

# Alabama - Nationwide One Product: Features and Discount Highlights – Property

New Business: **NGI**

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>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>Dwelling Replacement Cost Coverage</b> 150% or 200% of Dwelling Replacement Cost options are available to all customers.</p> <p><b>Brand New Belongings Coverage</b> May be purchased to provide replacement cost for personal property in the event of a covered loss. All PolicyCenter quotes automatically include this valuable protection.</p> <p><b>Better Roof Replacement Coverage</b> An optional coverage that guarantees that a stronger, more leak resistant, longer-lasting roof will be installed if a claim results in the need for full replacement.</p> <p><b>Home and Car Special Deductible</b> Waives the lowest deductible when a covered auto and property loss is the result of a single occurrence.</p> <p><b>Identity Theft Coverage</b> Helps customers protect their vital information and saves them time in protecting their credit rating in the event of a loss; Provides up to \$25,000 in coverage for expenses incurred while restoring their identity.</p> <p><b>Equipment Breakdown Coverage</b> Provides coverage to repair or replace costly household appliances due to mechanical, electrical or pressure systems breakdowns.</p> <p><b>Service Line Coverage</b></p>	<p><b>Smart Home System Discount - Home, Condo, Tenant</b> A discount will apply to the policy if the insured installs and agrees to share their device data through an approved smart home system provider. The installed system identifies fire, burglary, and/or water leak issues, and alerts the policyholder through a mobile device.</p> <p><b>5-Year Claims Free Discount – Home, Condo, Tenant</b> Applies under those circumstances where an insured has remained claims free in the most recent 5 years.</p> <p><b>Fortified Home Discount – Home</b> Fortified homes qualify for better rates when certified by the Institute for Business and Home Safety. The amount of the discount varies by risk location and roof type and roof age.</p> <p><b>Gated Community Discount – Home, Condo, Tenant</b> A discount applies to the liability and theft premiums when all vehicle entrances to the community are controlled on a 24-hour/7 days a week basis by either manned security stations, residence cards, or key lock control devices.</p> <p><b>Home and Car Discount – Home, Condo, Tenant</b> Applies if a household member is also insured by a Nationwide standard or preferred personal auto policy insuring the appropriate vehicle types.</p> <p><b>Home Purchase Discount – Home, Condo</b> Applies to prospects that purchase insurance through Nationwide and the policy effective date is either during the purchase month or during the first thirteen months subsequent to the purchase month. Discount applies for four years, stepping down in subsequent years.</p> <p><b>Home Renovation Discount – Home</b> Applies to the policy based on the year the building was renovated and the types of renovations that were made to the dwelling. Systems include Plumbing, Electrical, and Heating/Cooling. Determine the age of construction by subtracting the year built from the existing year. Rates in combination with the Age of Construction discount (highest discount will be applied).</p> <p><b>Multi-Line Discount - Home, Condo, Tenant</b> Applies when a household member is listed as a Named Insured on both a Nationwide Homeowner, Condo or Tenant policy and at least one additional policy written with Nationwide. The discount varies with the number and type of additional policies.</p> <p><b>Prior Insurance Discount – Home</b> The discount will be based on the number of years the policyholder was continuously insured with the prior carrier and the number of years the homeowner policy has been written with Nationwide.</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>

<p>Provides coverage to repair a customer's service lines that run from the home to the street.</p> <p><b>Valuables Plus Coverage</b> (Inland Marine) product provides broad coverage for customers who require additional protection beyond the base homeowner policy for specifically defined personal property types, such as jewelry.</p>	<p><b>Protective Device – Home, Condo, Tenant</b> Applies a discount to the fire and theft premiums if the dwelling has any of the following approved and properly maintained device installations: 1) centrally monitored fire and/or burglary alarm system, 2) local burglary alarm system, 3) local fire or smoke alarm system, 4) automatic sprinklers – partial and full, 5) Direct alarm system which alerts Fire and/or Police department. Total discount varies based on the combination of protective devices.</p>	
<p><b>State Specific Disclaimer</b></p> <p>*Discounts may not be applied to all policy coverages and may not equate to total amount shown. See state rules for eligibility</p>		

Nationwide Insurance – Auto Product, Coverage and Discount Guide.

**\*FOR AGENT USE ONLY.**

Nationwide, the Nationwide N and Eagle, On Your Side, and Nationwide Bank are federally registered service marks of Nationwide Mutual Insurance Company.

Last Updated: 02/28/2022

