

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

New Business Company Name: 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\*

<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	<b>Payment Options</b> (Availability may vary by state)
<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>Total Loss Deductible Waiver</b> Waives the entire deductible in the event of a Total Loss.</p> <p><b>New Car Replacement Plus</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>Accident Prevention &amp; Driver Training</b> Discount up to 5% applies to drivers age 55 and over who have received a certificate of completion for an approved mature driver improvement course, within 3 years of the policy effective/renewal date. Certificate must be submitted and valid for three years.</p> <p><b>Anti-Theft Discount</b> Any passive or active anti-theft system and passive or active anti-theft devices permanently installed on the vehicle that is designed to inhibit the theft of the vehicle or its components. VIN will automatically pull over the correct device, including alarm, active disabling, passive disabling, recovery device, or VIN etching. If multiple options are selected, the highest discount amount is applied.</p> <p><b>Good Student</b> Discount of up to 20% off the Youthful Driver class factor that applies based on the driving experience between – to 8 years instead of driving age 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>Group Occupation Discount</b> Applies if the Primary Named Insured or spouse/Registered Domestic Partner is a member of one of the professional groups: Scientists or Engineers, Educators, California Licensed Physicians, Registered Nurses or Pharmacists, Veterinarians, Dentists, Accountants, Firefighters, Paramedics, Pilots, Law Enforcement Officers, Business Owner, Current or Retired Nationwide Employee or Agent, or Accredited College Alumni and CA Farm Bureau voting members.</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>State Specific Disclaimer</b></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>Insurance terms, definitions and explanations 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</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.</p>	<p><b>Multiple Policy Discount</b> Auto customers qualify for the Multi-Policy Discount (MPD) when someone in the household insures their home, farm, condo, tenant or Nationwide Financial Services Life or Annuity policy and car with Nationwide.</p> <p><b>Passive Restraint</b> Applies if the vehicle has passive restraints: dual air bags or driver side air bags.</p> <p><b>SmartRide</b> Applies to vehicles that have a Nationwide SmartRide telematics device installed or participate in the Self-Reporting program. Initial 5% participatory discount with the potential of earning up to 15% on each enrolled vehicle. Discount applies to BI, PD, MP, COMP, COLL, UMBI, and UMPD coverages.</p>	<p><b>Additional Resources</b></p> <p><b>Training:</b> <a href="https://nationwidepl.fugent.com">https://nationwidepl.fugent.com</a></p>

<p>Estimated premium is subject to change based upon final rated mileage during the mileage period and policy changes.</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>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>	
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Nationwide Insurance – Auto Product, Coverage and Discount Guide.

**\*FOR AGENT USE ONLY.**

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