

How to Enter Usage-Based Insurance Information

PolicyCenter



Description:

As customers look for more personalization and new ways to save, it's clear that the future of insurance includes telematics. That's why we created telematics programs that are easy to sell and that offer an ideal fit for each of your customers. In fact, through comparative rater integration, Nationwide® can automatically provide the right telematics program for each quote.

Nationwide offers two telematics programs: SmartMiles is a pay-per-mile program designed for low-mileage drivers and SmartRide is a safe-driving discount program available to everyone else – customers can choose to participate in SmartRide in a variety of ways.

SmartMiles Data Collection Methods:

- **SmartMiles Connected Car** – If the customer has an eligible vehicle with connected car technology and is a low mileage driver, the customer can participate using their connected vehicle instead of installing a device.
- **SmartMiles Device** – If the customer is a low mileage driver and does not have an eligible vehicle with connected car technology, the customer can participate in SmartMiles by installing a device in their vehicle.
- For more information on SmartMiles and the data collection methods, [click here](#).

SmartRide Data Collection Methods:

- **SmartRide Instant** - If the customer has an eligible vehicle with connected car technology and has collected historical data, the quote will instantly apply a discount for the customer – no further action needed! For more information on how SmartRide Instant works, [click here](#).
- **SmartRide Connected Car** - If a customer has an eligible vehicle with connected car technology, but doesn't have historical data, the customer can participate using their connected vehicle instead of downloading an app or installing a device. For more information on how SmartRide Connected Car works, [click here](#).
- **SmartRide Mobile** – download and activate the app and the discount applies to all vehicles on the policy. For more information on how SmartRide Mobile works, [click here](#).

Note: You can only utilize a SmartRide Device if at least one vehicle is enrolled in one of the other vehicle programs (SmartMiles, SmartRide Instant, or SmartRide Connected Car).

Nationwide Insurance partners with Toyota's affiliate, Connected Analytic Services, LLC ("CAS") to offer personalized discounts to customers with connected vehicles. When you authorize us to obtain Driving Data from CAS, CAS may provide information such as the date, time and distance traveled for every distinct trip taken, as well as braking and acceleration events. We may also receive vehicle speed and steering data. If we receive Driving Data from CAS, we will retain this information as part of your quote or policy records pursuant to our [privacy policy](#).

Click on the link in the chart below to add and/or learn more about each program.

PolicyCenter		Nationwide Express		Comp Raters – EZLynx & PL Rating	
SmartRide	SmartMiles	SmartRide	SmartMiles	SmartRide	SmartMiles
<ul style="list-style-type: none">• Instant• Connected Car• Mobile• Device	<ul style="list-style-type: none">• Connected Car or Device	<ul style="list-style-type: none">• Instant• Connected Car• Mobile• Device	<ul style="list-style-type: none">• Connected Car• Device	<ul style="list-style-type: none">• Instant• Connected Car• Mobile• Device	<ul style="list-style-type: none">• Connected Car• Device

How to Enter Usage-Based Insurance Information

PolicyCenter



How to tell which program is being quoted through EZLynx and PL Rating Comparative Raters?

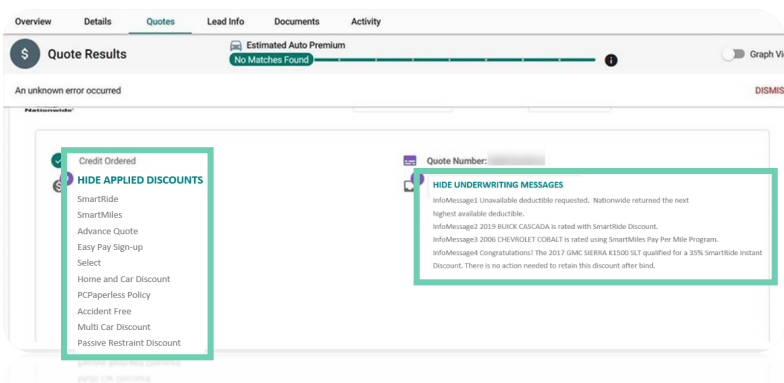
Quoting telematics using a comparative rater has never been easier! There is logic built-in to the system to quote the best program for each vehicle. Make sure that you have your defaults set-up in your rater to quote telematics on every quote. For more information on setting up defaults, [click here](#).

To quote all telematics programs, make sure you select the following items:

- Consent to sharing telematics data for quote purposes
- Telematics
- Recurring EFT payments
- Paperless Policy
- Enter in the estimated annual miles for each vehicle
- System will check to see if compatible with connected car technology and device.

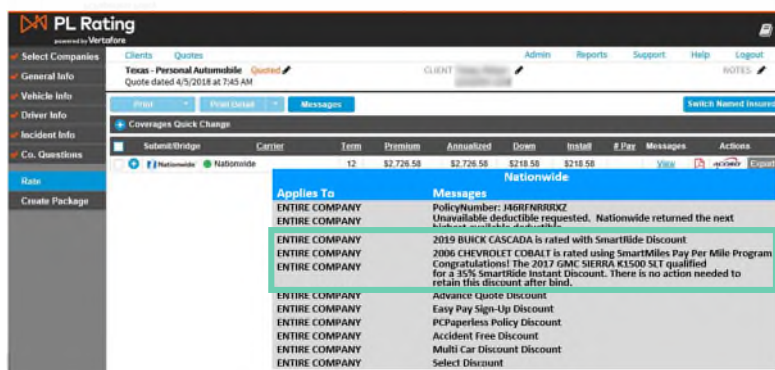
Comp Rater EZLynx

To see which programs are quoted, you need to view the underwriting messages. The messages are clear for SmartRide Instant. However, if SmartRide or SmartMiles is selected, once you bridge the quote to Nationwide Express or PolicyCenter, you will be able to see which program was quoted.



PL Rating

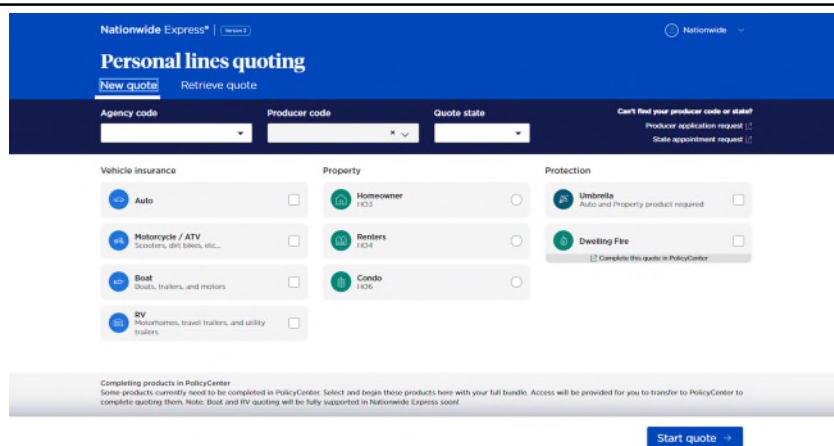
To see which programs are quoted, you need to view the underwriting messages. The messages are clear for SmartRide Instant. However, if SmartRide or SmartMiles is selected, once you bridge the quote to Nationwide Express or PolicyCenter, you will be able to see which program was quoted.



