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PolicyCenter calculates if an auto inspection is required or not when adding a vehicle and/or physical damage coverage to an existing vehicle (personal passenger auto). This is calculated based on the following criteria:

- Vehicles 6 years or newer with physical damage coverage
- Adding physical damage coverage to an existing vehicle 6 years or newer
- Current term is less than 5 years

OPTION 1: INSPECTION TYPE - NOT REQUIRED

- [Add a Vehicle](#)

OPTION 2: INSPECTION TYPE - REQUIRED

- [Add a Vehicle](#)
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OPTION 3: OTHER IMPORTANT INFORMATION

- [Replacing an Existing Vehicle with a New Vehicle](#)
- [Suspension of Coverage](#)
- [Trailing Document Reminders](#)

By accepting a copy of these materials:

(1) I agree that I am either:(a) an employee or Contractor working for Nationwide Mutual Insurance Company or one of its affiliates or subsidiaries ("Nationwide");(b) an Independent Sales Agent who has a contract and valid appointment with Nationwide; or (c) an employee of or an independent contractor retained by an Independent Sales Agent; or (d) an Independent Adjuster who has a contract with Nationwide; or (e) an employee of or an independent contractor retained by an Independent Adjuster.

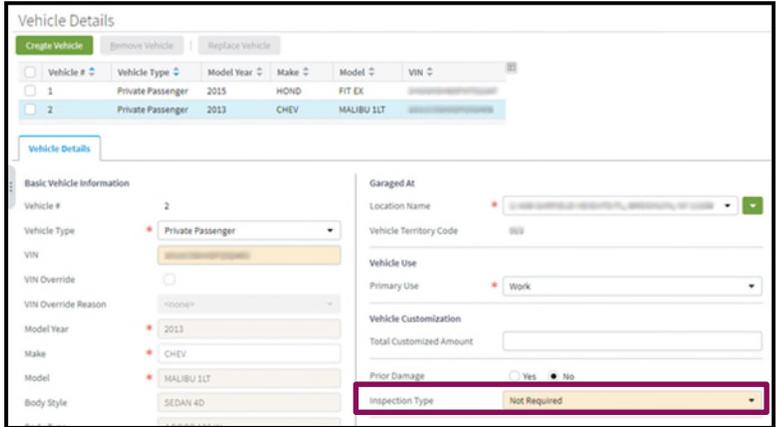
(2) I agree that the information contained in this training presentation is confidential and proprietary to Nationwide and may not be disclosed or provided to third parties without Nationwide's prior written consent.

(3) I acknowledge that: (i) certain information contained in this training presentation may be applicable to licensed individuals only and access to this information should not be construed as permission to perform any functions that would require a license; and (ii) I am responsible for acting in accordance with all applicable laws and regulations.

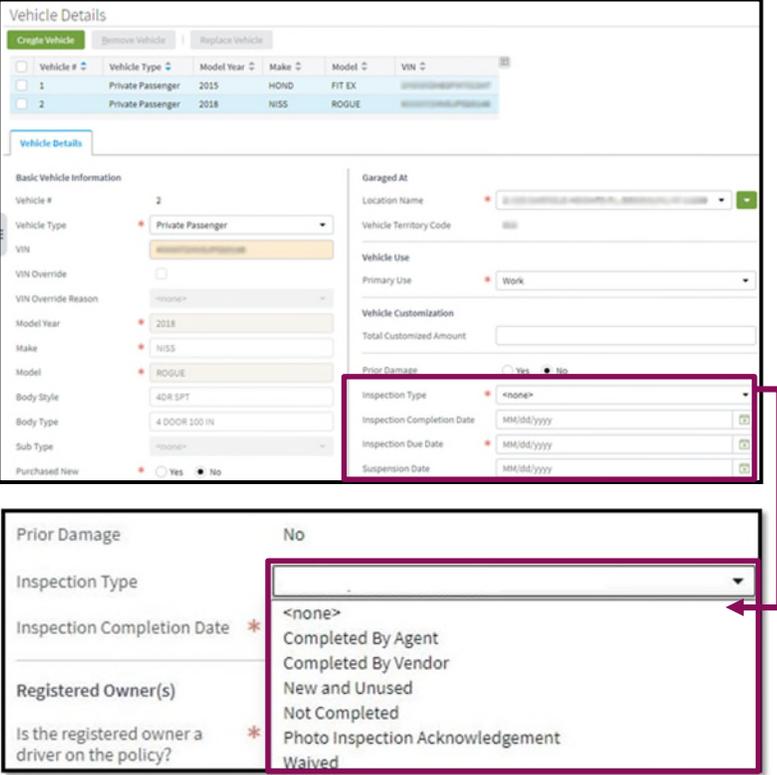
(4) I agree that I will return or destroy any material provided to me during this training, including any copies of such training material, when or if any of the following circumstances apply: (a) my Independent Sales Agent agreement with Nationwide is cancelled or I no longer hold any appointments with Nationwide; (b) my employment with or contract with a Nationwide Independent Sales Agent is terminated; (c) my Independent Adjuster contract with Nationwide is terminated; (d) my employment with or contract with a Nationwide Independent Adjuster is terminated; or (e) my employment or contract with Nationwide is terminated for any reason.

