



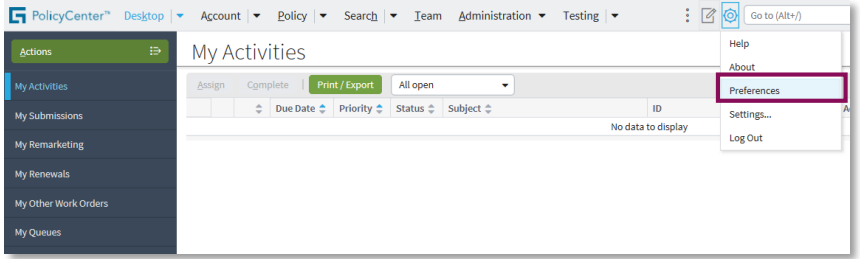
Create Auto Coverage Defaults

Description and Background

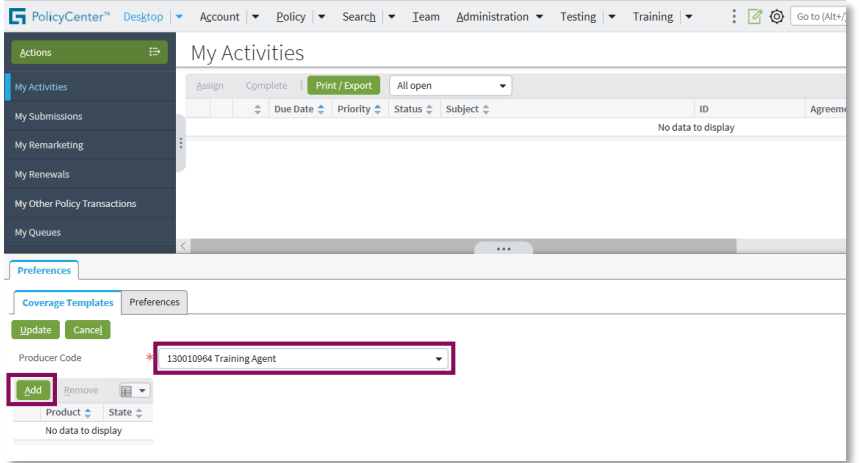
This job aid provides the steps to set Auto Coverage defaults in PolicyCenter. Currently, Coverage defaults are only available for Auto.

Auto Coverage Defaults are created at the Producer Code level. This means that if you write in multiple states—that is, you have multiple Producer Codes—you must create defaults for each Producer Code. Setting the default for each Producer Code is a one-time process. **Note:** *You can set preferences from any screen in PolicyCenter.*

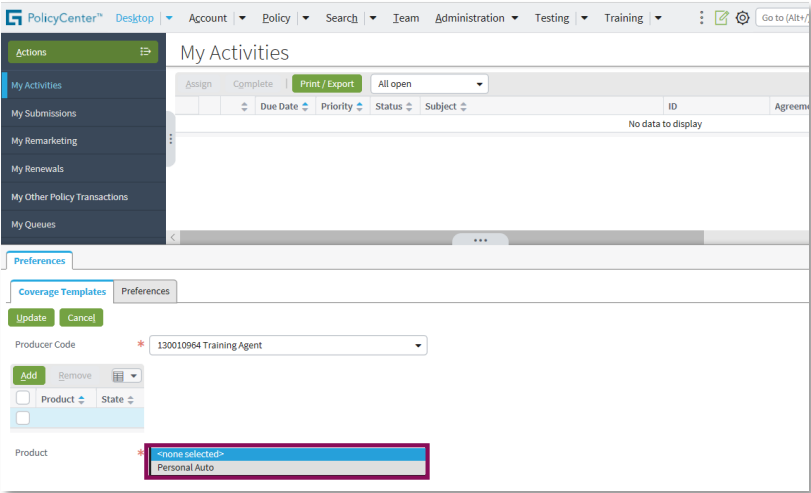
Step 1

Action	Screen
<p>From any screen in PolicyCenter:</p> <ul style="list-style-type: none">Select the Preferences link in the upper right corner of the screen.	

