

Nationwide Powersports: Features, Eligibility and Discount Highlights – POLICY CENTER

Recreational Vehicles

Open Companies vary by state Refer to Reference Connect > Open and Closed Companies > Powersports for details.

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 Rewards and Other Features <small>(Availability may vary by state)</small> Refer to Reference Connect Recreational Vehicle Program Rule Manual and Policy Forms	Discount Highlights <small>(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.)</small> Refer to Reference Connect Recreational Vehicle Program Rule Manual	Payment Options <small>(Availability may vary by state)</small>
<p>Vacation Liability Included up to \$10,000 with purchase of Comprehensive and Collision coverage. Increased Limits up to Bodily Injury Liability limit available. Pays bodily injury or property damage for which the insured is legally responsible as the result of an accident that occurs while the RV is used as a temporary residence</p> <p>Roadside Assistance Included with purchase of Comprehensive and Collision coverage for up to \$750 with optional limit of \$2,000 available for Part-Timers. Full-Timers receive \$2,000 with optional limit of \$7,500. Includes Trip Interruption if more than 100 miles from home for part-time RV users and at any time for Full-time RVers.</p> <p>Custom Equipment Included with purchase of Comprehensive and Collision coverage for up to \$1,000. Provides coverage for after-market equipment permanently attached to the Recreational Vehicle. Additional limits up to \$5,000 for vehicles insured for less than \$50,000; Up to 10% of the vehicle value if insured at \$50,000 or more; and up to \$50,000 if the Vehicle is insured for \$500,000 or more.</p> <p>Total Loss Replacement Cost/Purchase Price Optional endorsement with purchase of Comprehensive and Collision coverages that will pay for a new replacement vehicle of similar make and model if the insured vehicle is declared a total loss. Available only for vehicles purchased new by insured in previous 13 months and only until insured vehicle is five model years old. After the fifth model year the purchase price of the vehicle is provided.</p> <p>Agreed Value Optional endorsement with purchase of Comprehensive and Collision coverages that will pay the amount shown on declarations if the vehicle is declared a total loss. Required for Vintage Recreational Vehicles.</p> <p>Identity Theft Optional Endorsement that will reimburse expenses incurred by insured as a direct result of any single identity theft or fraud learned of during the policy period.</p>	<p>Multi-Policy – Up to 18% Applies if the named insured has other policies with a Nationwide company. Qualifying policies include Auto, Home, Commercial, or other Powersports.</p> <p>Multi-Vehicle – Up to 7% Applies if more than one recreational vehicle is insured on the policy.</p> <p>Homeowner – Up to 5% Applies when the insured shows evidence of owning a home (including farm) or condo/townhouse.</p> <p>RV Association – Up to 5% Applies when insured provides evidence of membership in an approved RV Association.</p> <p>Accident Prevention Course – Up to 10% Applies if an eligible operator completes an Accident Prevention Course.</p> <p>Prior Insurance – Up to 5% Applies to new business policies that have had continuous coverage for the preceding six-month period with another carrier prior to writing with Nationwide.</p> <p>Claim Free Renewal – Up to 5% Applied at renewal if there are no at fault accident claims in the previous terms.</p> <p>Passive Safety Device – Up to 5% Applied if the vehicle contains a permanently installed; engine fire suppression system, LP Gas suppression system, or similar device approved by underwriting.</p> <p>Paid in Full – Up to 2% Applies when policy premium is paid in full at time of application or renewal.</p> <p>Theft Recovery Device – Up to 10% Applies if the vehicle has a theft recovery device or automatic theft-deterrent system that was professionally installed.</p> <p>Advanced Quote – Up to 5% Applies if quote is provided 8 or more days before effective date of policy.</p> <p>Good Driver – Up to 5% Applies if all listed drivers have three years of driving history without violations</p>	<p>Down payment: (Monthly or Pay in Full)</p> <ul style="list-style-type: none"> One-time EFT Credit card/Bankcard Check, Money order, Cash <p>How:</p> <ul style="list-style-type: none"> Direct Bill, Recurring EFT/Bankcard <p>Notifications – Text or Email</p> <p>Self-Servicing Options</p> <p>nationwide.com Nationwide Mobile App</p> <p>Policy Options</p> <ul style="list-style-type: none"> Add / Remove Vehicle File & View Claims Print ID Cards & Documents <p>Billing & Payments</p> <ul style="list-style-type: none"> Automatic Payments Billing Details Make Payment Paperless Billing <p>PLT Regional/State Reference Material</p> <p>Reference Connect (Manuals & other Information) Agent Center Workspace > Tools > Reference Connect</p> <p>Additional Training Resources https://nationwidepl.fugent.com/powersportsondemand</p>