Add a Vehicle

Option 1: Inspection Not Required

| Action | Screen |
|--|--|
| <p>When you add a vehicle and input the VIN, the vehicle information will populate along with whether an inspection is required or not. If not required, the system will populate the "Inspection Type" as "Not Required".</p> |  |

Option 2: Inspection Required

| Action | Screen |
|---|---|
| <p>If adding a vehicle and the system determines that an inspection is required, the "Inspection Type" field will become a mandatory field.</p> |  |



Inspection Types

| Action | Screen |
|--|--------|
| There are different inspection types to choose from when adding a vehicle that requires an inspection. Details of the selections follow. | |

Completed by Vendor

Action

Select this option if the customer indicates that an inspection has been completed and/or has copies of valid documentation to submit. Selecting this option when adding a vehicle will require you to input the “Inspection Completion Date”. If unknown, input a date, such as the transaction effective date. Processing will update the completed date, if needed, when working the trailing document follow-up.

Completed by Agent

Action

Choose this option only if you, or someone in your agency, plan to complete the vehicle inspection. Selecting this option when adding a vehicle will require you to input the “Inspection Completion Date”.

New and Unused

Action

This option will be available to select from the “Inspection Type” drop-down when vehicle:

1. is 2 years or less,
2. is purchased from a licensed dealer (not been placed in consumer use),
3. has not had the title transferred to someone other than an automobile dealer **and**
4. has less than 1,000 miles on the odometer.

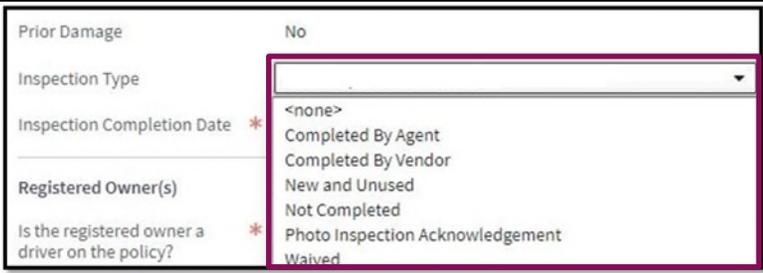
By selecting “New and Unused” the system should set “Inspection Due Date” 30 days after the “Annual Anniversary” date, which is located on the Policy Summary screen.

If requesting to waive an inspection for a new and unused vehicle, you must submit two forms of proof, one from each section, outlined below:

1. A copy of the window sticker or advanced dealer shipping notice (invoice) showing the total retail price of the insured automobile including an itemized list of all factory and dealer installed options, accessories and equipment installed on or within the automobile at the time of sale, lease or transfer; **and**
2. A copy of the:
 - a. Bill of sale or lease agreement which includes a full description of the automobile, including all factory and dealer installed options, accessories and equipment installed on or within the automobile at the time of sale, lease or transfer; **or**
 - b. MV-50 form provided by the New York State Department of Motor Vehicles which establishes transfer of ownership from the new automobile dealer to the named insured.



