


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

New Business Company Name: Nationwide Property & Casualty Insurance Company

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 Reward 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	<b>Payment Options</b> (Availability may vary by state)
<p><b>Accident Forgiveness</b> Forgives the customer's first chargeable accident within an experience period. Customers who select this option qualify immediately</p> <p><b>Minor Violation Forgiveness</b> Forgives the customer's first minor violation within an experience period. Customers who select this option qualify immediately</p> <p><b>Roadside Assistance (Towing and Labor)</b> Covers the cost to tow or gain entry when keys are lost, broken or accidentally locked in the vehicle – at the place of disablement. In addition, coverage includes mechanical labor (up to 1 hour) lockout service, winching &amp; extricating, fuel or oil delivery, jump starts, change tire</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> Waives the entire deductible 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 Actual Cash Value (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>Loss Settlement Endorsement Original Equipment Manufacturer Parts (OEM)</b> An optional coverage that provides for the use of OEM parts for the repair or replacement of damaged parts when available</p>	<p><b>SmartRide</b> Applies to policies and/or vehicles that have a Nationwide SmartRide telematics device installed or download and activate the Nationwide SmartRide App. Initial 15% participatory discount with the potential of earning up to 40% on the vehicle. Discount applies to BI, PD, MP and COLL coverages.</p> <p><b>SmartMiles</b> A pay-per-mile auto insurance program designed to save low mileage drivers money, where the premium is based on miles driven, giving more control over auto insurance costs than a traditional policy. Can be selected at the vehicle level and mix-and-match with traditional and SmartRide programs</p> <p><b>Paid in Full</b> Applies to policies enrolled in a full pay plan</p> <p><b>Recurring EFT</b> Applies to policies enrolled in recurring EFT payment</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>Advance Quote</b> This 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 is 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.</p> <p><b>Home and Car (Major Home)</b> Applies if a household member insured by a Standard Auto Nationwide company is also a household member under a Nationwide Homeowner policy, or a major homeowner's policy that is written by another carrier and is not eligible with Nationwide due to coastal restrictions.</p>	<p><b>Down payment: (Monthly or Pay in Full)</b></p> <ul style="list-style-type: none"> <li>- One-time EFT</li> <li>- Credit card/Bankcard</li> <li>- Check, Money order, Cash</li> </ul> <p><b>How:</b></p> <ul style="list-style-type: none"> <li>- Direct Bill, Recurring EFT/Bankcard</li> </ul> <p>Notifications – Text or Email</p> <p> <b>Self-Servicing Options</b></p> <p><b>nationwide.com</b> <b>Nationwide Mobile App</b></p> <p><b>Policy Options</b></p> <ul style="list-style-type: none"> <li>- Add / Remove Vehicle</li> <li>- File &amp; View Claims</li> <li>- Print ID Cards &amp; Documents</li> </ul> <p><b>Billing &amp; Payments</b></p> <ul style="list-style-type: none"> <li>- Automatic Payments</li> <li>- Billing Details</li> <li>- Make Payment</li> <li>- Paperless Billing</li> </ul> <p><b>Additional Resources</b></p> <p><b>Training:</b> <a href="https://nationwidepl.fugent.com">https://nationwidepl.fugent.com</a></p>

<p><b>Identity Theft</b> Helps customers protect their vital information and saves them time in protecting their credit rating in the event of a loss; Provides up to \$25,000 in coverage for expenses incurred while restoring their identity</p>	<p><b>Home and Car (Condo/Tenant)</b> Applies if a household member insured by a Standard Auto Nationwide company is also a household member under a Nationwide Tenants or Condominium policy.</p> <p><b>Multi-Car</b> Applies if two or more private passenger autos within the household are insured on a Nationwide Standard Auto policy.</p>	
<p><b>State Specific Disclaimer</b></p>		
<p>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.</p> <p>SmartRide Mobile: Stated discounts are approximations. Discounts do not apply to all coverage elements; actual savings, availability, and program criteria vary by state, coverage selections, rating factors and policy changes. Enrollment discount applies until a driving behavior discount can be calculated, which could be zero. Driving behavior discount is applied to a policy when all drivers have activated the SmartRide Mobile app within 30 days of the policy's effective date and the app remains active for 80 days. All discounts are subject to change based upon actuarial support and driving behavior at subsequent renewals or with changes in drivers or vehicles on the policy.</p> <p>SmartMiles: Availability varies. 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. SmartMiles Safe 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. Safe Driving Behavior Discount applies at the next policy renewal and remains while the vehicle is enrolled in SmartMiles. Estimated premium is subject to change based upon final rated mileage during the mileage period and policy changes.</p>	<p><b>New Vehicle</b> 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 8/1/2019, a 2018 model year is 1 year old; on 10/1/2019, a 2018 model year is 2 years old.)</p> <p><b>Non-Nationwide Homeowner</b> Up to 7% Applies when the Named Insured does not qualify for the "Home and Car" discount but owns and occupies a home. This discount will only apply in eligible coastal counties.</p> <p><b>Paperless Policy</b> Recurring discount for customers who elect to have their policy documents, including ID Cards, provided electronically.</p> <p><b>Select</b> Applies based on a combination of the number of prior carriers, number of vehicles in the household, prior BI limits, prior carrier terms, and terms with Nationwide.</p> <p><b>Student Away</b> 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><b>Win-Back</b> 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>	