Nationwide Express System Logic

To quote all telematics programs, make sure you select the following items:

- Consent to sharing telematics data for quote purposes
- Telematics – *Defaulted*
- Recurring EFT payments
- Paperless Policy - *Defaulted*
- Enter in the estimated miles for each vehicle
- System will check to see if compatible with connected car technology and device



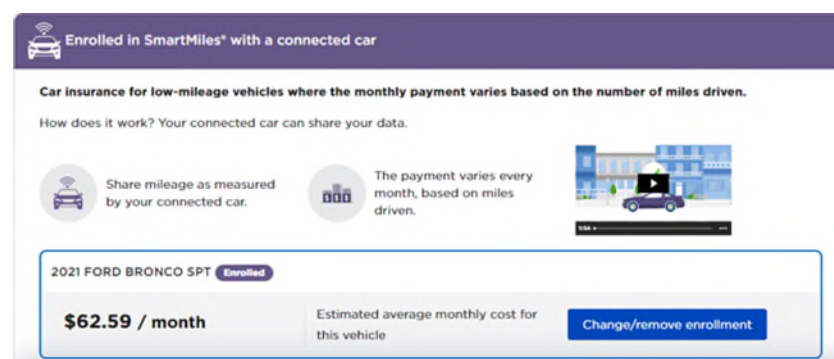
Enroll in SmartMiles Connected Car – Nationwide Express

Nationwide Express

If SmartMiles is selected and the vehicle is connected car compatible, it will display the following information on the Telematics Tab:

- Summary of how the program works
- Requirements of the program
- Short video to explain the program

For more information on how SmartMiles works, [click here](#).



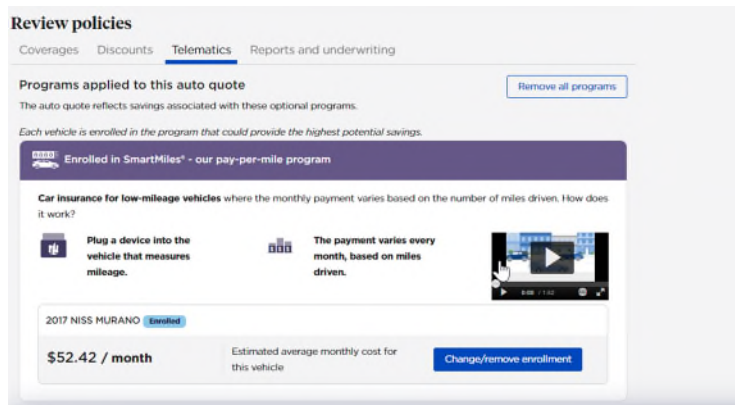
Enroll in SmartMiles Device – Nationwide Express

Nationwide Express

If SmartMiles is selected and the vehicle is not connected car compatible, it will display the following information on the Telematics Tab:

- Summary of how the program works
- Requirements of the program
- Short video to explain the program

For more information on how SmartMiles works, [click here](#).



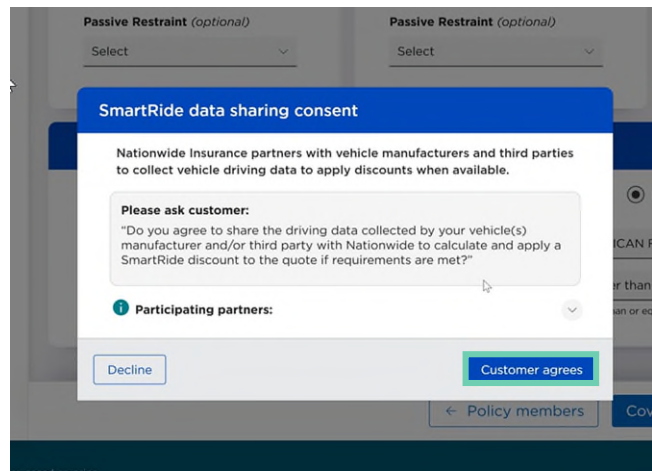

Enroll in SmartRide Instant – Nationwide Express

Nationwide Express

When quoting in Nationwide Express system, ask the customer:

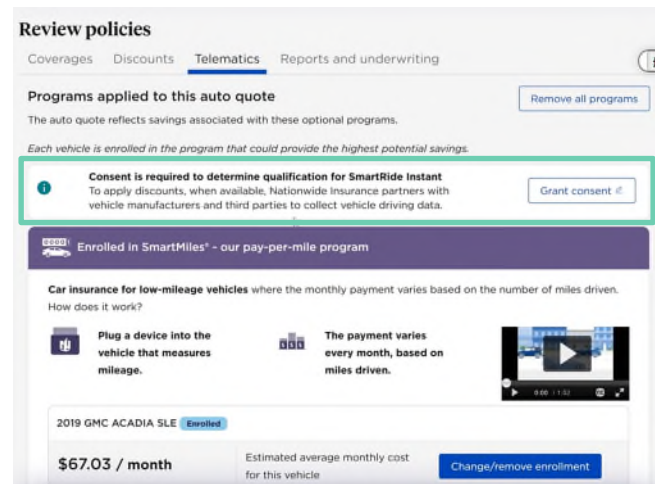
Do you agree to share the driving data collected by your vehicle(s) manufacturer and/or third party with Nationwide to calculate and apply a SmartRide discount to the quote if requirements are met?

If the customer agrees, click on “Customer agrees”



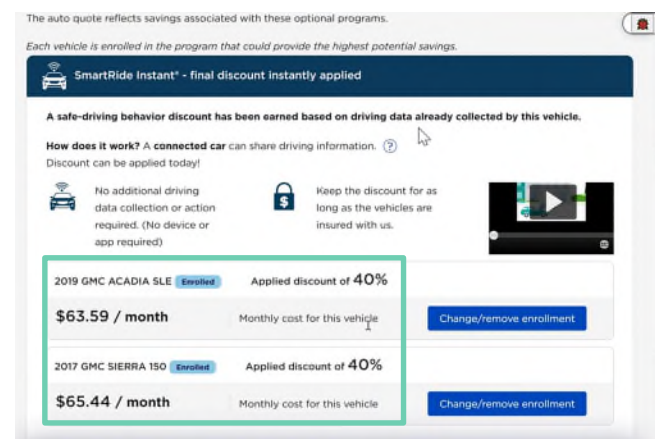
The screenshot shows a 'SmartRide data sharing consent' dialog box. It contains the text: 'Nationwide Insurance partners with vehicle manufacturers and third parties to collect vehicle driving data to apply discounts when available.' Below this, it asks the customer: 'Do you agree to share the driving data collected by your vehicle(s) manufacturer and/or third party with Nationwide to calculate and apply a SmartRide discount to the quote if requirements are met?' There are two buttons: 'Decline' and 'Customer agrees'.

