

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

New Business: 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*

Features (Availability may vary by state)	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.)	Payment Options (Availability may vary by state)
<p>Dwelling Replacement Cost 150% and 200% coverage options are available to all customers.</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 This option guarantees that a stronger, more leak resistant, longer-lasting roof will be installed if a claim results in the need for full replacement.</p> <p>Equipment Breakdown Provides coverage to repair or replace costly household appliances.</p> <p>Service Line Coverage Offers protection to cover the cost to repair damaged exterior underground service lines. Service line must be owned by the homeowner.</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 Provides reimbursement, with no deductible, for expenses related to identity theft activities.</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>Smart Home – Home, Condo, Tenant 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.</p> <p>Age of Construction – Home, Condo 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.</p> <p>Age of Insured – Home, Condo, Tenant Discount amount varies based on the age of the oldest named insured in the household.</p> <p>Claims Free – Home, Condo, Tenant Discount applies to customers who have been claims free in the most recent 5 years.</p> <p>Gated Community – Home, Condo, Tenant 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 – Home, Condo Applies to prospects that purchase insurance through Nationwide and the policy effective date is either during the purchase month or during the first thirteen months subsequent to the purchase month. Discount applies for four years, stepping down in subsequent years.</p> <p>Home Renovation – Home Applies to the policy based on the year the building was renovated and the types of renovations that were made to the dwelling. Systems include Plumbing, Electrical, Heating/Cooling and Roof. Determine the age of construction by subtracting the year built from the existing year. Rates in combination with the Age of Construction discount (highest discount will be applied).</p> <p>Home/Car & Multi-Line – Home, Condo, Tenant 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 auto (home/car), annuities, whole life, term life, umbrella, pet insurance, powersports, farm or agribusiness, or Nationwide commercial.</p> <p>Personal Status – Home, Condo, Tenant Applies to insureds that are classified as married (living with his/her spouse) or widowed.</p> <p>Prior Insurance – Home The discount will be based on the number of years the policyholder was continuously insured with the prior carrier and the number of years the homeowner policy has been written with Nationwide.</p> <p>Protective Device – Home, Condo, Tenant 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>Property Telematics Discount - Home Applies a discount to homeowners policies for customers who have telematics on their auto policy and have earned an average of 28% or higher SmartRide discount or a 6% or higher SmartMiles discount</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>Training: https://nationwidepl.fugent.com</p> <p>State Specific Disclaimer</p> <p><i>Discounts may not be applied to all policy coverages and may not equate to total amount shown. See state rules for eligibility.</i></p> <p>All qualified discounts/deviations are as filed in Nationwide Mutual Insurance Company (NMIC) effective May 9, 2023</p>

Nationwide Insurance – Auto Product, Coverage and Discount Guide.

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