



Iowa - Nationwide One Product: Features and Discount Highlights – Property

New Business: NWAG

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*

Features (Availability may vary by state) Refer to One Product State Reference Guide	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.) Refer to One Product State Reference Guide	Payment Options (Availability may vary by state)
<p>Dwelling Replacement Cost 150% and guaranteed coverage options are now available to all customers.</p> <p>Equipment Breakdown Provides coverage to repair or replace costly household appliances.</p> <p>Brand New Belongings (Personal Property Replacement) pays to replace or repair personal property without depreciation being taken from the value of the property.</p> <p>Better Roof Replacement As a part of the property optional coverage for an additional premium charge if selected, Nationwide will pay the additional cost to replace a homeowner's roof to higher weather resistant standards when a roof must be completely replaced as a result of a covered loss.</p> <p>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.</p> <p>Valuables Plus (Inland Marine) product provides broad coverage for customers who require additional protection beyond the base homeowner policy for specifically defined personal property types, such as jewelry.</p> <p>Identity Theft Coverage Provides reimbursement, with no deductible, for expenses related to identity theft activities.</p> <p>Service Line Coverage Offers protection to cover the cost to repair damaged exterior underground service lines.</p>	<p>SmartHome® - Up to 10% Offers a discount to customers who purchase an approved smart home kit, which provides warnings of potential issues, such as security intrusions, water leaks, home fires and more to protect what matters most. Customers purchase kits at a discounted rate and will also receive a discount applied to four perils: fire, theft, water nonweather and water weather.</p> <p>Claims Free Discount applies to customers who have been claims free in the most recent 5 years.</p> <p>Multi-Line Applies when a household member is listed as a Named Insured on both a Nationwide Homeowner, Condo or Tenant policy and at least one additional policy written with Nationwide. The discount varies with the number and type of additional policies. Examples include annuities, whole life, term life, personal farm or umbrella, pet insurance, powersports, farm or agribusiness, Nationwide Bank or Nationwide commercial.</p> <p>Personal Status Applies to insureds that are classified as married (living with his/her spouse) or widowed.</p> <p>Gated Community Applies when all vehicle entrances to the community are controlled on a 24-hour/7 days a week basis by either manned security stations, residence cards, or key lock control devices.</p> <p>Protective Device Applies if the dwelling has any of the following approved and properly maintained device installations: 1) centrally monitored fire and/or burglary alarm system, 2) local burglary alarm system, 3) local fire or smoke alarm system, 4) automatic sprinklers – partial and full, 5) Direct alarm system which alerts Fire and/or Police department. Total discount varies based on the combination of protective devices.</p> <p>Fortified Home Fortified homes qualify for better rates when certified by the Institute for Business and Home Safety.</p>	<p>Down payment: (Monthly or Pay in Full) - One-time EFT - Credit card/Bankcard - Check, Money order, Cash</p> <p>How: - Direct Bill, Recurring EFT/Bankcard</p> <p>Notifications – Text or Email</p>
		<p>Self-Servicing Options</p> <p>nationwide.com Nationwide Mobile App</p> <p>Policy Options - File & View Claims - View & Print Documents</p> <p>Billing & Payments - Automatic Payments - Billing Details - Make Payment - Paperless Billing</p>
		<p>Additional Resource</p> <p>Training: https://nationwidepl.fugent.com</p>
State Specific Disclaimer		
All qualified discounts/deviations are as filed in Nationwide Agribusiness Insurance Company (NWAG) effective August 8, 2022		
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