If you were unable to obtain the customer consent to share their data at the beginning of the quote and a vehicle may qualify for the SmartRide Instant discount, there is another opportunity to gain the consent on the Telematics tab.



The screenshot shows the 'Review policies' screen with the 'Telematics' tab selected. It displays 'Programs applied to this auto quote' and lists 'Consent is required to determine qualification for SmartRide Instant'. A green box highlights the 'Grant consent' button. Below this, it shows the 'Enrolled in SmartMiles' program for a 2019 GMC ACADIA SLE, with a monthly cost of \$67.03.

Once the discount is applied, the earned discount amount will be displayed.



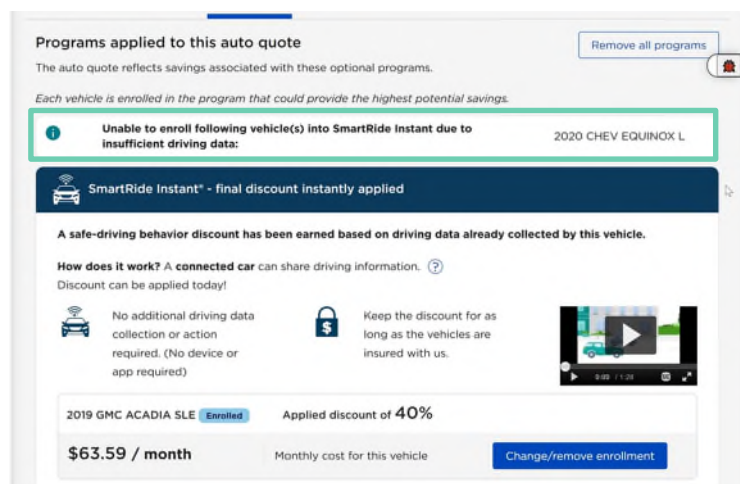
The screenshot shows the 'SmartRide Instant - final discount instantly applied' screen. It states: 'A safe-driving behavior discount has been earned based on driving data already collected by this vehicle.' It then shows the 'Applied discount of 40%' for the 2019 GMC ACADIA SLE, reducing the monthly cost from \$67.03 to \$63.59. A green box highlights the discount information and the 'Change/remove enrollment' button.



Enroll in SmartRide Instant – Nationwide Express (cont.)

If there isn't enough data collected to apply the SmartRide Instant Discount to a vehicle, it will be displayed.

For more information on how SmartRide Instant works, [click here](#).



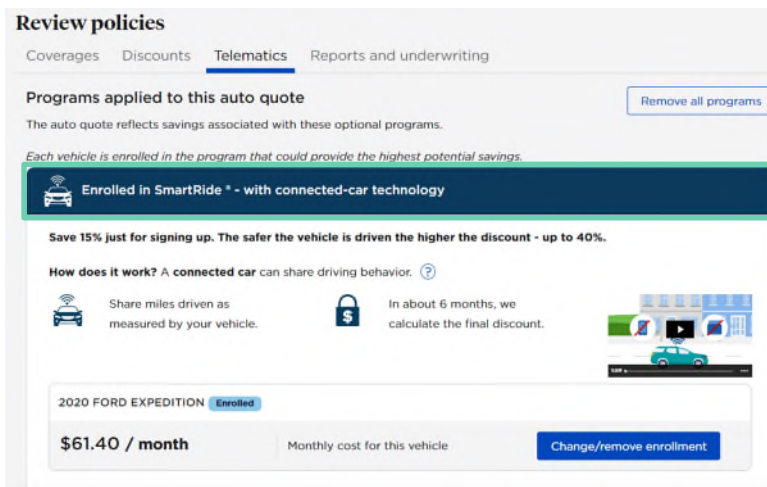
Enroll in SmartRide Connected Car – Nationwide Express

Nationwide Express

If the vehicle is eligible to participate in SmartRide Connected Car, you will see this information on the Telematics tab:

- Summary of how the program works
- Requirements of the program
- Short video to explain the program

For more information on how SmartRide Connected Car works, [click here](#).




Enroll in SmartRide Mobile – Nationwide Express

Nationwide Express

If the vehicle is not a low mileage vehicle or doesn't have the connected car technology, SmartRide Mobile would be selected for all vehicles. The following information will display:

- Summary of how the program works
 - The first image is the traditional SmartRide Mobile program and customers earn their discount after one policy term and the discount is applied at the following renewal
 - The second image is the SmartRide Mobile – Early Discount program, where customers earn their discount in as early as 80 days.
- Requirements of the program
- Short video to explain the program

For more information on how SmartRide Mobile works, [click here](#).

Review policies

Coverages Discounts **Telematics** Reports and underwriting

Programs applied to this auto quote

Enroll lowest cost programs

Remove all programs

The auto quote reflects savings associated with these optional programs.

Unable to enroll following vehicle(s) into SmartRide Instant due to insufficient driving data: 2020 CHEV TAHOE LT

Enrolled in SmartRide® - our safe driving behavior program

Save 15% just for signing up. The safer the vehicle is driven the higher the discount - **up to 40%**. How does it work?

Download and activate a mobile app that measures driving behavior.

In about 6 months, we calculate the final discount.

2020 CHEV TAHOE LT **Enrolled**

\$100.92 / month Monthly cost for this vehicle [Change/remove enrollment](#)

Coverages Discounts **Telematics** Reports and underwriting

Programs applied to this auto quote

Enroll lowest cost programs

Remove all programs

The auto quote reflects savings associated with these optional programs.

Enrolled in SmartRide® - our safe driving behavior program

Save 15% just for signing up. The safer the vehicle is driven the higher the discount - **up to 40%**. How does it work?

Install a mobile app that measures driving behavior.

Most drivers can earn a discount in 80 days.

Opportunity to improve the discount at every renewal - up to 40% - based on driving behavior.

2017 NISS MURANO

\$70.90 / month Monthly cost for this vehicle [Change/remove enrollment](#)



Enroll in SmartRide Device Program – Nationwide Express

Nationwide Express

If a customer has vehicles enrolled in SmartMiles, SmartRide Instant or SmartRide Connected Car, the SmartRide device program may be selected for the other vehicles that do not have the connected car technology or do not qualify for SmartMiles.

This is an example of a quote where one vehicle was eligible for SmartMiles, and the other vehicle was placed in SmartRide Device.

Review policies

CoveragesDiscountsTelematicsReports and underwriting

Programs applied to this auto quote

Enroll lowest cost programs

Remove all programs

The auto quote reflects savings associated with these optional programs.


