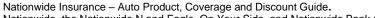
Indiana- Nationwide One Product: Features and Discount Highlights - Auto

New Business Company Name: Depositors

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 **Payment Options Discount Highlights** (Availability may vary by state) (Availability may vary by state. Specific percentage discounts may not apply (Availability may vary by state) Refer to One Product State Reference Guide 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 SmartRide® - 15% Sign-up Discount, up to 40% Earned Discount Accident Forgiveness Down payment: (Monthly or Pay in Full) Forgives the customer's first chargeable accident within an Applies to vehicles that participate in the Nationwide telematics program - One-time EFT experience period. Customers who select this option qualify using the SmartRide mobile app or plug-in device. - Credit card/Bankcard immediately. - Check, Money order, Cash **SmartMiles®** SmartMiles is a pay-per-mile auto insurance program designed to save **Minor Violation Forgiveness** How: Forgives the customer's first minor violation within an low mileage drivers money, where the premium varies by miles driven. experience period. Customers who select this option qualify giving more control over auto insurance costs than a traditional policy. - Direct Bill, Recurring EFT/Bankcard immediately. Rate consists of two parts- a base rate and variable rate (cost per mile). Notifications – Text or Email **Vanishing Deductible** Home and Car (Major Home) - Up to 16% Rewards safe drivers with a \$100 deductible credit annually. Applies if a household member insured by a Standard Auto Nationwide or **Self-Servicing** Customers can earn a \$100 credit after an initial 30 day wait Allied company is also a household member under a Nationwide or Allied Options Homeowner policy, or a major homeowner's policy that is written by period. For each year the customer remains accident, lapse. another carrier and is not eligible with Nationwide due to coastal nationwide.com and major violation free they will receive an additional \$100 credit (maximum of \$500 credit) toward comprehensive and/or restrictions. **Nationwide Mobile App** collision deductibles. Home and Car (Condo/Tenant) - Up to 5% **Policy Options** New Car Replacement Plus (NCR+) Applies if a household member insured by a Standard Auto Nationwide or - File & View Claims Protects customers from losing money due to the depreciation Allied company is also a household member under a Nationwide or Allied - View & Print Documents of the vehicle in the event of a total loss by allowing them to Tenants or Condominium policy. purchase a similar brand-new car in their local retail market if **Billing & Payments** the insured vehicle is totaled in the first two years. Select - Up to 15% - Automatic Payments Applies based on a combination of the number of prior carriers, number of Loan/Lease Gap vehicles in the household, advance quote shopping days, prior BI limits, - Billing Details Provides coverage for the difference between the loan/lease prior carrier terms, and terms with Nationwide. - Make Payment and the Actual Cash Value (ACV) settlement basis when a - Paperless Billing vehicle is totaled and sold at a cost that is typically less than Accident Free - Up to 20% half of what dealerships charge. 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 **Roadside Assistance** years. **PLT Regional/State** Provides dispatch assistance for roadside events; Services Reference Material include towing, winching & extricating, fuel delivery, lockout. Multi-Car – up to 15% jump starts, flat tires, and trip routing. Roadside benefits also Applies if two or more private passenger autos within the household are include discounts, trip mapping, and other valuable service. insured on a Nationwide or Allied Standard Auto policy. **PLT Agent Resource Site** https://pages-nationwide.com/PLT-Support/ **Annual Auto Policy** New Vehicle - Up to 13% Now available as an option in all companies for all new Applies to private passenger autos with model years within the most One Product Reference Guide customers that have Rated BI limits greater than the state recent five years. https://image.emailminimum. nationwide.com/lib/fe5a15707d61027c7 Win-Back - Up to 11% d1c/m/5/One+Product+Reference+Guide+IN.pdf **Custom Equipment** Applies when any applicant who was previously insured by a Nationwide company within the past five years and has been insured with one or \$3,000 of custom equipment included, up to \$50,000 available. more carriers since leaving Nationwide.

On Your Side Rewards and Other Features **Discount Highlights** (Availability may vary by state. Specific percentage discounts may not apply to all coverage elements, they should not be (Availability may vary by state) Refer to One Product State Reference Guide communicated to the general public. Instead, please use Nationwide provided savings and other messaging.) Refer to One Product State Reference Guide Easy Pay Sign-up Paperless Policy- Up to 5% Discount is available on all new quotes. Easy Pay provides one Discount will default on all new quotes. Paperless policy time \$30 Easy Pay Sign-Up Discount for customers who newly discount is a recurring discount for customers and results in sign up for Recurring Electronic Fund Transfer (REFT). These fewer servicing calls to agents because consumers are making customers have higher retention and require fewer local agent more changes on-line via self-service where they also print their touches. vehicle ID cards. The Paperless Policy discount is new to the Independent Channel. Discount up to 5%. **Identity Theft Coverage** Provides reimbursement, with no deductible, for expenses Advance Quote - Up to 8% related to identity theft activities. This discount (with a 7-year step off) applies to new policyholders whose policy effective date is eight days or more after a quote (with Credit Bureau Report) is issued. Tip: Set **Total Loss Deductible** effective date 8 days out for all quotes (except when immediate Customers who elect the Total Loss Deductible Waiver are not responsible for paying their Comprehensive or Collision coverage is needed); Credit reports are good for 90 days. deductible when vehicle is deemed a total loss, by Claims, after an accident. The entire deductible is waived in the Auto-Financial – Up to 5% event of a total loss. 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. Affinity Discount- up to 7% Applies if a named insured belongs to one of Nationwide's targeted alumni, sports, professional or cause related Affinity relationships. **State Specific Disclaimer** All qualified discounts/deviations are as filed in Depositors Insurance Company (DEP) effective October, 1, 2021.





Nationwide, the Nationwide N and Eagle, On Your Side, and Nationwide Bank are federally registered service marks of Depositors Insurance Company. Last Updated: 1/28/2022. All discounts listed are approximate.

