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

New Business: 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**

Features

(Availability may vary by state)

Dwelling Replacement Cost
150% or 200% coverage options are now available to all customers.

Equipment Breakdown
Provides coverage to repair or replace costly household appliances.

Brand New Belongings
(Personal Property Replacement) pays to replace or repair personal property without depreciation being taken from the value of the property.

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.

Better Roof Replacement
This option guarantees that a stronger, more leak resistant, longer-lasting roof will be installed if a claim results in the need for full replacement.

Service Line Coverage
This option offers protection to cover the cost to repair damaged exterior underground service lines.

Valuables Plus
(Inland Marine) product provides broad coverage for customers who require additional protection beyond the base homeowner policy for specifically defined personal property types, such as jewelry.

Identity Theft Coverage
Provides reimbursement, with no deductible, for expenses related to identity theft activities.

Wildfire Defense
(Major Home, Dwelling Fire)
Nationwide will automatically provide wildfire mitigation services through Wildfire Defense Systems unless the member chooses to opt out.

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.)

Claims Free
Discount applies to customers who have been claims free in the most recent 5 years.

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 Nationwide commercial.

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.

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).

Home/Car
Discount applies if a household member also has a Nationwide standard or preferred personal auto policy.

Personal Status
Applies to insureds that are classified as married (living with his/her spouse) or widowed.

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.

Gated Community
Applies when all vehicle entrances to the community are controlled on 24-hour/7 days a week basis by either manned security stations, residence cards, or key lock control devices.

Protective Device
Applies if the dwelling has any of the following approved and properly maintained device installations: 1) centrally monitored fire and/or burglary alarm system, 2) local burglary alarm system, 3) local fire or smoke alarm system, 4) automatic sprinklers – partial and full, 5) Direct alarm system which alerts Fire and/or Police department. Total discount varies based on the combination of protective devices.

SmartHome
Offers a discount to customers who purchase an approved smart home kit, which provides warnings of potential issues, such as security intrusions, water leaks, and home fires to protect what matters most. Customers purchase kits at a discounted rate and will also receive a discount applied to four perils: fire, theft, water nonweather and water weather.

Payment Options

(Availability may vary by state)

Down payment: (Monthly or Pay in Full)
- *One-time EFT*
- *Credit card/Bankcard*
- *Check, Money order, Cash*

How:
- *Direct Bill, Recurring EFT/Bankcard*

Notifications – Text or Email

Self-Servicing Options

nationwide.com
Nationwide Mobile App

Policy Options
- *File & View Claims*
- *View & Print Documents*

Billing & Payments
- *Automatic Payments*
- *Billing Details*
- *Make Payment*
- *Paperless Billing*

Training:
https://nationwidepl.fugent.com

State Specific Disclaimer

All qualified discounts/deviations are as filed in Nationwide General Insurance Company (NGI) effective 1/15/2022.

		Insurance Company. Last Updated: 01/18/2023 *FOR AGENT USE ONLY*