

# Wyoming - Nationwide One Product: Features and Discount Highlights – Auto

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\*

<b>On Your Side Rewards and Other Features</b> (Availability may vary by state) Refer to One Product State Reference Guide	<b>Discount Highlights</b> (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
<p><b>Full Safety Glass</b> - Full Safety Glass coverage allows an insured to replace their vehicle's damaged safety glass with no deductible. Vehicle must have Comp coverage.</p> <p><b>Accident Forgiveness</b> - Forgives the customer's first chargeable accident within an experience period. Customers who purchase this option qualify immediately</p> <p><b>Minor Violation Forgiveness</b> - Forgives the customer's first minor violation within an experience period. Customers who purchase this option qualify immediately</p> <p><b>Roadside Assistance</b> - Provides dispatch assistance for roadside events; Services include towing, winching &amp; extricating, fuel delivery, lockout, jump starts, flat tires, and trip routing. Roadside benefits also include discounts, trip mapping, and other valuable services</p> <p><b>Vanishing Deductible</b> - 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><b>Total Loss Deductible Waiver</b> - Customers who elect the Total Loss Deductible Waiver are not responsible for paying their Comprehensive or Collision deductible when vehicle is deemed a total loss, by Claims, after an accident. The entire deductible is waived in the event of a total loss</p> <p><b>New Car Replacement Plus (NCR+)</b> - 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><b>Loan Lease Gap</b> - 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><b>Custom Equipment</b> - The One Product base auto policy automatically provides \$3,000 of Custom Equipment. Custom Equipment means equipment, furnishings and parts in or upon the covered auto, that were not originally installed by the manufacturer nor are replacements of those original parts. Coverage is vehicle level providing Comprehensive/Other Than Collision and/or Collision is on the vehicle. No additional endorsement is required.</p>	<p><b>SmartRide® - 15% Sign-up Discount, up to 40% Earned Discount</b>                      Applies to vehicles that participate in the Nationwide telematics program using the SmartRide mobile app or through Instant Verified program. Experience shows participants have better retention and are more likely to multi-line.</p> <p><b>SmartMiles®</b> - SmartMiles is a pay-per-mile auto insurance program designed to save low mileage drivers money, where the premium varies by miles driven, giving more control over auto insurance costs than a traditional policy. Rate consists of two parts- a base rate and variable rate (cost per mile).</p> <p><b>Paperless Policy</b> - Discount will default on all new quotes. Paperless policy discount is a recurring 5% price reduction for customers and results in fewer servicing calls to agents because consumers are making more changes on-line via self-service where they also print their vehicle ID cards.</p> <p><b>Paid in Full</b>                      Discount up to 10% applies to policies enrolled in a full pay plan.</p> <p><b>Recurring EFT</b>                      Discount up to 5% discount applies to policies enrolled in recurring EFT payment.</p> <p><b>Home/Car (Major Home)</b> - Applies if a household member insured by a Standard Auto Nationwide or Allied company is also a household member under a Nationwide or Allied Homeowner policy, or a major homeowner's policy that is written by another carrier and is not eligible with Nationwide due to coastal or high value restrictions.</p> <p><b>Home/Car (Condo/Tenant)</b> - Applies if a household member insured by a Standard Auto Nationwide or Allied company is also a household member under a Nationwide or Allied Tenants or Condominium policy.</p> <p><b>Accident Free</b> - 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><b>Accident Prevention</b> - Discount applies to drivers over 55 who have voluntarily and successfully completed a Motor Vehicle Accident Prevention driving course approved by the DMV within the most recent two years. Certificate must be submitted and valid for two years.</p> <p><b>Advance Quote</b> - Discount (with a 5-year step off) applies 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><b>Auto-Financial</b> - 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 agency.</p> <p><b>Good Student</b> - Applies off the Youthful Driver class factor that applies 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><b>Multi-Car</b> - Applies if two or more private passenger autos within the household are insured on a Nationwide or Allied Standard Auto policy and will be reflected in the household composition.</p>

**Annual Auto Policy** - Policies with prior Bodily Injury limit greater than 25/50 will be eligible for annual policy terms. Existing annual term policies will continue as annual.

### Payment Options

(Availability may vary by state)

#### Down payment: (Monthly or Pay in Full)

- One-time EFT
- Credit card/Bankcard
- Check, Money order, Cash

#### How:

- Direct Bill, Recurring EFT/Bankcard

Notifications – Text or Email



### Self-Servicing Options

**nationwide.com**  
**Nationwide Mobile App**

#### Policy Options

- Add / Remove Vehicle
- File & View Claims
- Print ID Cards & Documents

#### Billing & Payments

- Automatic Payments
- Billing Details
- Make Payment
- Paperless Billing

#### Training:

<https://nationwidepl.fugent.com>

**New Vehicle** - Applies to private passenger autos with model years within the most recent five years. Vehicle age equals current year (before October 1) minus model year. Age changes on October 1 each year. (Example: On 8/1/2017, a 2016 model year is 1 year old; on 10/1/2017, a 2016 model year is 2 years old.)

**Passive Restraint** - Applies if the vehicle has passive restraints: dual air bags or driver side air bags.

**Select** - 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.

**Student Away** - 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.

**WinBack** - 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.

### State Specific Disclaimer

Please remember that insurance terms, definitions and explanations used 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.

SmartRide: Availability varies; program criteria differs in California and North Carolina. Stated discounts are approximations. Discounts do not apply to all coverage 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.

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.

All qualified discounts/deviations are as filed in Nationwide Property and Casualty Insurance Company (NW P&C) effective February 18, 2023

Nationwide Insurance – Auto Product, Coverage and Discount Guide.

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**\*FOR AGENT USE ONLY.**

