



# PUL New Product

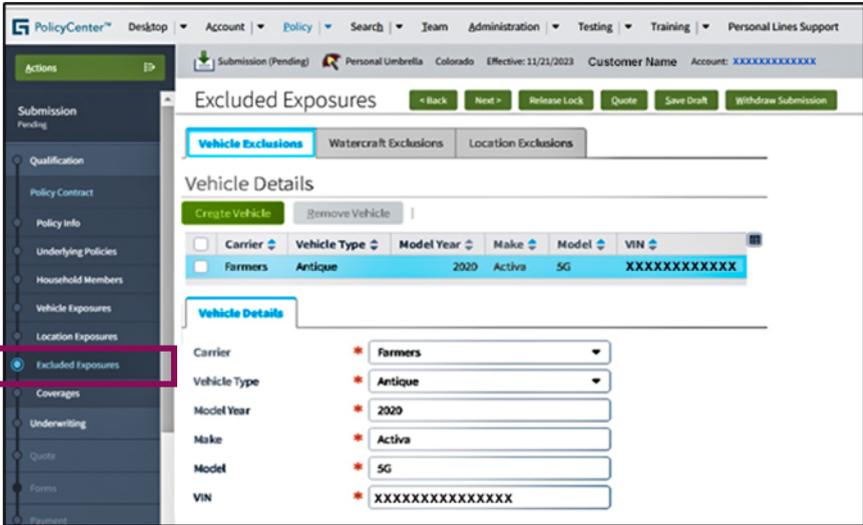
Available in CO, MI, IN, WI, WV, WA, SD, AR, UT

## Description

This job aid describes the changes impacting the Personal Umbrella Liability (PUL) Policy. The changes apply to New Business, Changes, Mid-Term Changes, Renewals and Rewrites. A new Excluded Exposures screen has been added to build a schedule of excluded vehicles, watercraft and/or property to collect data to tie to either a Nationwide or non-Nationwide policy. In addition, a schedule of excluded property data will collect premises description and location (description will be part of the location address).

The redesigned PUL product is only available in the following states: CO, MI, IN, WI, WV, WA, SD, AR and UT. All other states will continue with the current Umbrella product.

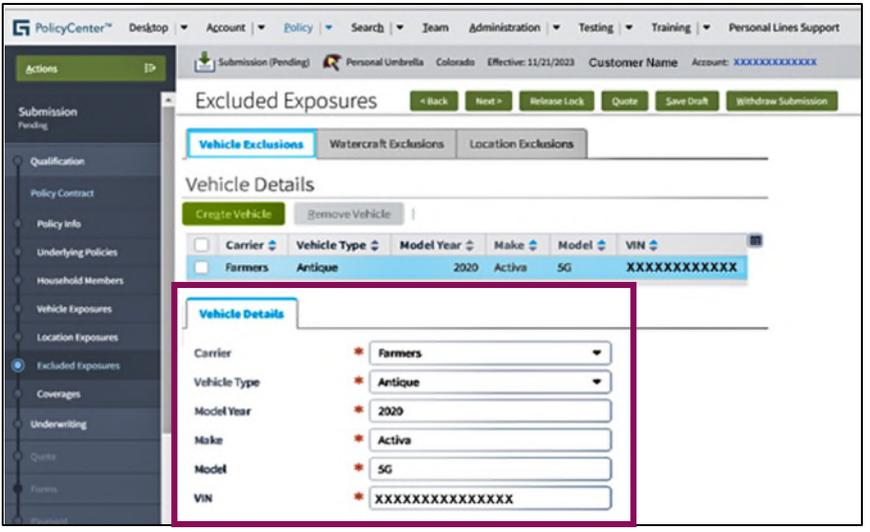
## Excluded Exposures Screen

Action	Screen
<ol style="list-style-type: none"> <li>When the “Excluded Exposures” screen is accessed, it will display a “Vehicle Exclusions” tab, “Location Exclusions” tab and “Watercraft Exclusions” tab, where the user will input vehicle and location details.</li> <li>Also included are new “Create” and “Remove” tabs for vehicle and watercraft selections, in addition to “New Location” and Remove tabs for Property. Input of Vehicle Details, Watercraft Details and Location details will be free form.</li> </ol>	