Unable to enroll following vehicle(s) into SmartRide Instant due to insufficient driving data:2020 CHEV TAHOE LT

Enrolled in SmartMiles® - our pay-per-mile program

Car insurance for low-mileage vehicles where the monthly payment varies based on the number of miles driven. How does it work?

Plug a device into the vehicle that measures mileage.

The payment varies every month, based on miles driven.



2020 CHEV TAHOE LT

Enrolled

\$102.10 / month

Estimated average monthly cost for this vehicle


Change/remove enrollment

Enrolled in SmartRide® - our safe driving behavior program

Save 15% just for signing up. The safer the vehicle is driven the higher the discount - up to 40%. How does it work?

Plug a device into the vehicle that measures driving behavior.

In about 6 months, we calculate the final discount.




2010 TOYO CAMRY LE/

Enrolled

\$83.06 / month

Monthly cost for this vehicle

Change/remove enrollment

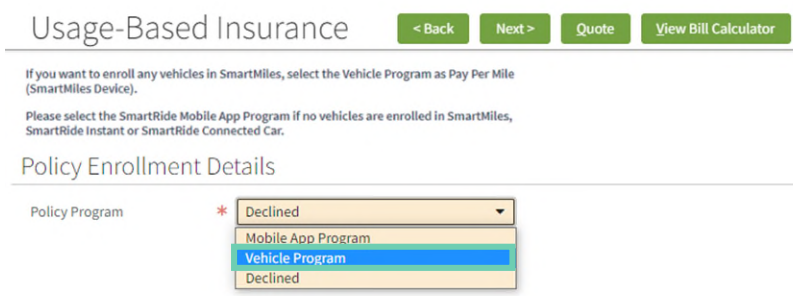


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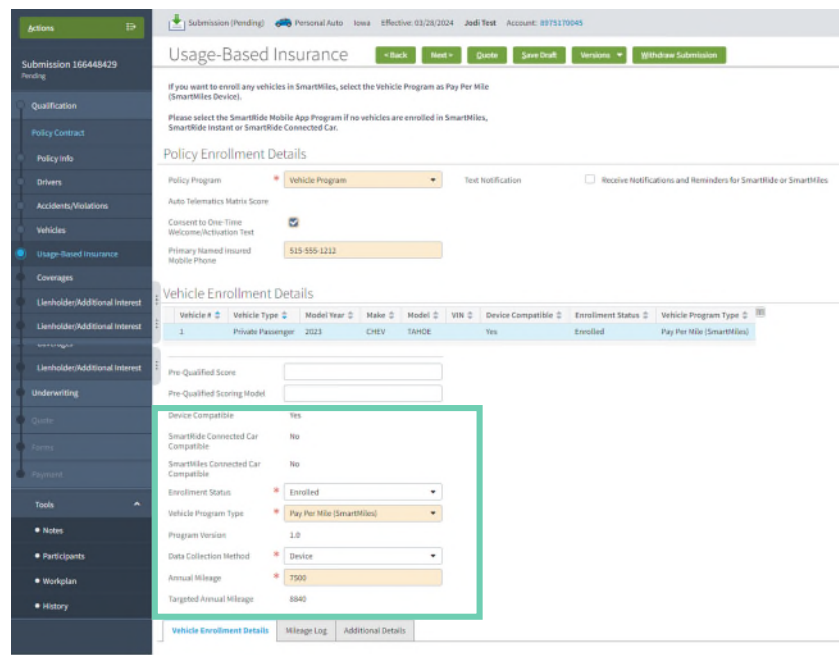
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Enroll in SmartMiles Connected Car or Device Program - PolicyCenter

Step 1

Action	Screen
<p>On the <i>Usage-Based Insurance</i> screen:</p> <ul style="list-style-type: none"> Select “Vehicle Program” from the Policy Program drop-down list. <p>Note: You may elect to not participate in the Usage-Based Insurance program. To opt out, select “Declined” in the drop-down list.</p>	 <p>Usage-Based Insurance Back Next > Quote View Bill Calculator</p> <p>If you want to enroll any vehicles in SmartMiles, select the Vehicle Program as Pay Per Mile (SmartMiles Device).</p> <p>Please select the SmartRide Mobile App Program if no vehicles are enrolled in SmartMiles, SmartRide Instant or SmartRide Connected Car.</p> <p>Policy Enrollment Details</p> <p>Policy Program * Declined</p>

Step 2

Action	Screen																		
<p>In the <i>Vehicle Enrollment Details</i> section:</p> <ul style="list-style-type: none">• If the vehicle is eligible to participate using connected car technology, there will be a “Yes” in the SmartMiles Connected Car Compatible field.• Select “Enrolled” from the Enrollment Status drop-down list.• Select “Pay Per Mile (SmartMiles)” from the Vehicle Program drop-down list.• There will be a 1.0 or 2.0 for the SmartMiles version you are quoting.• Select the data collection method of Connected Car or Device from the drop-down list.• Type the mileage in the Annual Mileage field. <p>Note: If multiple vehicles are on the policy, select each additional vehicle and repeat steps. Additional vehicles may be declined, if desired.</p>	 <p>Submission 166448429 Pending</p> <p>Usage-Based Insurance Back Next > Quote Save Draft Versions Withdraw Submission</p> <p>If you want to enroll any vehicles in SmartMiles, select the Vehicle Program as Pay Per Mile (SmartMiles Device).</p> <p>Please select the SmartRide Mobile App Program if no vehicles are enrolled in SmartMiles, SmartRide Instant or SmartRide Connected Car.</p> <p>Policy Enrollment Details</p> <p>Policy Program * Vehicle Program Text Notification <input type="checkbox"/> Receive Notifications and Reminders for SmartRide or SmartMiles</p> <p>Auto Telematics Matrix Score</p> <p>Consent to One-Time Welcome/Activation Text <input checked="" type="checkbox"/></p> <p>Primary Named Insured Mobile Phone 515-555-1212</p> <p>Vehicle Enrollment Details</p> <table><tr><th>Vehicle #</th><th>Vehicle Type</th><th>Model Year</th><th>Make</th><th>Model</th><th>VIN</th><th>Device Compatible</th><th>Enrollment Status</th><th>Vehicle Program Type</th></tr><tr><td>1</td><td>Private Passenger</td><td>2023</td><td>CHEV</td><td>TANDE</td><td></td><td>Yes</td><td>Enrolled</td><td>Pay Per Mile (SmartMiles)</td></tr></table> <p>Pre-Qualified Score</p> <p>Pre-Qualified Scoring Model</p> <p>Device Compatible Yes</p> <p>SmartRide Connected Car Compatible No</p> <p>SmartMiles Connected Car Compatible No</p> <p>Enrollment Status * Enrolled</p> <p>Vehicle Program Type * Pay Per Mile (SmartMiles)</p> <p>Program Version 1.0</p> <p>Data Collection Method * Device</p> <p>Annual Mileage 7500</p> <p>Targeted Annual Mileage 8040</p> <p>Vehicle Enrollment Details Mileage Log Additional Details</p>	Vehicle #	Vehicle Type	Model Year	Make	Model	VIN	Device Compatible	Enrollment Status	Vehicle Program Type	1	Private Passenger	2023	CHEV	TANDE		Yes	Enrolled	Pay Per Mile (SmartMiles)
Vehicle #	Vehicle Type	Model Year	Make	Model	VIN	Device Compatible	Enrollment Status	Vehicle Program Type											
1	Private Passenger	2023	CHEV	TANDE		Yes	Enrolled	Pay Per Mile (SmartMiles)											



