



## Kentucky- Nationwide One Product: Features and Discount Highlights – Auto

New Business Company Name: Nationwide Insurance Company of America

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. Discounts may not be applied to all policy coverages and may not equate to total amount shown. See state rules for eligibility. Further, in the event of a claim, the facts and circumstances will be evaluated by applying the applicable policy language and state law\*

On Your Side Rewards and Other Features (Availability may vary by state)	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.)	Payment Options (Availability may vary by state)
<p><b>Accident Forgiveness</b> Forgives the customer's first chargeable accident on their Nationwide policy. Customers who select this option qualify immediately</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>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>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>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>Roadside Assistance</b> Provides dispatch assistance for roadside events; Services include towing, winching &amp; extricating, fuel delivery, lockout, jump starts, flat tires, and trip routing. Roadside benefits also include discounts, trip mapping, and other valuable services</p> <p><b>Custom Equipment</b> \$3,000 of custom equipment included, increased limits up to \$50,000 are available.</p>	<p><b>SmartRide® - 15% Sign-up Discount, up to 40% Earned Discount</b> Applies to Bodily Injury, Collision, Medical Payments, PIP, APIP, and Property Damage coverages on vehicles that participate in the Nationwide telematics program using the SmartRide mobile app or plug-in device.</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). Policies may combine vehicles with Smartmiles with non-Smartmiles vehicles.</p> <p><b>Home and Car</b> Applies if a household member insured by a Standard Auto Nationwide Policy is also a household member under a Nationwide or Allied Homeowner, Tenant, or Condominium policy.</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>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>Multi-Car</b> Applies if two or more private passenger autos within the household are insured on a Nationwide or Allied Standard Auto policy.</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>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>- File &amp; View Claims</li><li>- View &amp; Print 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>Training:</b> <a href="https://nationwidepl.fugent.com">https://nationwidepl.fugent.com</a></p>

<b>On Your Side Rewards and Other Features</b> (Availability may vary by state)	<b>Discount Highlights</b> <i>(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>	
<p><b>Identity Theft Coverage</b> Provides reimbursement, with no deductible, for expenses related to identity theft events</p> <p><b>Home and Car Special Deductible</b> Waives or reimburses the lowest deductible when a covered auto and property loss is the result of a single occurrence; only the highest deductible will be applied.</p> <div data-bbox="109 459 720 527"> <b>State Specific Disclaimer</b> </div> <p>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.</p> <p>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.</p>	<p><b>Multi-Car</b> Applies if two or more private passenger autos within the household are insured on a Nationwide or affiliated underwriting companies Standard Auto policy.</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>New Vehicle</b> Applies to private passenger autos with model years within the most recent five years.</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. The Paperless Policy discount is new to the Independent Channel.</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 a Nationwide or Allied agency.</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>	

Nationwide Insurance – Auto Product, Coverage and Discount Guide.

**\*FOR AGENT USE ONLY.**

Products underwritten by Nationwide Mutual Insurance Company and Affiliated Companies. Not all Nationwide affiliated companies are mutual companies, and not all Nationwide members are insured by a mutual company. Subject to underwriting guidelines, review, and approval. Products and discounts not available to all persons in all states. Home Office: One Nationwide Plaza, Columbus, OH.

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