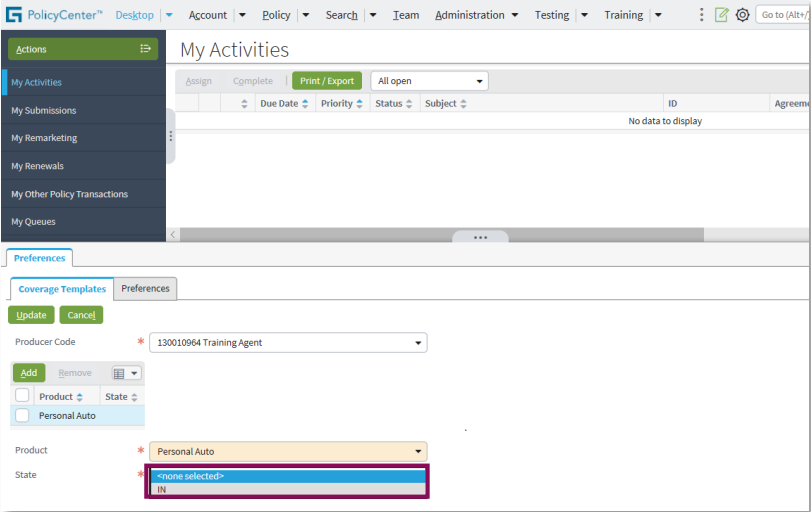
Step 2

Action	Screen
<p>In the Preferences section, the Coverage Templates tab displays.</p> <p>Note: You can enlarge the Preferences section by dragging the line upward to minimize scrolling.</p> <ul style="list-style-type: none">Select the appropriate Producer Code from the dropdown list. <p>Note: The current defaults display once you select the desired Producer Code. Rather than create a new set of defaults, you can alter the current defaults by selecting the Update button to reset the default values. If you write policies in multiple states, it is necessary to set the defaults for each Producer Code/State combination.</p> <ul style="list-style-type: none">Select the Add button.	

Step 3

Action	Screen
<p>In the Coverages Templates section:</p> <ul style="list-style-type: none">Select Personal Auto from the Product field dropdown list. <p>Note: Currently, Quote Defaults are only available for the auto line of business.</p>	

Step 4

Action	Screen
<p>In the Coverages Templates tab:</p> <ul style="list-style-type: none">Select the desired state from the State dropdown list.	



Step 7

Action

In the **Policy-level Coverages** and **Features** sections:

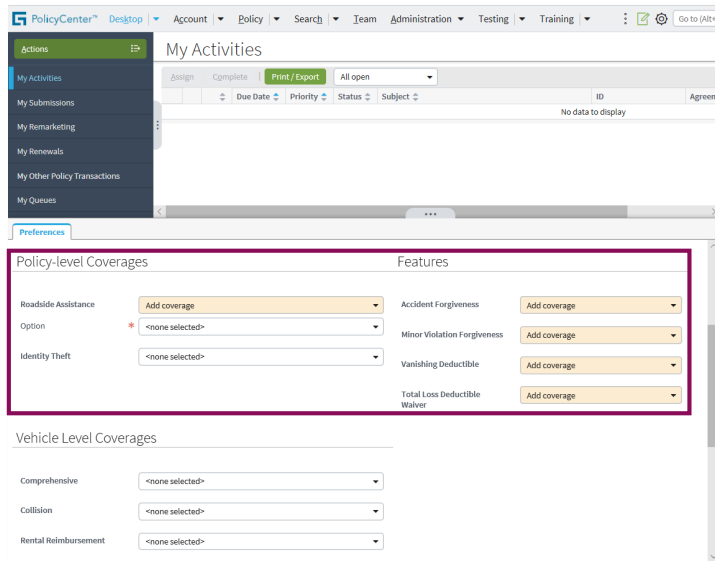
- Select the remaining coverage defaults.