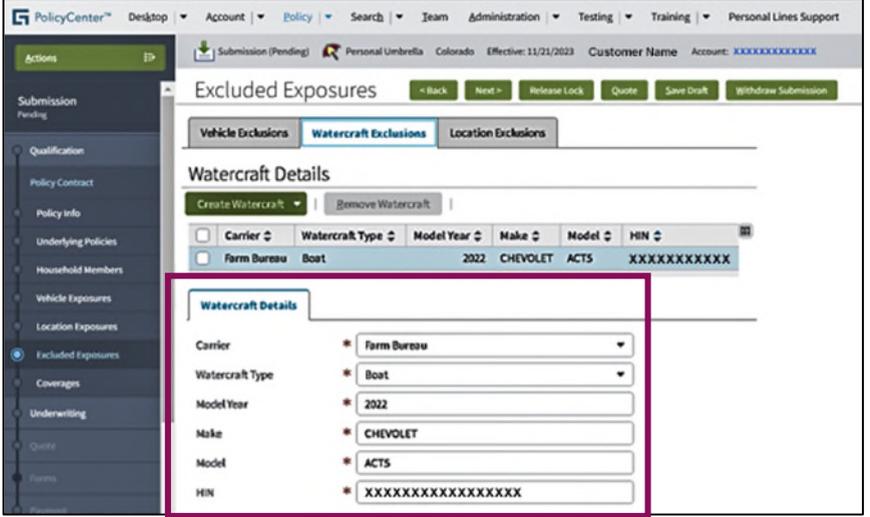
By accepting a copy of these materials:

- I agree that I am either: (a) an employee or Contractor working for Nationwide Mutual Insurance Company or one of its affiliates or subsidiaries (“Nationwide”); or (b) an Independent Sales Agent who has a contract and valid appointment with Nationwide; or (c) an employee of or an independent contractor retained by an Independent Sales Agent; or (d) an Independent Adjuster who has a contract with Nationwide; or (e) an employee of or an independent contractor retained by an Independent Adjuster.
- I agree that the information contained in this training presentation is confidential and proprietary to Nationwide and may not be disclosed or provided to third parties without Nationwide’s prior written consent.
- I acknowledge that: (i) certain information contained in this training presentation may be applicable to licensed individuals only and access to this information should not be construed as permission to perform any functions that would require a license; and (ii) I am responsible for acting in accordance with all applicable laws and regulations.
- I agree that I will return or destroy any material provided to me during this training, including any copies of such training material, when or if any of the following circumstances apply: (a) my Independent Sales Agent agreement with Nationwide is cancelled or I no longer hold any appointments with Nationwide; (b) my employment with or contract with a Nationwide Independent Sales Agent is terminated; (c) my Independent Adjuster contract with Nationwide is terminated; (d) my employment with or contract with a Nationwide Independent Adjuster is terminated; or (e) my employment or contract with Nationwide is terminated for any reason.

## Vehicle Details

Action	Screen
<p>This screen impacts the following vehicle types: PPA, On-Road, Off-Road, Antique.</p> <p>The “Vehicle Details” section will include “Create Vehicle” and “Remove Vehicle” tabs with freeform input fields for “Carrier” (Nationwide or Non-Nationwide), “Vehicle Type”, “Model Year”, “Make”, “Model” and “VIN”.</p> <p>When there is no vehicle, the “Excluded Exposures” screen will display but without the “Vehicle Details” tab.</p>	

## Watercraft Details

Action	Screen
<p>This screen impacts: Personal Watercraft &amp; Boat</p> <p>The “Watercraft Details” section will include “Create Watercraft” and “Remove Watercraft” tabs with freeform input fields for “Carrier” (Nationwide or Non-Nationwide), “Watercraft Type”, “Model Year”, “Make”, “Model” and “HIN”.</p>	

