includes Vanishing Deductible (up to \$500)

### Valuation Options

- Actual Cash Value
- Agreed Value

### Eligible Vehicles

- Cruisers
- Touring Bikes
- Adventure/Dual-Purpose Bikes
- Sport Bikes
- Scooters and Mopeds
- Autocycles/Reverse Trikes
- Custom and Limited-Edition Bikes
- ATVs/Side-by-Sides
- Dirt Bikes



## RV

### Acceptability Highlights¹

- Motorhomes: Up to \$800,000
- Travel Trailers: Up to \$500,000
- No length restrictions
- Coverage for full-timers is available
- Up to 9 vehicles on 1 policy

### Included Coverages

- \$750 Roadside Assistance, \$1,000 Custom Equipment and \$10,000 Vacation Liability included for free when comprehensive and collision are purchased (optional limits are available)
- Vanishing Deductible (up to \$1,000)
- Mexico Return/Repair Coverage (up to \$750)

### Valuation Options

- Replacement Cost/Purchase price available on new RVs purchased in the past 13 months
- Agreed Value
- Actual Cash Value

### Eligible Vehicles

- Class A Motorhomes
- Class B Motorhomes
- Class C and Super C Motorhomes
- Toterhomes
- Truck Campers
- Tow Only, Medium to Heavy Trucks
- Fifth Wheelers
- Horse Trailers with Living Quarters



## Boat

### Eligible Boat Types (continued)

- Runabouts/Deck Boats
- Sailboats
- Saltwater Fishing Boats
- Ski/Surf Boats

### Discounts

- Diesel Fuel
- Optional Coverages Package
- Multiline
- Multivehicle
- Prior Insurance
- Advance Quote
- Homeowners (even if Nationwide doesn't insure the home)
- Intra-Agency
- Claim-Free Renewal



## Motorcycle

### Eligible Vehicles (continued)

- Snowmobiles
- Electric Bicycles
- Golf Carts/Utility Vehicles
- Lawn/Garden Tractors
- Personal Transporters
- Trailers Used to Tow Motorcycles

### Discounts

- Riding Association
- Antilock Brake
- Theft Recovery
- Multiline
- Multivehicle
- Prior Insurance
- Advance Quote
- Homeowners (even if Nationwide doesn't insure the home)
- Intra-Agency
- Claim-Free Renewal



## RV

### Eligible Vehicles (continued)

- Travel Trailers
- Pop-Up Trailers
- Professional Bus Conversions
- Auto Haulers and Toy Haulers
- Auto Trailers above \$12,000 value

### Discounts

- RV Association
- Good Driver
- Passive Safety Device
- Multiline
- Multivehicle
- Prior Insurance
- Advance Quote
- Homeowners (even if Nationwide doesn't insure the home)
- Intra-Agency
- Claim-Free Renewal

## We're here to help

### Powersports Service Center

1-877-877-7907

[specsvc@nationwide.com](mailto:specsvc@nationwide.com)

Live chat for agents is available  
on the PolicyCenter task bar

Find state-specific rules in  
Reference Connect

<sup>1</sup>Acceptability guidelines can differ based on region and state. Please refer to your regional underwriting guidelines for more information.

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