


# North Carolina - 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) <i>Refer to One Product State Reference Guide</i>	<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.) <i>Refer to One Product State Reference Guide</i>	<b>Payment Options</b> (Availability may vary by state)
<p><b>SmartRide®</b> SmartRide telematics program is available in North Carolina. Experience shows participants have better retention and are more likely to multi-line</p> <p><b>Paperless Policy</b> Discount will default on all new quotes. Paperless policy discount is a recurring discount 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>WinBack</b> Discount applies when a previous Nationwide customer returns within 5 years</p> <p><b>Good Student</b> Discount is available to drivers with less than 9 years driving experience and maintain a "B" average, are ranked in top 20% of class, or are on Honor Roll or Dean's List</p> <p><b>Accident Forgiveness</b> Forgives the customer's first chargeable accident (not waived per North Carolina Rate Bureau Safe Driver Insurance Plan) within an experience period. Customers who opt into this option qualify immediately</p> <p><b>Minor Violation Forgiveness</b> Forgives the customer's first minor violation within an experience period. Customers who opt into this option qualify immediately</p> <p><b>Towing and Labor (RSA)</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>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 7-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 Nationwide</p> <p><b>Paid in Full</b> Applies to policies enrolled in full pay plan.</p> <p><b>Recurring EFT</b> Applies to policies enrolled in recurring EFT payment.</p> <p><b>Good Student</b> Applies off the Youthful Driver class factor that applies if a driver has less than 9 years driving experience, 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>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>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>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>

**Vanishing Deductible**

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

**New Car Replacement Plus (NCR+)**

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

**Loan/Lease Gap**

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

**Annual Auto Policy**

Available for all new customers (subject to insurability guidelines)

**State Specific Disclaimer**

All North Carolina deviations are not applicable to North Carolina Reinsurance Facility insured coverages. All deviations are subject to 65% maximum multiplicative deviation. All qualified discounts/deviations are as filed in Nationwide Insurance Company of America (NICOA) effective October 2, 2022.

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.

**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 8/1/2021, a 2020 model year is 1 year old; on 10/1/2021, a 2020 model year is 2 years old.)

**Non-Nationwide Homeowner**

Applies when the Named Insured does not qualify for the "Home and Car" discount but owns and occupies a home. This discount is available in all counties

**Paperless Policy**

Recurring discount for customers who elect to have their policy documents, including ID Cards, provided electronically

**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

**SmartRide Bundle**

Applies to policies and/or vehicles that have a Nationwide SmartRide telematics device installed or download and activate the Nationwide SmartRide App. Initial 10% participatory discount with the potential of earning up to 40% on the vehicle. Discount applies to BI, PD, MP and COLL coverages. Accident Forgiveness and Minor Violation Forgiveness are bundled with SmartRide in North Carolina

**Win-Back**

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

--	--	--

Nationwide Insurance – Auto 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.  
Last Updated: 09/14/22

**\*FOR AGENT USE ONLY.**