## Property Details

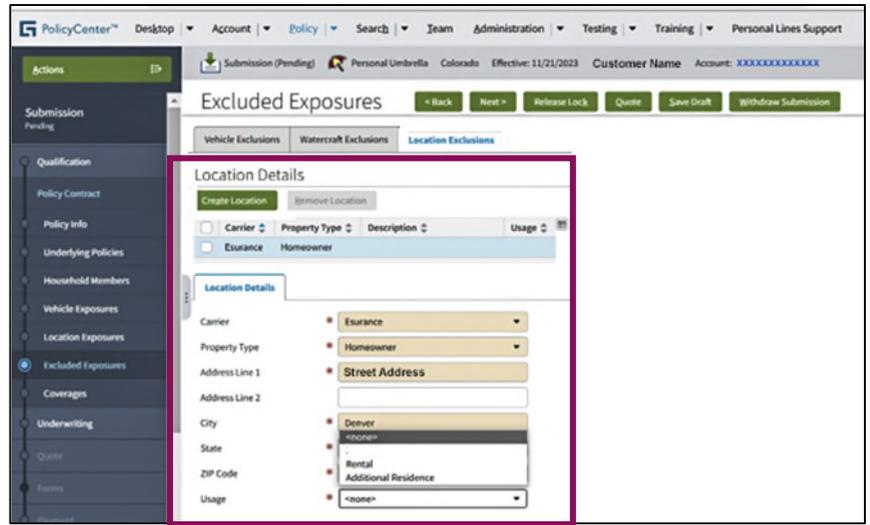
### Action

This screen impacts property premises: HTC, DF (Usage-Rental, Additional Residence).

The "Location Details" section will include "Create Location" and "Remove Location" tabs with freeform input fields for "Carrier" (Nationwide or Non-Nationwide), "Property Type", "Address Line 1", "Address Line 2", "City", "State", "ZIP Code" and "Usage".

When there is no property exclusion, the "Excluded Exposures" screen will display, but without "Location Details".

### Screen



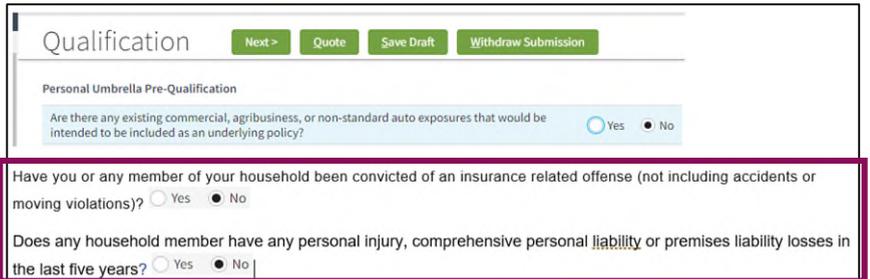
## General Quote Binding Underwriting Rules

### Pre-Qualification Questions

### Action

New pre-qualification questions display with both questions defaulting to "No".

### Screen

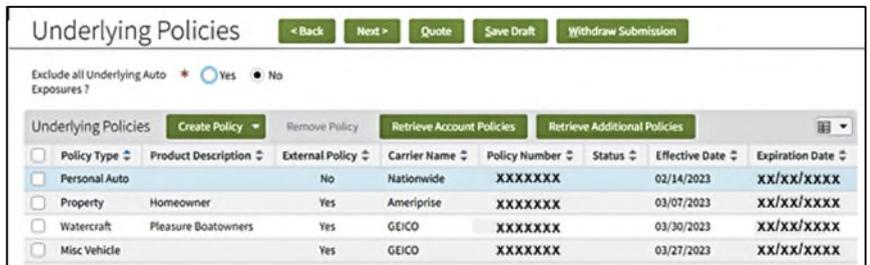


## Underlying Policies – Minimum Limits

### Action

Minimum underlying limits of 500/500 or 500 CSL are required for "Personal Auto", "Misc. Vehicles", and "Watercraft" to ensure the correct balance of risk, premium, and underwriting effort.