Note: It may be necessary to scroll down to view all coverage fields.

Coverages in these sections include:

- **Roadside Assistance**
- **Option**
- **Identity Theft**
- **Accident Forgiveness**
- **Minor Violation Forgiveness**
- **Vanishing Deductible**
- **Total Loss Deductible Waiver**

Screen



Step 8

Action

In the **Vehicle Level Coverages** section:

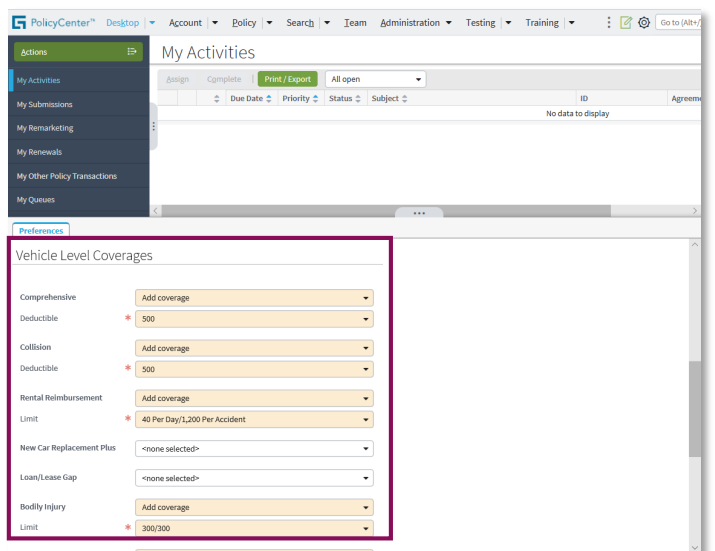
- Select the coverage defaults

Note: It may be necessary to scroll down to view all coverage fields.

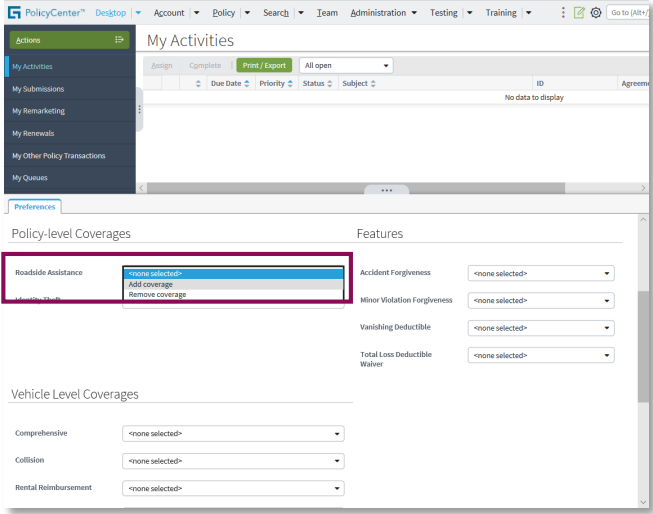
Coverages in these sections include:

- **Physical Damage Coverages with Deductibles**
- **Rental Reimbursement**
- **New Car Replacement Plus**
- **Loan/Lease Gap**
- **Liability Coverages**
- **Medical Payments**
- **Uninsured/Underinsured Motorist Coverages**