Last Updated: 6/13/2023

FOR AGENT USE ONLY



On Your Side Rewards and Other Features (Continued)	Full-Timers Package Refer to Reference Connect Recreational Vehicle Program Rule Manual +	Eligible Vehicles Refer to Reference Connect Recreational Vehicle Program Rule Manual
<p>Awning Replacement Endorsement Optional Endorsement available with purchase of Comprehensive and Collision Coverages for vehicles that are two model years old or newer. A \$250 deductible applies.</p> <p>Safety Glass Optional endorsement available for Motorhomes with the purchase of Comprehensive and Collision coverages. Provides coverage for the repair of safety glass up to the cost of the comprehensive deductible, at no cost to the insured. If the safety glass is replaced, the \$100 deductible will apply.</p> <p>Replacement Cost Personal Effects Optional endorsement with purchase of Comprehensive and Collision coverages. For Full-time and Part-time RV users. A \$250 deductible applies.</p>	<p>The coverages below are provided to policyholders who use their Recreational Vehicle as their primary residence for much or all of the year. Purchase of Comprehensive and Collision coverages is required.</p> <p>Personal Liability Provides Bodily Injury and Property Damage coverage while the vehicle is parked.</p> <p>Medical Payments Provides coverage for medical payments resulting from an accident while the RV is parked.</p> <p>Storage Shed Provides coverage for contents stored at shed owned or rented by insured but not a commercial storage facility.</p> <p>Loss Assessment Provides coverage up to \$5,000 towards any loss assessment made against the insured by a property owners association or corporation the insured is a member of due to a covered loss.</p> <p>Air Bag Replacement Provides coverage to replace an Air bag of an insured vehicle if it deploys outside of an automotive accident.</p> <p>Emergency Lock Out Provides coverage up to \$50 for services from a locksmith to gain entry to a vehicle</p> <div data-bbox="695 976 1455 1032"> <p>Optional Coverages for Full-Timers</p> </div> <p>Scheduled Personal Effects Optional endorsement available to Full-Time RV Owners with Comprehensive and Collision coverage. Provides coverage for items typically scheduled via endorsement to a homeowner policy.</p> <p>Full Timers Secured Storage Personal Effects Optional endorsement available to Full-Time RV Owners with Replacement Cost Personal Effects. Provides coverage for a loss to insured's Personal Property that is stored inside of a commercial storage unit with access to property limited to the insured. A \$250 deductible applies.</p>	<p>Motor Homes Motor Homes valued up to \$800,000 are eligible for coverage. A Motor Home is a self-propelled motor vehicle that has sleeping, cooking, toilet facilities, heating and/or air conditioning and a separate electric or gasoline supply system. This includes the following vehicle types.</p> <ul style="list-style-type: none"> • Class A Motorhomes • Class B Motorhomes • Class C Motorhomes • Professional Bus Conversions • Toterhomes • Off-Road Motorhomes • Super C Motorhomes <p>Nationwide can insure motorhomes that are over 25 model years old as vintage motorhomes with underwriting approval.</p> <p>Travel Trailers Travel trailers valued up to \$500,000 are eligible for coverage. A Travel Trailer is a non-motorized recreational or camping trailer that has built in facilities for cooking and sleeping and is towed by or carried by a motor vehicle.</p> <p>This includes the following trailer types.</p> <ul style="list-style-type: none"> • Traditional Hitch Mount Travel Trailers • Fifth Wheels • Toy Haulers • Horse Trailers • Truck Campers • Pop-Up Campers <p>Nationwide can insure travel trailers that are over 25 model years old as vintage trailers with underwriting approval.</p> <p>Medium Duty Tow Vehicles Nationwide will insure a Medium Duty Truck if owned by the insured and used primarily to tow or carry an insured travel trailer.</p> <p>Utility Vehicles Trailers without sleeping areas and used to carry vehicles or additional items behind an insured motorhome are eligible for coverage.</p>