### Screen



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Available in CO, MI, IN, WI, WV, WA, SD, AR, UT (4 of 5)



## Personal Auto

Action	Screen
<p>“Limits currently on this policy” (Question changes in <b>bold</b> below.)</p> <p>“Bodily injury greater than or equal to <b>500/500 or 500 CSL?</b>”</p>	

## Property

Action	Screen
<p>“Limits currently on this policy” (Question changes in <b>bold</b> below.)</p> <p>“Personal Liability greater than or equal to 500,000?”</p>	

## Underlying Policies – Minimum Limits (continued)

Action	Screen																																								
<p>Minimum underlying limits of 500/500 or 500 CSL are required for “Personal Auto”, “Misc. Vehicles”, and “Watercraft” to ensure the correct balance of risk, premium, and underwriting effort.</p>	<table border="1"> <thead> <tr> <th>Policy Type</th> <th>Product Description</th> <th>External Policy</th> <th>Carrier Name</th> <th>Policy Number</th> <th>Status</th> <th>Effective Date</th> <th>Expiration Date</th> </tr> </thead> <tbody> <tr> <td><input type="checkbox"/> Personal Auto</td> <td>No</td> <td>Nationwide</td> <td>XXXXXXXX</td> <td>02/14/2023</td> <td>XX/XX/XXXX</td> <td></td> <td></td> </tr> <tr> <td><input type="checkbox"/> Property</td> <td>Homeowner</td> <td>Yes</td> <td>Ameriprise</td> <td>XXXXXXXX</td> <td></td> <td>03/07/2023</td> <td>XX/XX/XXXX</td> </tr> <tr> <td><input type="checkbox"/> Watercraft</td> <td>Pleasure Boatowners</td> <td>Yes</td> <td>GEICO</td> <td>XXXXXXXX</td> <td></td> <td>03/30/2023</td> <td>XX/XX/XXXX</td> </tr> <tr> <td><input type="checkbox"/> Misc Vehicle</td> <td>Yes</td> <td>GEICO</td> <td>XXXXXXXX</td> <td></td> <td></td> <td>03/27/2023</td> <td>XX/XX/XXXX</td> </tr> </tbody> </table>	Policy Type	Product Description	External Policy	Carrier Name	Policy Number	Status	Effective Date	Expiration Date	<input type="checkbox"/> Personal Auto	No	Nationwide	XXXXXXXX	02/14/2023	XX/XX/XXXX			<input type="checkbox"/> Property	Homeowner	Yes	Ameriprise	XXXXXXXX		03/07/2023	XX/XX/XXXX	<input type="checkbox"/> Watercraft	Pleasure Boatowners	Yes	GEICO	XXXXXXXX		03/30/2023	XX/XX/XXXX	<input type="checkbox"/> Misc Vehicle	Yes	GEICO	XXXXXXXX			03/27/2023	XX/XX/XXXX
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## Watercraft

Action	Screen
<p>“Limits currently on this policy” (Question changes in <b>bold</b> below.)</p> <p>“Watercraft Liability greater than or equal to <b>500/500 or 500 CSL?</b>”</p>	

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## Issues Blocking Quote – Required Minimum Limits

Action	Screen
All or some of the following issues display if the required minimum limits are not met for underlying auto, property and/or watercraft policies.	<div data-bbox="632 323 1490 632"><p>Approve   Reject   Reopen   History   View Issues Blocking   View All ▾</p><p><b>Blocking Quote</b></p><ul style="list-style-type: none"><li><input type="checkbox"/> Auto policies listed as underliers must meet the required minimum limits. [P0100].</li><li><input type="checkbox"/> Property policies listed as underliers must meet the required minimum limits. [P0101].</li><li><input type="checkbox"/> Watercraft policies listed as underliers must meet the required minimum limits. [P0200].</li></ul></div>