Job Aid Process (Enroll in SmartMiles Connected Car or Device Cont.):

Step 3

Action

In some cases, SmartMiles may not be the best fit for the customer. PolicyCenter automatically reviews data on the Usage-Based Insurance tab to calculate if SmartMiles is best for the customer.

If the **Annual Mileage** is lower than the calculated **Targeted Annual Mileage**, SmartMiles is a good fit for the customer. If the values are opposite, PolicyCenter displays a message indicating as such.

Screen

Usage-Based Insurance Back Next > Done Withdraw Submission

Warnings:

Based on the Annual Mileage consider requesting the 2022 FORD BRONCO SPT in the SmartRide discount program for maximum savings (APY718)

If you want to enroll any vehicles in SmartMiles, select the Vehicle Program as Pay Per Mile (SmartMiles Device).

Please select the SmartRide Mobile App Program if no vehicles are enrolled in SmartMiles, SmartRide Instant or SmartRide Connected Car.

Policy Enrollment Details

Policy Program * Vehicle Program Text Notification ☐ Receive Notifications and Reminders for SmartRide or SmartMiles

Customer consents to sharing personal information, such as Name, VIN, Email and Policy Number, with vehicle manufacturer and/or a third party to enroll in a telematics program using driving data from their Connected Car. Customer also consents to vehicle manufacturer sharing driving data with Nationwide to enable the Telematics Program. ☒ Yes ☐ No

Vehicle Enrollment Details

Vehicle #	Vehicle Type	Model Year	Make	Model	VIN	Device Compatible	Enrollment Status	Vehicle Program Type
1	Private Passenger	2022	FORD	BRONCO SPT		Yes	Enrolled	Pay Per Mile (SmartMiles)

Device Compatible * Yes

SmartRide Connected Car Compatible * Yes

SmartMiles Connected Car Compatible * Yes

Enrollment Status * Enrolled

Vehicle Program Type * Pay Per Mile (SmartMiles)

Data Collection Method * Connected Car

Annual Mileage * 11000

Targeted Annual Mileage * 10920



Enroll in SmartRide Instant Verified Program - PolicyCenter

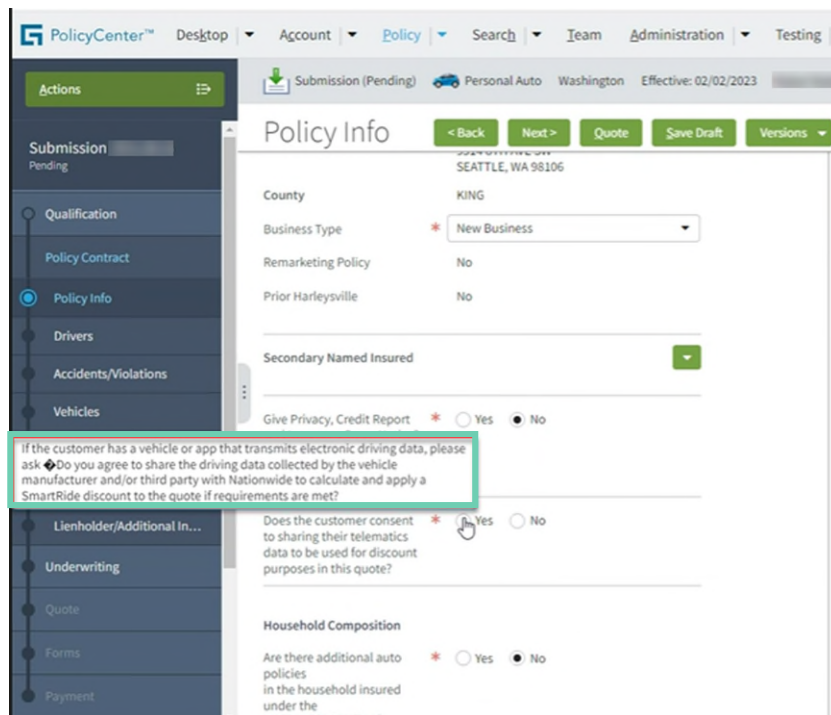
Step 1

Action

On the *Policy Info* screen:

- **Read the consent to the customer:**
Do you agree to share the driving data collected by the vehicle manufacturer and/or third party with Nationwide to calculate that apply a SmartRide discount to the quote if requirements are met?
- Click the **“Yes”** radio button if the customer consents to sharing their telematics data to be used in this quote.

Screen




Job Aid Process (Enroll in SmartRide Instant Verified Program Cont.) :

Step 2

Action

If there is enough historical data to provide a discount for the vehicle instantly, the system automatically displays the following on the *Usage-Based Insurance* screen:

Policy Program = “Vehicle Program”

Enrollment Status = “Verified Score”

Vehicle Program Type = “Discount (SmartRide Instant)”

Calculated value for **Discount Percentage**

The customer will bypass the participation period and be quoted with the final earned discount at the new business quote – no further action is required to retain the discount!

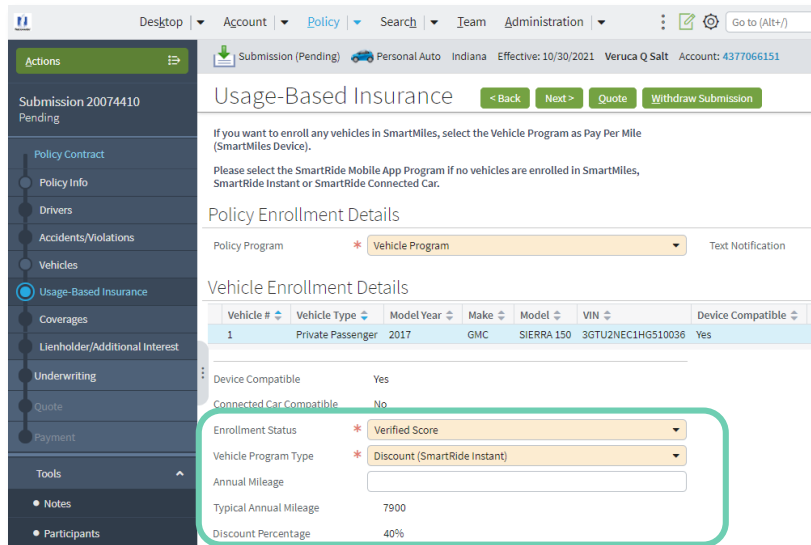
You will need to select each vehicle to see the discount amount for each vehicle.

