



# It's always powersports season

## KEY FACT MENU

There's nothing more important to a powersport owner than the opportunity to use their vehicle. And there's nothing more important to us than protecting them and their motorcycle, boat or RV. Here's everything you need to boost new powersports writings with Nationwide.

### Sales tips and marketing ideas

#### 1. Connect with new customers

- Powersports is a great lead-in line from which you can pivot to other products
- Share your knowledge of motorcycles, boats and recreational vehicles with your customers
- When you find commonality, sell into it
- Inquire about current situations and pain points
- Educate your customers on product offerings
- Expand your own knowledge about and experience with powersports vehicles
- Ask for the sale

#### 2. Cross-sell to existing customers

- Promote at boat/bike/RV dealers and repair facilities
- Form relationships with boat marinas
- Attend boat/bike/RV shows
- Become involved with the United States Coast Guard Auxiliary or the United States Power Squadrons
- Advertise in the local Yellow Pages, magazines, newspapers and local websites
- Send out reminders prior to renewal

### Support services

**1. Powersports Service Center** — Representatives can be reached from 8 a.m. to 10 p.m. Eastern Time Monday through Saturday at 1-877-877-7907 or at [SPECSVC@nationwide.com](mailto:SPECSVC@nationwide.com). Assistance can be provided for:

- Quoting assistance
- Agent Center questions
- Billing concerns
- Guideline interpretation
- Policy changes

**2. Obtaining a quote** — Visit the Agent Center main page and follow these steps:

- Select "Get a Quote"
- Next, select "Personal: Start a Quote" and select your state and effective date
- Choose your powersport of choice — Boat, MSA (for motorcycle) or RV — then hit continue

**3. Available discounts** — The following discounts are offered on all powersports policies:

- Multi-Policy
- Multi-Vehicle
- Paid In Full
- Intra-Agency
- Prior Insurance
- Claim-Free Renewal

## Watercraft

### Acceptability Guidelines\*

Nationwide can insure almost all pleasure boats on the water.

Eligibility varies based on age and location of boat.

- Boats up to 20 years old:
  - Non-Hurricane Area: 50 feet and \$350,000 in value
  - Hurricane-Prone Areas: 35 feet and \$200,000 in value
- Boats 21 to 40 years old:
  - Non-Hurricane Area Only: 30 feet and \$40,000 in value
- Boats over 40 years when submitted are not eligible
- Personal watercraft valued up to \$27,000
- One engine to 500 horsepower  
Twin engine to 1,000 horsepower
- Boat speed up to 75 mph (bass boats up to 90 mph)
- Up to 12 vehicles on one policy
- Navigational limit to 75 nautical miles offshore
- Watercraft rating based on where boats are moored or garaged for the majority of the year

### Liability

- Bodily Injury/Property Damage
- Pollution Liability included
- UM/UIM Boaters Coverage available
- Medical Payments Coverage available

### Physical Damage

- Total Loss Replacement:
  - Available on new boats purchased in the past 13 months and are less than or equal to two model years old
- Agreed Value:
  - Available on boats 15 years old or less
- Actual Cash Value:
  - Available for all boats
- Salvage and Wreckage Removal:
  - Included up to the insured value of the boat or \$50,000, whichever is greater
  - Hurricane Haul-Out included at 50% of cost up to \$1,000
  - Includes Vanishing Deductible (up to \$500)

### Optional Boat Coverages

- Fishing Equipment: Up to \$10,000
- Personal Effects: Up to \$10,000, including boat lifts and hoists
- On Water Towing
- Roadside Assistance
- Rental Reimbursement
- Nationwide offers all the above optional coverages as a package for a discount

### Discounts just for Boats

- Boater Safety Course
- Diesel Fuel

## Motorcycles and Off-Roads

### Acceptability Guidelines\*

Nationwide can insure most of the motorcycles, off-road vehicles and snowmobiles on the roads and trails! We'll also insure lawn tractors, segways, golf carts, scooters, and more!

- Maximum Insurable Value is \$50,000
- Up to 12 vehicles on one policy

### Liability

- Bodily Injury/Property Damage
- Guest Passenger Liability Included
- No Exclusion for Family member passengers
- Medical Payments/PIP
- UM/UIM & UMPD

### Physical Damage

- Agreed Value:
  - For Custom Built, Limited Edition, Vintage & Kit Bikes
- Actual Cash Value
  - Collision coverage includes \$2,000 in coverage for safety apparel
  - Comprehensive coverage includes \$3,000 in coverage for custom parts; higher limits are available.
  - Includes Vanishing Deductible (up to \$500)

### Optional Motorcycle Coverages

- Original Equipment Manufacturer Endorsement
- Transport Trailer Coverage
- Roadside Assistance with Optional Trip Interruption

### Discounts just for Motorcycles

- Homeowners
- Motorcycle Safety Course
- Riding Association
- Anti-Lock Brake
- Theft Recovery

## Recreational Vehicles

### Acceptability Guidelines\*

Nationwide can insure most of the motorhomes and travel trailers on the roads!

- Up to \$800,000 for motorhomes
- Up to \$500,000 for towables

### Liability

- Bodily Injury/Property Damage
- Medical Payments/PIP
- UM/UIM/UMPD
- Vacation Liability included

### Physical Damage

- Total Replacement Purchase Price:
  - Available on new RVs purchased in the past 13 months that are less than or equal to two model years old
- Agreed Value:
  - Available for all vehicles, required on RVs and trailers that are over 25 years old
- Actual Cash Value:
  - Available for any RV
  - \$750 Roadside Assistance, \$1,000 Custom Equipment, and \$10,000 Vacation Liability included at no extra charge when comprehensive and collision are purchased
  - Includes Vanishing Deductible (up to \$1,000)

### Optional RV Coverages

- Replacement Cost Personal Effects
- Custom Equipment
- Scheduled Personal Effects
- Roadside Assistance with Optional Trip Interruption
- Safety Glass Replacement
- On-Site Awning Replacement
- Identity Theft

### Full Timer's Package

Special Coverages for those who live in their RVs most or all of the year

- Personal Liability
- Loss Assessment
- Medical Payments to Others
- Airbag Replacement
- Emergency Lockout

### Discounts just for RVs

- Homeowners
- RV Safety Course
- RV Association
- Passive Safety Device
- Good Driver
- Advance Quote



**Nationwide**  
is on your side

\* Acceptability guidelines and discounts differ by state; please refer to your state insurability guidelines for more information.

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