



Nationwide
is on your side

Michigan - Nationwide One Product: Features and Discount Highlights – Property

New Business: Nationwide General Insurance Company

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.*

Features (Availability may vary by state) <i>Refer to One Product State Reference Guide</i>	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.) <i>Refer to One Product State Reference Guide</i>	Payment Options (Availability may vary by state)
<p>Dwelling Replacement Cost 150% and Dwelling Guaranteed Replacement Cost coverage options are now available to all customers.</p> <p>Equipment Breakdown Provides coverage to repair or replace costly household appliances.</p> <p>Brand New Belongings Pays to replace or repair personal property without depreciation being taken from the value of the property.</p> <p>Home and Car Special Deductible 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> <p>Better Roof Replacement® Endorsement Nationwide will pay the additional cost to replace a homeowner's roof to higher weather resistant standards when a roof must be completely replaced as a result of a covered loss</p> <p>Valuables Plus Inland Marine product provides coverage for customers who require additional protection beyond the base homeowner policy for specifically defined personal property types, such as jewelry.</p> <p>Identity Theft Provides reimbursement for expenses related to identity theft events.</p> <p>Service Line Coverage Offers protection to cover the cost to repair damaged exterior underground service lines. Service line must be owned by the homeowner.</p>	<p>Claims Free Discount applies to customers who have been claims free in the most recent 5 years.</p> <p>Multi-Line 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. Examples include annuities, whole life, term life, personal farm or umbrella, pet insurance, powersports, farm or agribusiness, or commercial.</p> <p>Home Purchase 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 five years, stepping down in subsequent years.</p> <p>Home/Car Discount Applies for household members with supporting Nationwide standard personal auto or farm auto policy AND homeowner, tenant or condo policies.</p> <p>Home Renovation 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, Heating/Cooling and Roof. 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>Personal Status Applies to insureds that are classified as married (living with his/her spouse) or widowed.</p> <p>Prior Insurance 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>Gated Community Applies 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 lock control devices.</p> <p>Protective Device Applies if the dwelling has any of the following approved and properly maintained fire, smoke, and/or burglary device installations: 1) central alarms 2) local alarms, 3) automatic sprinklers – partial and full, 4) Direct alarm systems Total discount varies based on the combination of protective devices.</p> <p>Fortified Home Fortified homes qualify for better rates when certified by the Institute for Business and Home Safety.</p>	<p>Down payment: (Monthly or Pay in Full) - One-time EFT - Credit card/Bankcard - Check, Money order, Cash</p> <p>How: - Direct Bill, Recurring EFT/Bankcard</p> <p>Notifications – Text or Email</p> <p>Self-Servicing Options</p> <p>nationwide.com Nationwide Mobile App</p> <p>Policy Options - File & View Claims - View & Print Documents</p> <p>Billing & Payments - Automatic Payments - Billing Details - Make Payment - Paperless Billing</p> <p>Training: https://nationwidepl.fugent.com</p>
<p>All qualified discounts/deviations are as filed in Nationwide General Insurance Company (NGI) effective December 20, 2020.</p>		

Nationwide Insurance – Auto Product, Coverage and Discount Guide.
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. Nationwide, the Nationwide N and Eagle, and Nationwide is on your side are service marks of Nationwide Mutual Insurance Company. © 2023 Nationwide..
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