Note: If the customer is not satisfied with the discount amount earned, enroll the customer in the telematics program that best fits each vehicle:

Change **Enrollment Status** to “**Enrolled**” instead of “**Instant Verified Score**”.

Select the best-fitting telematics program for the **Vehicle Program Type** drop-down list.

Screen

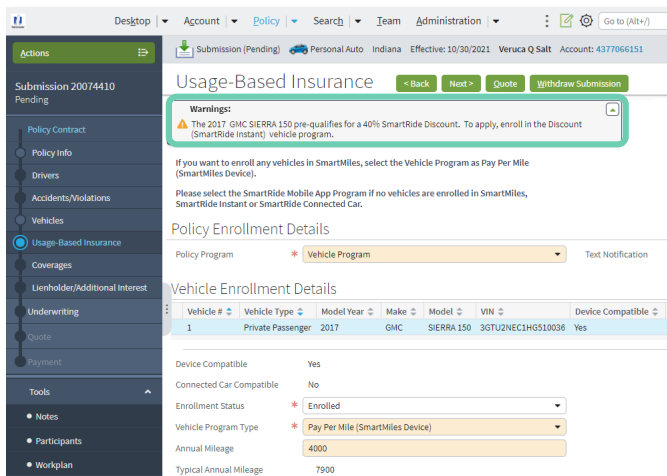


Step 3

Action

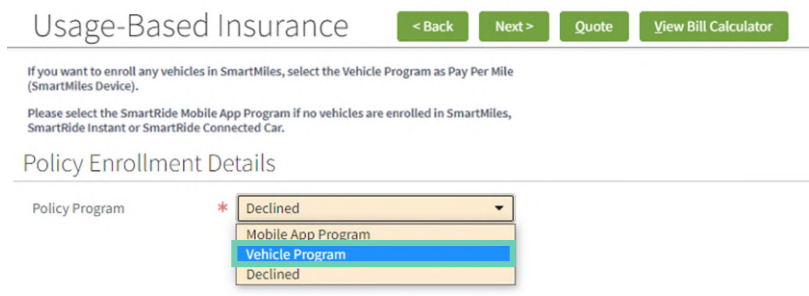
PolicyCenter displays a message if the customer qualifies for a discount already when trying to quote a different telematics program. It is for information only and will not prevent quoting or binding.

Screen

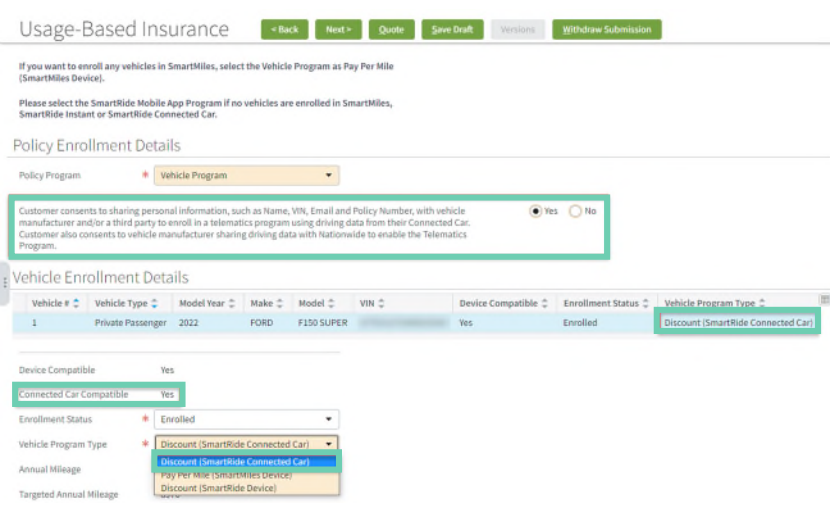



Enroll in SmartRide Connected Car Program - PolicyCenter

Step 1

Action	Screen
<p>On the <i>Usage-Based Insurance</i> screen:</p> <ul style="list-style-type: none"> Select “Vehicle Program” from the Policy Program drop-down list. <p>Note: You may elect to not participate in the Usage-Based Insurance program. To opt out, select “Declined” in the drop-down list.</p>	

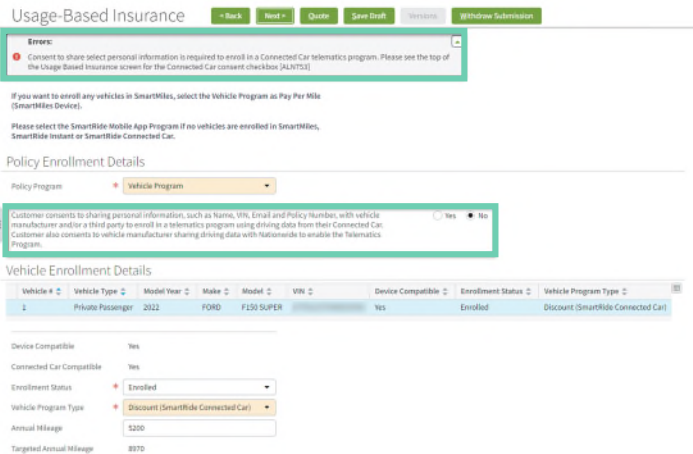
Step 2

Action	Screen
<p>In the <i>Vehicle Enrollment Details</i> section:</p> <ul style="list-style-type: none"> If the vehicle is connected car eligible, a consent question displays. The customer must agree to this consent by selecting the Yes radio button for the “Customer consents...” statement. <p>Note: The consent question only displays if the vehicle is connected car compatible. PolicyCenter automatically recognizes the vehicle as connected as indicated by Connected Car Compatible = Yes.</p> <ul style="list-style-type: none"> Select “Discount (SmartRide Connected Car)” from the Vehicle Program drop-down list. <p>Note: If multiple vehicles are on the policy, select each additional vehicle and repeat process to enroll, if eligible. Additional vehicles may be declined, if necessary.</p> <p>Note: Once enrolled in the program, the customer will begin to receive their participation discount and can view their driving information on the SmartRide website.</p>	



