

Texas - 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) <i>Refer to One Product State Reference Guide</i>	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.) <i>Refer to One Product State Reference Guide</i>	Payment Options (Availability may vary by state)
<p>Limited Roof – New! Optional endorsement revises the homeowners policy settlement provisions for roof losses, resulting from windstorm or hail to a predetermined schedule of replacement cost based on roof age and roof type as shown on the policy declarations.</p> <p>Dwelling Replacement Cost (150% or 200% of Dwelling Replacement Cost) options is now available to all customers</p> <p>Brand New Belongings 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>Better Roof Replacement is an optional coverage that 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>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>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>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. 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>Home/Car & Multi-Line* Home, Condo, Tenant Applies when a household member is listed as a Names 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.</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 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>Age of Insured Home, Condo, Tenant Discount amount varies based on the age of the oldest named insured in the household.</p> <p>Personal Status Home, Condo, Tenant Applies to insureds that are classified as married (living with his/her spouse) or widowed.</p> <p>Claims Free Home, Condo, Tenant Applies under those circumstances where an insured has remained claims free for at least five years. Appliance related claims with property proof of remediation, flood, catastrophe losses, and weather-related losses will not result in the removal of the discount factor.</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>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>SmartHome®- Up to 10% - Home, Condo, Tenant, only available in NMIC 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. Customers purchase kits at a discounted rate and will also receive a discount applied to four perils: fire, theft, water nonweather and water weather.</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> <hr/> <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><small>* 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.</small></p> <p><small>*Eligible Company – Unless specifically noted, "All" includes new business/open and closed companies</small></p> <p><small>* Discounts may not be applied to all policy coverages, and may not equate to total amount shown. See state rules for eligibility</small></p> <p><small>*Multi-line Discount includes Annuities, Whole Life, Term Life, Personal or Farm Umbrella, Pet Insurance, Powersports, Farm or Agribusiness, NW Bank or NW Commercial</small></p>		

Nationwide Insurance – Property Product, Coverage and Discount Guide.
 Nationwide, the Nationwide N and Eagle, On Your Side, and Nationwide Bank are federally registered service marks of Nationwide Mutual Insurance Company.
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