



Nationwide Powersports: Features, Eligibility and Discount Highlights – POLICY CENTER

Motorcycles and Off-Road Vehicles

Open Companies vary by state Refer to [Reference Connect > Open and Closed Companies > Powersports](#) for details.

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 (Availability may vary by state) Refer to Reference Connect Motorcycle Program Rule Manual and Policy Forms	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 Reference Connect Motorcycle Program Rule Manual	Payment Options (Availability may vary by state)
<p>Guest Bodily Injury Included Automatically with liability coverages. Extends Bodily Injury coverage to any passenger on the vehicle including household family members.</p> <p>Custom Equipment Included for up to \$3,000 with purchase of Comprehensive and Collision coverages. Higher limits available. Includes after-market part upgrades, custom paint jobs, side cars, trailers towed by the motorcycle or off-road vehicle and similar items.</p> <p>Safety Equipment Included for up to \$2,000 for Helmets, Riding Leathers, and other similar safety items if Collision coverage is purchased.</p> <p>Vanishing Deductible™ Included with purchase of comprehensive and collision coverage. Rewards safe riders with a \$100 deductible credit annually. Customers can earn a \$100 credit after an initial 30 day wait period. For each year the customer has no coverage lapses, accidents, or major violations they will receive an additional \$100 credit (maximum of \$500 credit) toward comprehensive and collision deductibles.</p> <p>Original Equipment Manufacturer (OEM) Optional coverage that provides original equipment manufacturer replacement coverage in the event of a comprehensive or collision loss.</p> <p>Replacement Cost Optional endorsement that will pay for a new replacement vehicle of similar make and model if the insured vehicle is declared a total loss. Available only for vehicles purchased new by insured in previous 13 months and only until insured vehicle is three model years old.</p> <p>Agreed Value Coverage that will pay the amount shown on declarations if the vehicle is declared a total loss. Required for Converted, Assembled, and heavily Customized bikes. Optional for Vintage or Antique Motorcycles.</p>	<p>Multi Policy - Up to 20% Applies if the named insured has other policies with a Nationwide company. Qualifying policies include Auto, Homeowners, Commercial, or other Powersports policies.</p> <p>Multi Bike – Up to 15% Applies if more than one motorcycle is insured on the policy.</p> <p>Accident Prevention Course – Up to 5% Applies if an eligible operator completes an Accident Prevention Course.</p> <p>Paid in Full – Up to 5% Applies when policy premium is paid in full at time of application or renewal.</p> <p>Prior Insurance – Up to 10% Applies to new business policies that have had continuous coverage for the preceding six-month period with a non-Nationwide company prior to be written with Nationwide.</p> <p>Claim Free Renewal – Up to 5% Applied at renewal if there are no at fault accident claims in the previous terms.</p> <p>Anti-Lock Brakes – Up to 5% Applied if the vehicle is equipped with a factory installed 2- or 3-wheel Anti-Lock Braking System (ABS).</p> <p>Theft Recovery Device – Up to 2% Applies if the vehicle has a professionally installed radio or GPS theft recovery device or professionally installed automatic theft-deterrent system.</p> <p>Riding Association – Up to 10% Applies when insured provides evidence of current membership in a Motorcycle Riding Association.</p> <p>Homeowner – Up to 25% Applies when the insured shows evidence of owning a home (including farm) or condo/townhouse.</p> <p>Advance Quote - Up to 5% Applies when new business is quoted 8 or more days prior to the requested effective date.</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>PLT Regional/State Reference Material</p> <p> Reference Connect (Manuals & other Information) Agent Center Workspace > Tools > Reference Connect</p> <p>Additional Training Resources https://nationwidepl.fugent.com/powersportsondemand</p>

On Your Side Rewards and Other Features (Continued)	Eligible On-Road Vehicles Refer to Reference Connect Motorcycle Rule Manual and Insurability Guidelines-	Eligible Off-Road Vehicles Refer to Reference Connect Motorcycle Program Rules
<p>Roadside Assistance Optional coverage available with purchase of Comprehensive and Collision coverages for On-Road Vehicles. Two options are available:</p> <p>- Basic Option provides Emergency Assistance at place of disablement and towing up to 100 miles.</p> <p>- Plus Option increases the services provided at the place of disablement and adds trip interruption if disablement is over 100 miles away from home. Trip interruption provides up to \$500 for lodging, meals, and transportation.</p>	<p>Motorcycles All common two wheeled makes, including Cruisers, Touring Bikes, Street Sport, Dual Purpose and High Performance. Gasoline and Electric Engines are eligible.</p> <p>Trikes Motorcycles manufactured or professionally converted to having one wheel in front of the bike and two in back.</p> <p>Reverse Trikes / Auto Cycles Vehicles manufactured with two wheels in front and one wheel in back.</p> <p>Scooters Two wheeled vehicles with a step through frame and an engine below the rider and to the rear.</p> <p>Mopeds Two wheeled vehicles with engines of less than 50 cc and pegs or pedals for the feet.</p> <p>Electric Bicycles Bicycles where pedaling is assisted by an electric motor attached to the frame which can produce a top speed of 20 miles an hour or less.</p> <p>Assembled/Kit Motorcycles On-Road Motorcycles assembled from a kit provided by firm in the business of selling motorcycle kits. Physical Damage coverage on Agreed Value basis only.</p> <p>Vintage Motorcycle Any on-road motorcycle, including Trikes and Custom Bikes, that is over 25 model years old. Agreed Value or Actual Cash Valuation coverage options available.</p> <p>Custom Motorcycles Motorcycles built as a custom or limited production run by a firm in business of motorcycle manufacture or Motorcycle with custom parts installed after-market with value of over 50% of cost of a stock motorcycle of same type. Physical Damage coverage on Agreed Value basis only with a maximum value of \$80,000</p> <div data-bbox="678 1081 1453 1135"> <p>State Specific Eligible Vehicles</p> </div> <p>Low Speed Vehicles Vehicles powered by an electric or gasoline motor with three or four wheels, restricted by law to speeds of 35 mph or less.</p> <p>Low Speed Vehicles are not eligible in states of FL, KY, MD, MI, MN, ND, NY, OR, PA, UT and WA.</p>	<p>All-Terrain Vehicles (ATV) Vehicle with four, or six wheels that is straddled by the operator, seats one or two people and is controlled by handlebars.</p> <p>Utility Vehicles (UTV) Vehicle with four or six wheels that is driven with a steering wheel, has seating for up to six people and can be used for utility or recreational purposes.</p> <p>Dirt Bikes Two-wheeled motorcycles that are used for off-road purposes only and cannot legally be ridden on-road.</p> <p>Snowmobiles A land vehicle propelled by one rubber track with ski(s) for steering.</p> <p>Golf Carts Vehicles with a top speed of not more than 20 mph and intended for use on a golf course.</p> <p>Dune Buggy Recreational vehicle with big wheels and tires designed for use on sand dunes or beaches, especially a light vehicle with a modified engine mounted on an open chassis. \$15,000 maximum value. Sand-rails are not included.</p> <p>Lawn and Garden Tractors Vehicles intended primarily for residential yard care.</p> <p>Personal Transporters Self-balancing platform with steering column on two wheels that driver stands on. Intent is for Segway™.</p> <p>Trailers Trailers used for hauling self-propelled vehicles eligible under the Motorcycle and Off-Road Vehicles program and without living quarters. Open and enclosed trailers styles valued at \$15,000 or less are eligible for Comprehensive and Collision Coverage only. Liability is extended from the towing vehicle.</p>