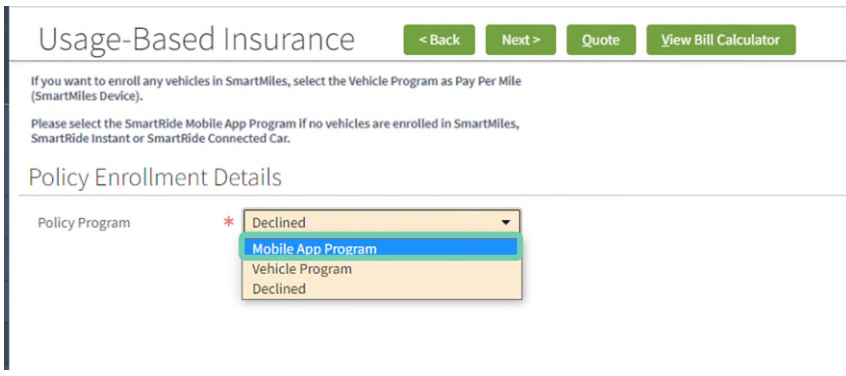
Job Aid Process (Enroll in SmartRide Connected Car Program Cont.) :

Step 3

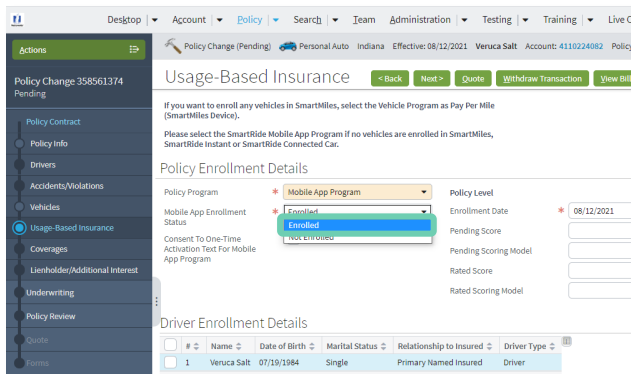
Action	Screen
<p>If you forget to answer Yes for the consent question, PolicyCenter displays an error message when you click the Next button.</p>	

Enroll in SmartRide Mobile Program - PolicyCenter

Step 1

Action	Screen
<p>On the <i>Usage-Based Insurance</i> screen:</p> <ul style="list-style-type: none"> Select “Mobile App Program” from the Policy Program drop-down list and only the available program will be displayed. <p>Note: You may elect to not participate in the Usage-Based Insurance program. To opt out, select “Declined” in the drop-down list.</p>	

Step 2

Action	Screen
<p>On the <i>Usage-Based Insurance</i> screen:</p> <ul style="list-style-type: none"> Select “Mobile App Program” from the Policy Program drop-down list and only the available program will be displayed. <p>Note: You may elect to not participate in the Usage-Based Insurance program. To opt out, select “Declined” in the drop-down list.</p>	



Job Aid Process (Enroll in SmartRide Mobile Program Cont.) :

Step 3

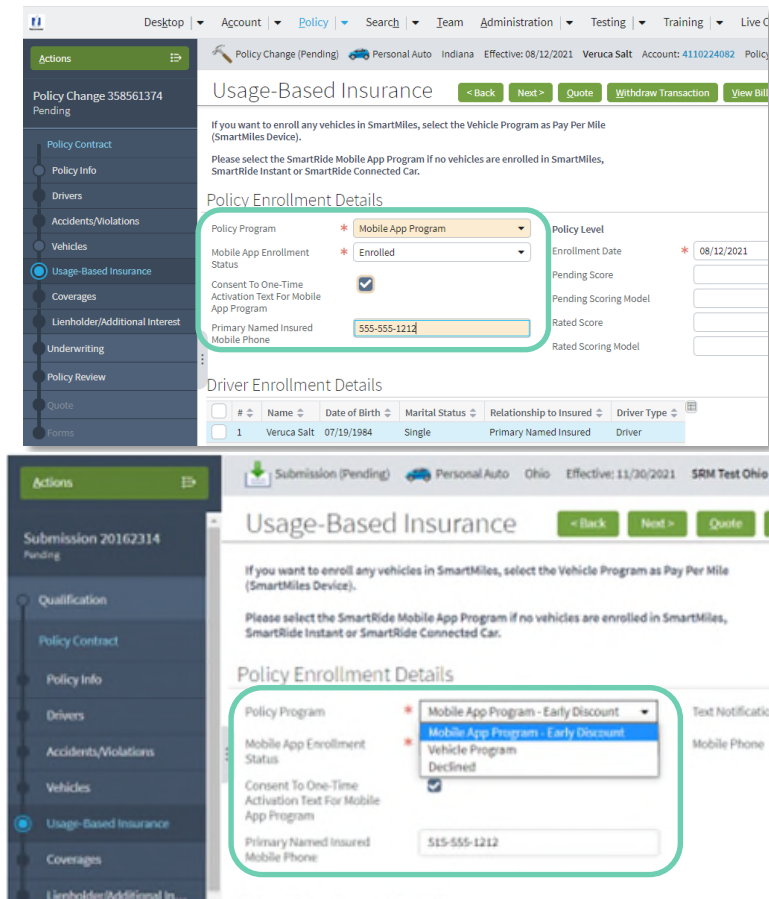
Action

In the *Policy Enrollment Details* section:

- For the traditional Mobile Program, it will be displayed as “Mobile App Program” in the drop-down list
- If “Mobile App Program – Early Discount” is displayed in the drop-down list, the customer is eligible to participate in our enhanced mobile app program, which allows drivers to earn their discount in as early as 80 days
- Click the **Consent to One-Time Activation Text For Mobile App Program** checkbox.
- Enter the customer’s phone number in the **Primary Named Insured (PNI) Mobile Phone** field.

Note: The phone number MUST be the PNI’s cell phone number. If not entered, the customer will have problems activating the app and inviting additional drivers to participate.

Screen



Step 4

Action

The customer can receive text notifications and reminders for the SmartRide mobile program, if desired. Texts for the mobile program include reminders to register the app, program complete, etc.

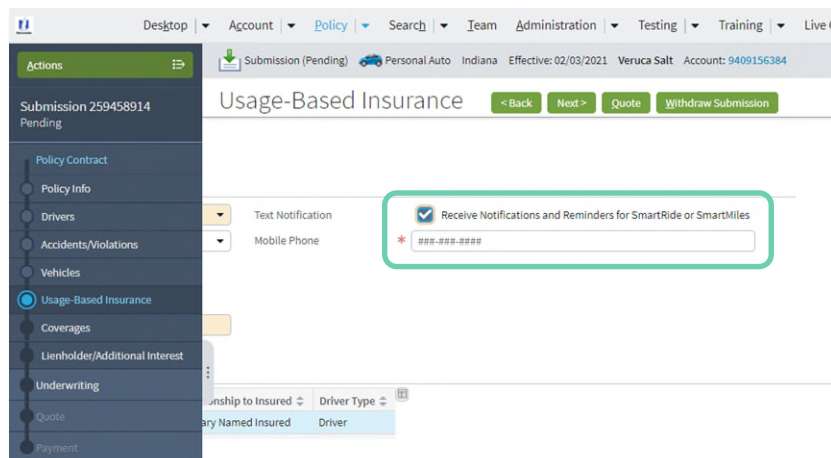
In the *Policy Enrollment Details* section:

Click the Receive Notifications and Reminders for SmartRide or SmartMiles checkbox for Text Notifications.