Inspection Types (cont'd)

| Action | Screen |
|---|--|
| <p>There are different inspection types to choose from when adding a vehicle that requires an inspection. Details of the selections follow.</p> |  |

Not Completed

| Action |
|--|
| <p>This option should be selected if an inspection is required and the customer indicates that one as not been completed yet. Selecting this option will send a Confirmation of Physical Damage Coverage – Notice of Mandatory Photo Inspection Requirement (Form B) to the customer advising them to obtain a vehicle inspection within 14 days. This is batch letter and a copy can be found on the Documents > Print Customer Documents tab.</p> |

Photo Inspection Acknowledgement

| |
|--|
| <p>Acknowledgement of Requirement for Photo Inspection (Form D) is used when the inspection has not been completed but agent secured the customer’s signature on Form D. Form D is signed by the policyholder or the agent has received verbal acknowledgement of the inspection requirements. Since Form D is agent retained, PolicyCenter will not send the Confirmation of Physical Damage Coverage – Notice of Mandatory Photo Inspection Requirement (Form B).</p> <p>How to access the Acknowledgement of Requirement for Photo Inspection (Form D) is available here.</p> |
|--|

Waived Inspection Type

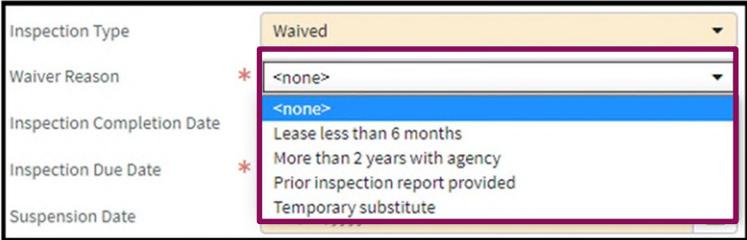
| Action | Screen |
|---|--|
| <p>Choosing the “Waived” inspection type requires the user to select one of the four waiver reasons. Below is a screenshot of the waiver reasons approved by Product and a brief definition of when to select them.</p> |  |

| Action | Screen |
|--|--------|
| <ul style="list-style-type: none"> • Lease less than 6 months: If the customer is leasing a vehicle for less than six months, • More than 2 years with agency: This qualifies for a waived inspection when the named insured's vehicle has been continuously insured with physical damage coverage by the agency issuing the new policy, or any other agency without a lapse in coverage, provided that the insurer actually inspected the vehicle within the previous two years. • Prior inspection report provided: When you transfer an individual named insured's coverage to Nationwide and the insured's vehicle was physically inspected by the previous insurance carrier, this reason applies. • Temporary substitute: This means that the named insured does not own the vehicle but uses it temporarily with the owner's permission as a substitute for the named insured's vehicle when that vehicle has been withdrawn from normal use due to breakdown, repair, servicing, loss, or destruction. | |



Waived Inspection Type Trailing Documents

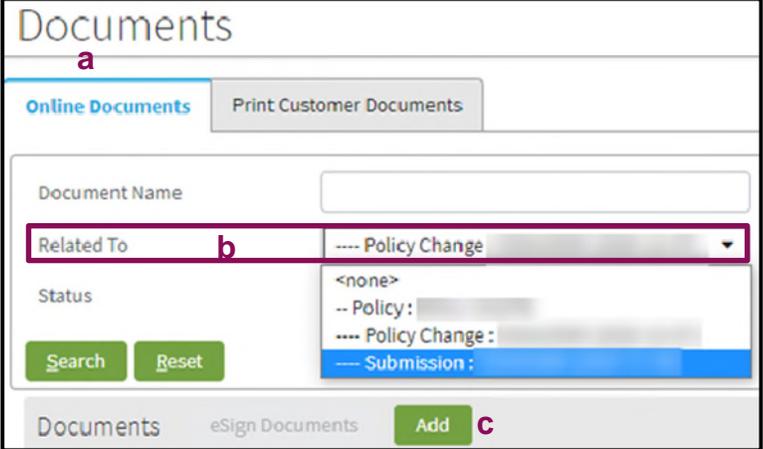
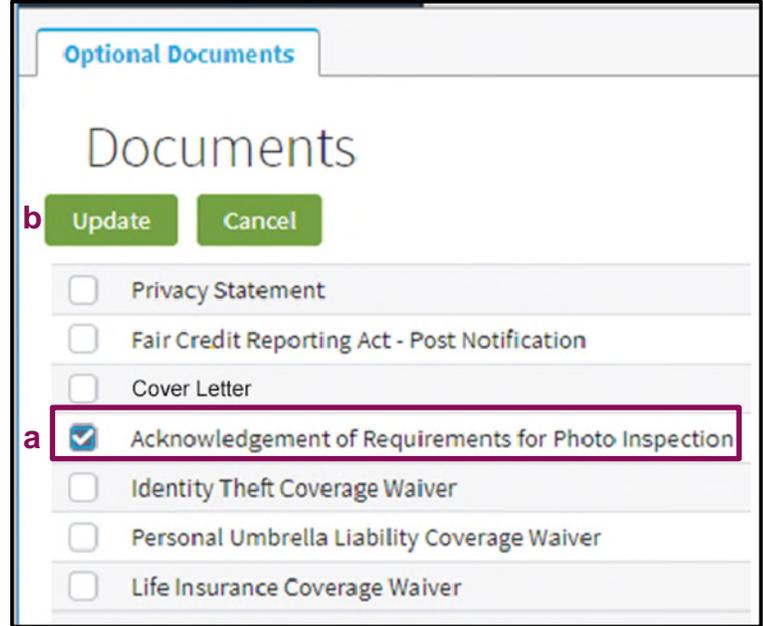
Required Trailing Documents for Waiver Reasons

