


Florida - Nationwide One Product: Features and Discount Highlights – Auto

New Business Company Name: NPCC

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*

| On Your Side Rewards and Other Features (Availability may vary by state) Refer to One Product State Reference Guide | 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.) Refer to One Product State Reference Guide | Payment Options (Availability may vary by state) |
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| <p>SmartRide® SmartRide telematics mobile program will be introduced in Florida. Experience shows participants have better retention and are more likely to multi-line.</p> <p>SmartMiles A pay-per-mile auto insurance program designed to save low mileage drivers money. Unlike traditional auto insurance, each monthly payment varies based on the number of miles driven.</p> <p>Paperless Policy Discount will default on all new quotes. Paperless policy discount guarantees a recurring 5% price reduction 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>Easy Pay Sign-up Discount is available on all new quotes. Easy Pay provides one time \$30 Easy Pay Sign-Up Discount for customers who newly sign up for Recurring Electronic Fund Transfer (REFT). These customers have higher retention and require fewer local agent touches.</p> <p>WinBack Discount applies when a previous Nationwide customer returns within 5 years.</p> <p>Accident Forgiveness Forgives the customer's first chargeable accident within an experience period. Customers who purchase this option qualify immediately.</p> <p>Roadside Assistance Provides dispatch assistance for roadside events; Services include towing, winching & extricating, fuel delivery, lockout, jump starts, flat tires, and trip routing. Roadside benefits also include discounts, trip mapping, and other valuable services.</p> <p>Vanishing Deductible 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</p> | <p>Accident Free Applies to drivers with 5+ years of driving experience free of chargeable accidents for the most recent 35 months and free of major violations for the most recent 5 years.</p> <p>Accident Prevention Course Available to drivers aged 55+ who have taken an approved Accident Prevention Course</p> <p>Advance Quote Discount up to 5% (with a 5-year step off) that applies to new policyholder 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>Easy Pay Sign One time discount of \$30 for customers who newly sign-up for the automated monthly electronic funds transfer (checking/savings account) and a paperless billing option for the first time.</p> <p>Good Student A discount applied if a driver 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 or students enrolled in home study program that rank in the upper 20% of a national standardized test within the last twelve months.</p> <p>Home and Car (Major Home) Applies if a household member insured by a Standard Auto Nationwide or Allied company is also a household member under a Nationwide or Allied Homeowner policy.</p> <p>Home and Car (Condo/Tenant) Applies if a household member insured by a Standard Auto Nationwide or Allied company is also a household member under a Nationwide or Allied Tenants or Condo policy.</p> <p>Multi-Car We offer a discount for households with multiple vehicles.</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> <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>Additional Resources</p> <p>Training: https://nationwidepl.fugent.com</p> |

receive an additional \$100 credit (maximum of \$500 credit) toward comprehensive and/or collision deductibles.

New Car Replacement Plus

New Car Replacement Plus 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

Loan/Lease Gap provides coverage for the difference between the loan/lease and the ACV settlement basis when a vehicle is totaled and sold at a cost that is typically less than half of what dealerships charge.

State Specific Disclaimer

Vanishing Deductible is an optional feature. Annual credits subject to eligibility requirements. Maximum credit: \$500.

24-Roadside Assistance services are provided by or through Agero.

*SmartRide availability varies; program criteria differs in California and NC. Stated discounts are approximations. Discounts do not apply to all coverage elements; actual savings vary by state, coverage selections, rating factors and policy changes. Enrollment discount applies during data collection; final discount is calculated on driving behavior and could be zero. 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.

SmartMiles availability varies. The 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. The SmartMiles 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. The Driving Behavior Discount applies at the next policy renewal and remains while the vehicle is enrolled in SmartMiles. Estimated payments are subject to change based upon the final rated mileage during the mileage period and any policy changes."

New Vehicle

Applies to private passenger autos with model years within the most recent 5 years.

Paperless Policy

Recurring discount up to 5% for customers who elect to have their policy documents, including ID Cards, provided electronically.

Passive Restraint

Applies to vehicles with 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

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, PIP, and COLL coverages.

Student Away at College

Available to youthful operators who reside at educational institution more than 100 miles from the garaging location of the autos and doesn't have access to any of the vehicles

Win-Back

Applies to any applicant who was previously insured by a Nationwide company within the past 5 years and has been insured with one or more carriers since leaving Nationwide.