

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

New Business: **NICOA**

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>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>Brand New Belongs (Personal Property Replacement Cost) May be purchased to provide replacement cost for personal property in the event of a covered loss. All PolicyCenter quotes automatically include this valuable protection.</p> <p>Dwelling Replacement Cost (150% or 200% of Dwelling Replacement Cost) options is now available to all customers.</p> <p>Equipment Breakdown Provides coverage to repair or replace costly household appliances in the home due to an electrical, mechanical, or pressure systems breakdown.</p> <p>Identity Theft Coverage Provides reimbursement, with no deductible, for expenses related to identity theft activities.</p> <p>Protection Boost Endorsement that provides customers with the option to upgrade or "boost" the coverage amounts for specific categories of personal property.</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>Age of Construction 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>Age of Insured Discount amount varies based on the age of the oldest named insured in the household.</p> <p>Claims Free Discount applies to customers who have been claims free in the most recent 5 years.</p> <p>Fortified Home Fortified homes qualify for better rates when certified by the Institute for Business and Home Safety.</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 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 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 Discount Applies for household members with supporting Nationwide standard personal auto or farm auto policy AND homeowner, tenant, or condo policies.</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, or Nationwide commercial.</p> <p>Personal Status Applies to insureds that are classified as married (living with his/her spouse) or widowed.</p> <p>Prior Insurance 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>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 style="background-color: #0056b3; color: white; text-align: center; padding: 5px;">Notifications – Text or Email</p> <hr/> <p style="text-align: center;">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 <hr/> <p style="text-align: center;">Additional Resources</p> <p>Training: https://nationwidepl.fugent.com</p>

Service Line Coverage

Offers protection to cover the cost to repair damaged exterior underground service lines.

Smart Home

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. |

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. |

State Specific Disclaimer

Please remember that insurance terms, definitions and explanations used throughout the One Product Reference Guide are intended for informational purposes only and do not in any way replace or modify the definitions and information contained in individual insurance contracts, policies or declaration pages, which are controlling. Such terms and availability may vary by state and exclusions may apply. Discounts may not be applied to all policy coverages. Further, in the event of a claim, the facts and circumstances will be evaluated by applying the applicable policy language and state law.

*Multi-line discounts include annuities, whole life, term life, personal farm or umbrella, pet insurance, powersports, farm or agribusiness, or Nationwide commercial