| Action | Screen |
|---|--|
| <p>The following is acceptable proof to be submitted for each of the waiver reasons.</p> |  |
| Waiver Reason | Required Trailing Documents |
| <p>Lease less than 6 months</p> | <p>A copy of the insured's lease agreement with a full description of the vehicle at the time of lease or rental.</p> |
| <p>More than 2 years with the agency</p> | <p>A copy of the completed inspection report and applicable photos from the previous carrier, insurance agent, and third party, such as a photo inspection vendor.</p> |
| <p>A prior inspection report was provided</p> | <p>A copy of the completed inspection report and applicable photos from the previous carrier, insurance agent, and third party, such as a photo inspection vendor.</p> |
| <p>Note: Documentation submitted with the prior carrier for vehicles that met the “new, unused vehicle” criteria are not acceptable. Pursuant to NY Comp. Codes Rules & Regulations, Nationwide will only accept what is outlined for these optional waivers. If you have any questions on what acceptable forms of proof is, please contact your Sales Manager.</p> | |
| <p>Please use the normal process to upload the above trailing documents to Doc Vault.</p> | |



Access Photo Inspection Acknowledgement (Form D)

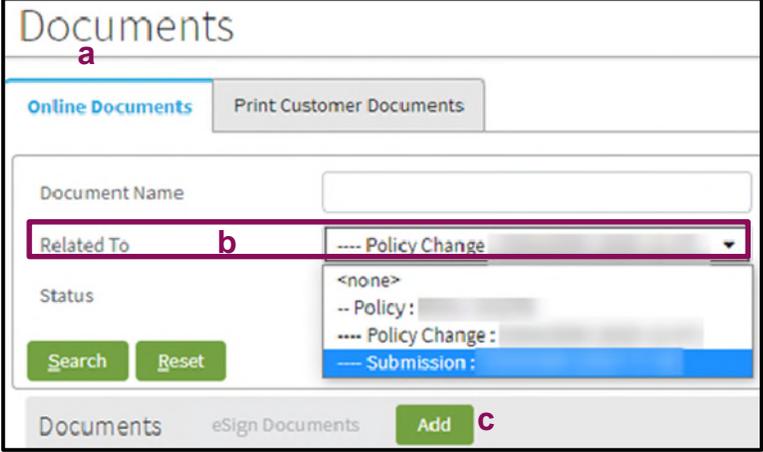
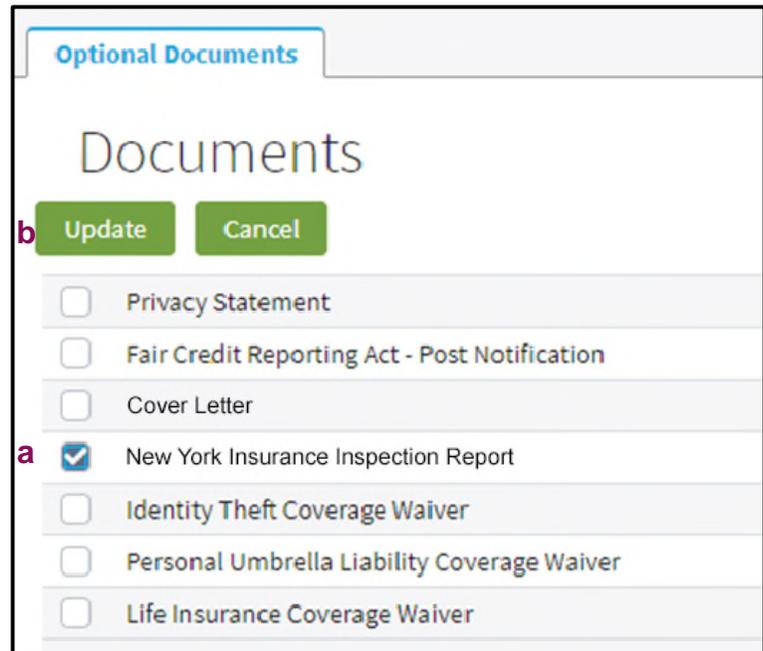
Steps 1-3

