

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

New Business: NPCC

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% & 200% options) Pays an additional home coverage amount if additional money is needed to rebuild the structure.</p> <p>Equipment Breakdown Provides coverage to repair or replace appliances in the home due to an electrical, mechanical or pressure systems breakdown.</p> <p>Personal Property Replacement Cost Brand New Belongings pays to replace or repair personal property without depreciation being taken from the value of the property.</p> <p>Valuables Plus (Formerly called Inland Marine) Scheduled personal property loss settlement options include Replacement Cost, Agreed Value, and Blanket coverage.</p>	<p>Age of Construction – Varies by age of home and coverage Applies to the policy based on the year the building was constructed. Determine the age of construction by subtracting the year built from the existing year. Example: The home was built in 2010 and the calendar year is 2012. The age of construction for the purposes of this example is two (2012 – 2010 = 2).</p> <p>60+ Discount (Age of Insured) Applies when the oldest named insured in the household is 60+.</p> <p>Age of Roof Based on the year the roof was most recently updated.</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>Home Purchase Applies to prospects/policies where the original effective date is either during the purchase month or during the first thirteen months subsequent to the purchase month. Applies for four years, stepping down each year.</p> <p>Home Renovation Applies based on the year the building was renovated and the types of renovations made to the structure. Systems eligible for the discount include plumbing, electrical, and heating/cooling. Rates in combination with year of construction (highest discount will apply).</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 Nationwide policy. Varies by number and type of additional policies.</p> <p>Prior Insurance Based on the number of years the named insured was continuously insured with the prior carrier and the number of years the policy has been written with Nationwide.</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>State Specific Disclaimer</p> <p>Multi-line discounts include annuities, whole life, term life, personal farm or umbrella, pet insurance, powersports, farm or agribusiness, Nationwide Bank or Nationwide commercial.</p>	<p>Protective Device Applies if 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>Windstorm Mitigation - Varies by location and mitigation techniques applied to the dwelling Applies when updated loss mitigation features or construction techniques are present on the structure.</p> <p>5-Year Claims Free Applies when an insured as remained claims free for at least 5 years.</p>	<p>Additional Resources</p> <p>Training: https://nationwidepl.fugent.com</p>

Nationwide Insurance – Auto Product, Coverage and Discount Guide.

***FOR AGENT USE ONLY.**

Nationwide, the Nationwide N and Eagle, On Your Side, and Nationwide Bank are federally registered service marks of Nationwide Mutual Insurance Company.

Last Updated: 04/07/21

