

New York - Nationwide One Product: Features and Discount Highlights – Auto

New Business Company Name: 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*

On Your Side Reward 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>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 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 free of accidents, lapses, and major violations they will receive an additional \$100 credit to a minimum \$100 Collision deductible or \$50 Comprehensive deductible.</p> <p>Total Loss Deductible Waiver waives the entire deductible in the event of a Total Loss. This will waive all except a minimum of \$100 Collision deductible or \$50 Comprehensive deductible.</p> <p>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</p>	<p>Accident Free - All 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>Accident Prevention/Defensive Driver - All Applies to drivers who have voluntarily and successfully completed a Motor Vehicle Accident Prevention driving course approved by the DMV within the most recent three years. Certificate must be submitted and is valid for three years.</p> <p>Anti Lock Brake - All Applies for vehicles equipped with a factory installed anti-lock braking system (two-or four-wheel)</p> <p>Anti Theft - All Discount to Comprehensive/Other than Collision premium based on type of Anti-Theft device installed in the vehicle. The total discount cannot exceed 25%.</p> <p>Auto-Financial - NAICOA, NICOA, NGI 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 Harleysville agency.</p> <p>Good Student - All Applies to the Youthful Driver class factor 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 a home study program that rank in the upper 20% of a national standardized test within the last twelve months.</p> <p>Home/Car (Home/Tenant/Condo) - All Applies if a household member insured by a Standard Auto Nationwide or Harleysville company is also a household member under a Nationwide or Harleysville Homeowner, Tenants or Condominium policy. Also apply when a major homeowner's policy is written by another carrier and is not eligible with Nationwide due to coastal or high value restrictions.</p> <p>Multi-Car - All Applies if two or more private passenger autos within the household are insured on a Nationwide or Harleysville Standard Auto policy.</p> <p>New Vehicle - All 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 8/1/2017, a 2016 model year is 1 year old; on 10/1/2017, a 2016 model year is 2 years old.)</p> <p>Paperless Policy - NAICOA, NICOA, NGI Recurring discount for members who elect to have their policy documents, including ID Cards, provided electronically.</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
State Specific Disclaimer		Additional Resources
<p>^ Eligible Company – Unless specifically noted, "All" includes new business/open and closed companies</p> <p>*Discounts may not be applied to all policy coverages, and may not equal to total amount shown. See state rules for eligibility.</p> <p>Disclaimer: "Insurance terms, definitions and explanations 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.</p>		<p>Training: https://nationwidepl.fugent.com</p>

<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>Passive Restraint - All Applies if the vehicle has passive restraints: dual air bags or driver side air bags.</p> <p>SmartRide - NAICOA, NGI Applies to vehicles that have a Nationwide telematics device installed and active. Initial participatory discount with the potential of earning more. Discount applies to BI, PD, MP and COLL coverages.</p> <p>Student Away - All Applies if a driver under age 25 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>	
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Nationwide Insurance – Auto Product, Coverage and Discount Guide.

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