| Action | Screen | | | | | | | | |
|---|--|---------------|-------------|-------------|-------------|--|------|--|------------|
| <p>1. To access a copy of the “Acknowledgement of Requirement for Photo Inspection” (Form D):</p> <ol style="list-style-type: none"> Navigate to the “Documents” screen and “Online Documents” tab. Select the transaction from the “Related To” dropdown. Select “Add”. |  <p>The screenshot shows the 'Documents' screen with the 'Online Documents' tab selected. A dropdown menu is open for the 'Related To' field, showing options: '<none>', '-- Policy:', '--- Policy Change:', and '--- Submission:'. The 'Add' button is highlighted in green.</p> | | | | | | | | |
| <p>2. From the “Optional Documents” tab:</p> <ol style="list-style-type: none"> Select “Acknowledgement of Requirements for Photo Inspection” Select “Update”. |  <p>The screenshot shows the 'Optional Documents' screen. The 'Acknowledgement of Requirements for Photo Inspection' checkbox is checked and highlighted with a red box. The 'Update' button is highlighted in green.</p> | | | | | | | | |
| <p>3. The document is now accessible to the agent.</p> |  <p>The screenshot shows a table with columns: Document Name, Status, Envelope ID, and Upload Date. The row for 'Acknowledgement of Requirements for Photo Inspection' is highlighted with a red box.</p> <table border="1"> <thead> <tr> <th>Document Name</th> <th>Status</th> <th>Envelope ID</th> <th>Upload Date</th> </tr> </thead> <tbody> <tr> <td>Acknowledgement of Requirements for Photo Inspection</td> <td>Done</td> <td></td> <td>11/29/2020</td> </tr> </tbody> </table> | Document Name | Status | Envelope ID | Upload Date | Acknowledgement of Requirements for Photo Inspection | Done | | 11/29/2020 |
| Document Name | Status | Envelope ID | Upload Date | | | | | | |
| Acknowledgement of Requirements for Photo Inspection | Done | | 11/29/2020 | | | | | | |



Access New York Insurance Inspection Report (Form A)

Steps 1-3

| Action | Screen |
|---|--|
| <p>1. To access a copy of the “New York Insurance Inspection Report” (Form A):</p> <ul style="list-style-type: none"> a. Navigate to the “Documents” screen and “Online Documents” tab. b. Select the transaction from the “Related To” dropdown. c. Select “Add”. |  <p>The screenshot shows the 'Documents' screen with the 'Online Documents' tab selected. A dropdown menu for 'Related To' is open, showing options: '<none>', '-- Policy:', '--- Policy Change', and '--- Submission:'. The 'Add' button is highlighted in green.</p> |
| <p>2. From the “Optional Documents” tab:</p> <ul style="list-style-type: none"> a. Select “New York Insurance Inspection Report”. b. Select “Update”. |  <p>The screenshot shows the 'Optional Documents' tab with a list of document types. The 'New York Insurance Inspection Report' is selected with a checkmark. The 'Update' button is highlighted in green.</p> |
| <p>3. The document is now accessible to the agent.</p> |  <p>The screenshot shows a table of documents. The 'New York Insurance Inspection Report' document is highlighted, and the 'View' button is highlighted in green.</p> |



Other Important Information

Replacing an existing vehicle with a new vehicle

Action

If replacing an existing vehicle with a new vehicle, DO NOT enter the new VIN over the existing VIN. Use either “Remove Vehicle/Create Vehicle” OR “Replace Vehicle” options.

Suspension of Coverage

Action

When an inspection is required and not returned, physical damage coverages are removed from the policy due to lack of proper inspection documentation. The policy change will be keyed to update “Inspection Type” to “Suspension of Coverage” and coverages removed.

Trailing Document Reminders

Action

PolicyCenter generates a “Trailing Document Reminder” at Day 10 and assigns to the producer/agent if the trailing document is still awaiting submission.

NOTE: Nationwide’s systems do not sync with CARCO, so reminders will generate if an inspection was completed but nothing was updated in Document Vault. This is more for awareness for those agents who choose not to upload a copy of the CARCO inspection/other documentation.

Screen