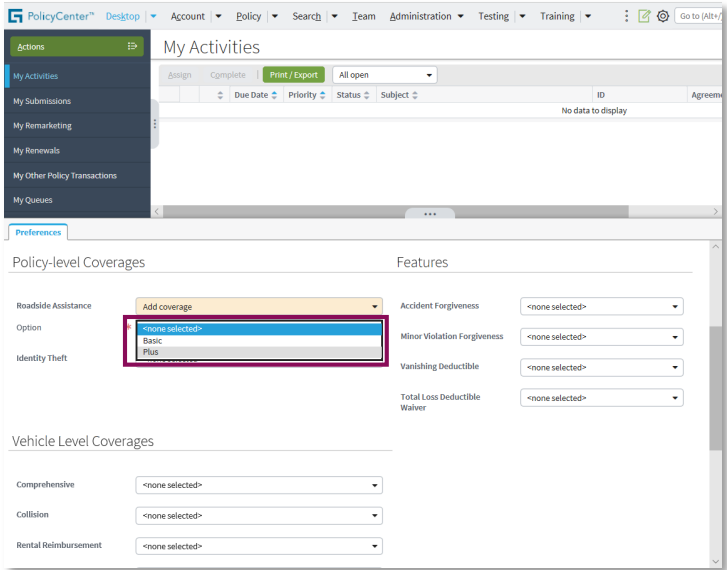
Screen




Step 5

Action	Screen
<p>For each coverage default under the Policy-level Coverages section:</p> <ul style="list-style-type: none">Select whether you wish to add or remove the coverage from Quote Default setting. <p>In this example:</p> <ul style="list-style-type: none">Select Add Coverage or Remove Coverage from the Roadside Assistance field. <p>Note: You may have to scroll to view all fields in the Vehicle Level Coverages section.</p>	

Step 6

Action	Screen
<p>After selecting the Add Coverage option, the Options field displays beneath the coverage:</p> <ul style="list-style-type: none">Select the appropriate coverage option from the list. <p>In this example:</p> <ul style="list-style-type: none">Select Plus or Basic from the Option dropdown list.	



Create Auto Coverage Defaults

Step 9

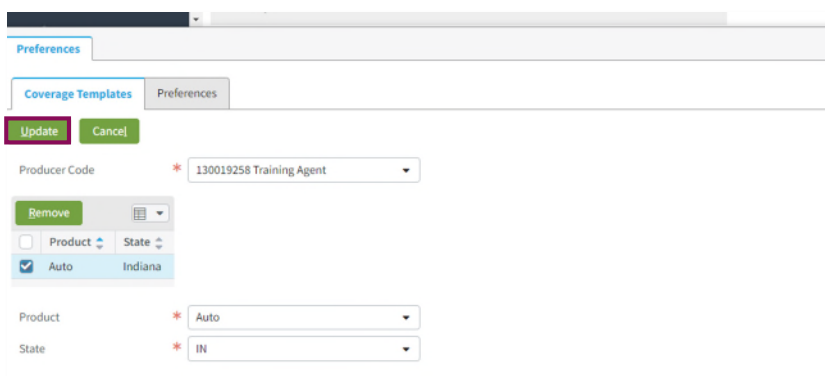
Action

After completing the necessary fields, scroll back up and:

- Select the **Update** button.

The **Preferences** section automatically closes.

Screen



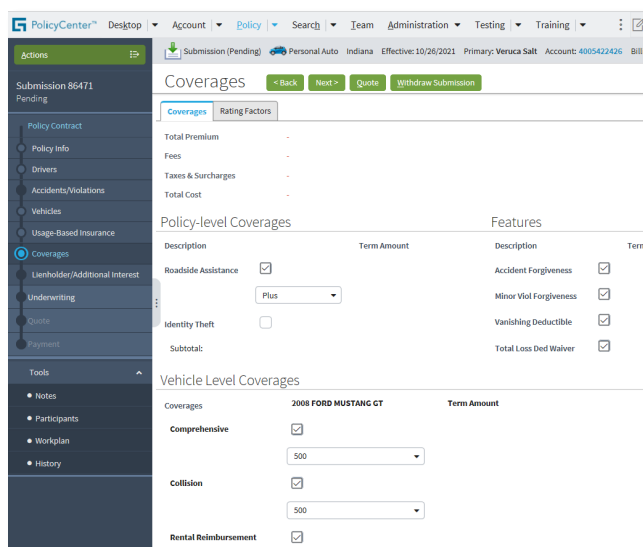
Step 10

Action

Your quote automatically defaults on the Coverages screen the next time you create a new quote (as shown here).

You can make updates to the defaults on a quote-by-quote basis.

Screen




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.