Enter the customer’s phone number in the Mobile Phone field.

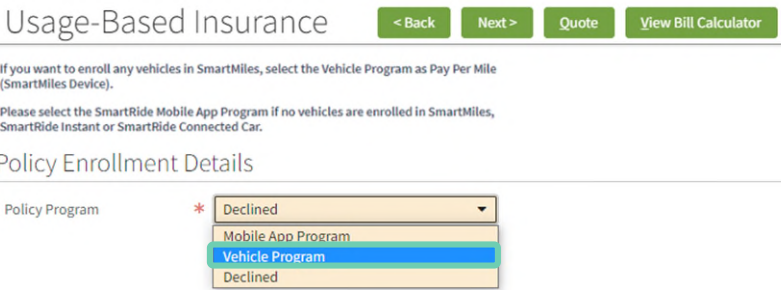
Note: The phone number for the text notifications from Nationwide and the number for the one-time activation texts do not have to be the same number.

Screen

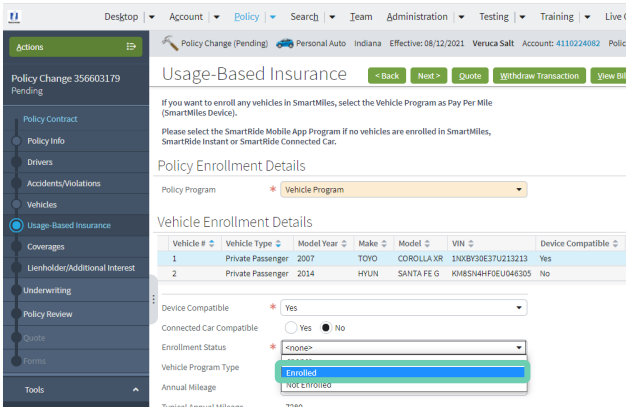



Enroll in SmartRide (Device) Program - PolicyCenter

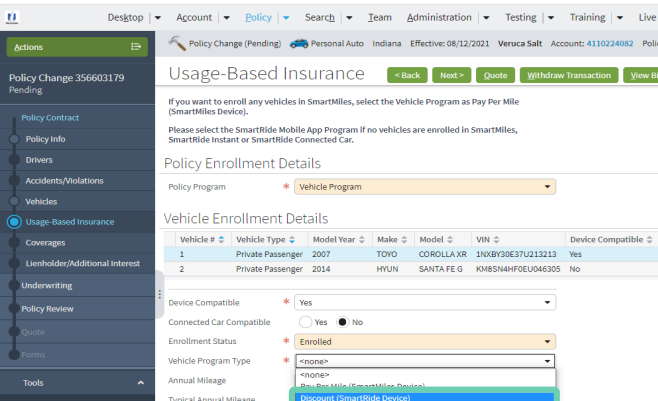
Step 1

Action	Screen
<p>Note: You can only utilize a SmartRide Device if other vehicles on the policy are enrolled in SmartMiles, SmartRide Instant or SmartRide Connected Car, except for CA and NY.</p> <p>On the <i>Usage-Based Insurance</i> screen:</p> <ul style="list-style-type: none"> Select “Vehicle Program” from the Policy Program drop-down list. <p>Note: You may elect to not participate in the Usage-Based Insurance program. To opt out, select “Declined” in the drop-down list.</p>	

Step 2

Action	Screen
<p>In the <i>Vehicle Enrollment Details</i> section:</p> <ul style="list-style-type: none"> Select “Enrolled” from the Enrollment Status drop-down list. 	

Step 3

Action	Screen
<p>In the <i>Vehicle Enrollment Details</i> section:</p> <ul style="list-style-type: none"> Select “Discount (SmartRide Device)” from the Vehicle Program drop-down list. 	



Job Aid Process (Enroll in SmartRide (Device) Program Cont.) :

Step 4

Action

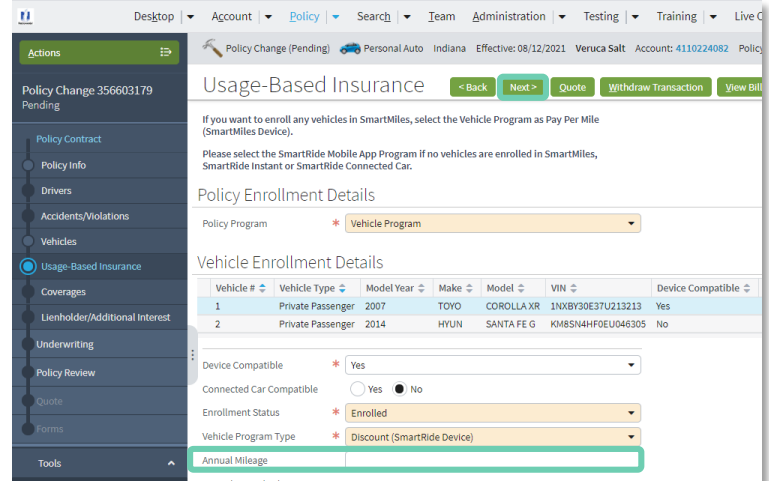
In the *Vehicle Enrollment Details* section:

- Optionally, you may enter the mileage accumulated on the selected vehicle in a calendar year in the **Annual Mileage** field.

Note: If multiple vehicles are on the policy, select each additional vehicle and repeat **Steps 2-3**. Additional vehicles may be declined, if necessary.

- Click the **Next >** button and complete the full application.

Screen

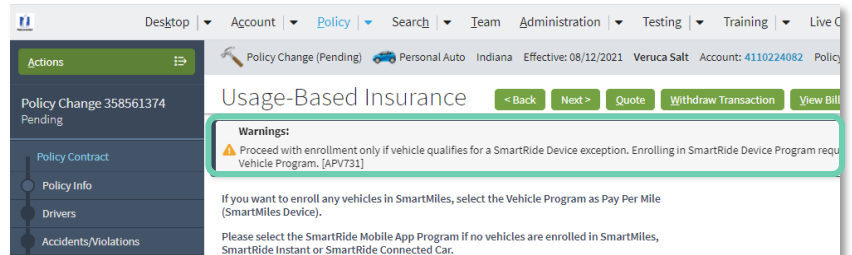


Step 5

Action

If SmartRide Device is quoted and no other vehicle is enrolled in SmartMiles, SmartRide Instant, or SmartRide Connected Car, PolicyCenter displays an error.

Screen



By accepting a copy of these materials:

- 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.
- 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.
- 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. Driving data may only be used for customer assistance services related to the SmartRide and/or SmartMiles program.
- 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.

