


# Massachusetts - 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\*

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)
<p><b>Accident Forgiveness</b> Forgives the customer's first chargeable accident within an experience period. Customers who select this option qualify immediately.</p> <p><b>Collision Deductible Waiver</b> Waives the deductible for Collision if the insured is hit by an identified motorist. A hit and run does not qualify as an identified motorist.</p> <p><b>Glass Deductible</b> Provides the option for a separate glass deductible (\$0 or \$100) at a vehicle level. The vehicle must have comprehensive coverage to add glass deductible.</p> <p><b>Home/Car Special Deductible</b> Provides one deductible for auto and dwelling losses from the same event.</p> <p><b>Identity Theft</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>Loan/Lease Gap</b> 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.</p> <p><b>Loss Settlement Endorsement Original Equipment Manufacturer Parts (OEM)</b> Optional coverage that provides for the use of OEM parts for the repair or replacement of damaged parts when available.</p> <p><b>Minor Violation Forgiveness</b> Forgives the customer's first minor violation within an experience period. Customers who select this option qualify immediately.</p> <p><b>New Car Replacement Plus (NCR+)</b> 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.</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>Annual Mileage Discount</b> The annual miles the insured private passenger vehicle is driven will affect the premium charged. A discount applies to vehicles with lower annual mileage.</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 a Nationwide agency.</p> <p><b>Good Student</b> Applies off the 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 (Home/Condo/Tenant)</b> Applies if a household member insured by a Standard Auto Nationwide is also a household member under a Nationwide Homeowner, Tenant or Condominium policy.</p> <p><b>Non-Nationwide Homeowner Discount (Home/Condo/Tenant)</b> Applies if a household member insured by a Standard Auto Nationwide maintains a Home, Tenant or Condominium policy that is written by another carrier and is not eligible with Nationwide due to coastal restrictions.</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>New Vehicle</b> 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.)</p> <p><b>Paperless Policy</b> Recurring discount for customers who elect to have their policy documents, including ID Cards, provided electronically.</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><b>Roadside Assistance</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>Total Loss Deductible Waiver</b> Waives the deductible with exception of a minimum of \$100 Collision and \$50 Comprehensive deductible in the event of a total loss.</p> <p><b>Vanishing Deductible</b> 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.</p>	<p><b>Passive Restraint</b> Applies if the vehicle has passive restraints: dual air bags or driver side air bags.</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>Select</b> 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.</p> <p><b>SmartRide</b> Applies to policies and/or vehicles that have a Nationwide SmartRide telematics device installed or download and activate the Nationwide SmartRide App. Initial 15% participatory discount with the potential of earning up to 40% on the vehicle. Discount applies to BI, PD, MP and COLL coverages.</p>	
<p><b>State Specific Disclaimer</b></p> <p>Please remember that insurance terms, definitions and explanations used throughout the One Product Reference Guide are intended for informational purposes only and do not in any way replace or modify the definitions and information contained in individual insurance contracts, policies or declaration pages, which are controlling. Such terms and availability may vary by state and exclusions may apply. Discounts may not be applied to all policy coverages. Further, in the event of a claim, the facts and circumstances will be evaluated by applying the applicable policy language and state law.</p> <p>*SmartRide Mobile: Stated discounts are approximations. Discounts do not apply to all coverage elements; actual savings, availability, and program criteria vary by state, coverage selections, rating factors and policy changes. Enrollment discount applies until a driving behavior discount can be calculated, which could be zero. Driving behavior discount is applied to a policy when all drivers have activated the SmartRide Mobile app within 30 days of the policy's effective date and the app remains active for 80 days. All discounts are subject to change based upon actuarial support and driving behavior at subsequent renewals or with changes in drivers or vehicles on the policy.</p> <p>*SmartMiles: Availability varies. 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. SmartMiles Safe 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. Safe Driving Behavior Discount applies at the next policy renewal and remains while the vehicle is enrolled in SmartMiles. Estimated premium is subject to change based upon final rated mileage during the mileage period and policy changes.</p>	<p><b>SmartMiles</b> SmartMiles is a pay-per-mile auto insurance program designed to save low mileage drivers money, where the premium varies by miles driven, giving more control over auto insurance costs than a traditional policy. Rate consists of two parts- a base rate and variable rate (cost per mile).</p> <p><b>Student Away</b> Applies if a driver with less than 9 years of driving experience is a student residing at an educational institution over 100 road miles from the garaging location of the vehicles and doesn't have access to any of the vehicles on the policy while away at school.</p> <p><b>Win-Back</b> 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.</p> <p><b>65 Plus Discount</b> A 25% discount applies to drivers age 65 and older who qualify for the lowest rate classification, which means the driver has been licensed at least 6 years and the auto is not used in the occupation, profession or business of the insured.</p>	

Nationwide Insurance – Auto Product, Coverage and Discount Guide.

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