

Vermont- Nationwide One Product: Features and Discount Highlights – Auto

New Business Company Name: NMIC

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 Reward 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>Accident Forgiveness forgives the customer's first chargeable accident within an experience period. Customers who purchase this option qualify immediately</p> <p>Minor Violation Forgiveness forgives the customer's first minor violation within an experience period. Customers who purchase this option qualify immediately</p> <p>Roadside Assistance provides dispatch assistance for roadside events; Services include towing, winching & extricating, fuel delivery, lockout, jump starts, flat tires, and trip routing. Roadside benefits also include discounts, trip mapping, and other valuable services</p> <p>Vanishing Deductible rewards safe drivers with a \$100 deductible credit annually. Customers can earn a \$100 credit after an initial 30 day wait period. For each year the customer remains accident, lapse, and major violation free they will receive an additional \$100 credit (maximum of \$500 credit) toward comprehensive and/or collision deductibles</p> <p>Total Loss Deductible Waiver waives the entire deductible in the event of a Total Loss</p> <p>New Car Replacement Plus protects customers from losing money due to the depreciation of the vehicle in the event of a total loss by allowing them to purchase a similar brand new car in their local retail market if the insured vehicle is totaled in the first two years</p> <p>Loan Lease Gap provides coverage for the difference between the loan/lease and the ACV settlement basis when a vehicle is totaled and sold at a cost that is typically less than half of what dealerships charge</p>	<p>Accident Free - All 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 years.</p> <p>Advance Quote - NMIC Applies (with a 5-year step off) to new policyholders whose policy effective date is eight days or more after a quote (with Credit Bureau Report) is issued. Tip: Set effective date 8 days out for all quotes (except when immediate coverage is needed); Credit reports are good for 90 days.</p> <p>Auto-Financial - NMIC 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 Harleysville agency.</p> <p>Easy Pay Sign-Up - All One-time discount of \$30 for customers who newly sign-up for the automated monthly electronic funds transfer (checking/savings account) and a paperless billing option for the first time.</p> <p>Good Student - All Applies to the Youthful Driver class factor if a driver under age 25 is enrolled full-time and is ranked in the top 20% of their class, has a grade average of B or better, on a dean's/honor roll list or students enrolled in a home study program that rank in the upper 20% of a national standardized test within the last twelve months.</p> <p>Home/Car (Major Home) - All Applies if a household member insured by a Standard Auto Nationwide or Harleysville company is also a household member under a Nationwide or Harleysville Homeowner policy.</p> <p>Home/Car (Condo/Tenant) - All Applies if a household member insured by a Standard Auto Nationwide or Harleysville company is also a household member under a Nationwide or Harleysville Tenants or Condominium policy.</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>
State Specific Disclaimer ^ Eligible Company – Unless specifically noted, "All" includes new business/open and closed companies *Discounts may not be applied to all policy coverages, and may not equal to total amount shown. See state rules for eligibility. SmartRide: Availability varies; program criteria differs in California and North Carolina. Stated discounts are approximations. Discounts do not apply to all coverage		<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>Additional Resources</p> <p>Training: https://nationwidepl.fugent.com</p>

<p>elements; actual savings vary by state, coverage selections, rating factors and policy changes. The enrollment discount applies during data collection; final discount is calculated on driving behavior and could be zero. The final discount applies at the next policy renewal and is subject to change based upon actuarial support at subsequent renewals or with changes in drivers or vehicles on the policy.</p> <p>SmartMiles: Availability varies. The SmartMiles variable premium is based upon the cost per mile established for the coverages in force and the number of days and miles driven when the coverage is in force. The SmartMiles Driving Behavior Discount could be zero and does not apply to all coverage elements; actual savings vary by state, coverage selections, rating factors and policy changes. The Driving Behavior Discount applies at the next policy renewal and remains while the vehicle is enrolled in SmartMiles. Estimated payments are subject to change based upon the final rated mileage during the mileage period and any policy changes.</p> <p>All qualified discounts/deviations are as filed in Nationwide Mutual Insurance Company (NMIC) effective January 27, 2022.</p>	<p>Select - NMIC Applies based on a combination of the number of prior carriers, number of vehicles in the household, advance quote shopping days, prior BI limits, prior carrier terms, and terms with Nationwide.</p> <p>SmartRide - NMIC Applies to policies and/or vehicles that have a Nationwide SmartRide telematics device installed or download and activate the Nationwide SmartRide App. Initial participatory discount with the potential of earning more. Discount applies to BI, PD, MP and COLL coverages.</p> <p>SmartMiles - NMIC Applies to vehicles that have a Nationwide SmartMiles telematics device installed. Pay-per-mile program designed to save low mileage drivers money. Not available for NPCC, NAICOA, NMIC, DEP, AMCO</p> <p>Student Away - All Applies if a driver under age 25 is a student residing at an educational institution over 100 road miles from the garaging location of the vehicles and doesn't have access to any of the vehicles on the policy while away at school.</p> <p>WinBack - NMIC Applies when any applicant who was previously insured by a Nationwide company within the past five years and has been insured with one or more carriers since leaving Nationwide.</p>	
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Nationwide Insurance – Auto Product, Coverage and Discount Guide.

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