


# Alabama- Nationwide One Product: Features and Discount Highlights – Auto

New Business Company Name: NICOA

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\*

| <b>On Your Side Reward Features</b><br>(Availability may vary by state)<br>Refer to One Product State Reference Guide   | <b>Discount Highlights</b><br>(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.)<br>Refer to One Product State Reference Guide  | <b>Payment Options</b><br>(Availability may vary by state)  |
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| <p><b>Accident Forgiveness</b><br/>Forgives the customer's first chargeable accident within an experience period. Customers who select this option qualify immediately.</p> <p><b>Annual Auto Policy</b><br/>Is available as an option in all companies subject to insurability guidelines.</p> <p><b>Custom Equipment Coverage</b><br/>\$3,000 of custom equipment coverage is included with an option to purchase up to \$50,000 in coverage.</p> <p><b>Full Safety Glass Coverage</b><br/>When COMP coverage is purchased, full coverage for the repair or replacement of damaged safety glass may be provided. No deductible will apply at the time of loss.</p> <p><b>Gap (Loan/Lease) Coverage</b><br/>Provides coverage for the difference between the loan/lease and the Actual Cash Value (ACV) settlement basis when a vehicle is totaled and sold at a cost that is typically less than half of what dealerships charge.</p> <p><b>Home and Car Special Deductible</b><br/>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><b>Identity Theft</b><br/>Helps customers protect their vital information and saves them time in protecting their credit rating in the event of a loss; Provides up to \$25,000 in coverage for expenses incurred while restoring their identity.</p> <p><b>Loss Settlement Endorsement Original Equipment Manufacturer Parts (OEM) –</b><br/>Is an optional coverage that provides for the use of OEM parts for the repair or replacement of damaged parts when available.</p> <p><b>Minor Violation Forgiveness</b><br/>Minor Violation Forgiveness forgives the customer's first minor violation within an experience period. Customers who select this option qualify immediately</p> <p><b>New Car Replacement Plus</b></p> | <p><b>Accident Free</b><br/>Applies to drivers with five or more years of driving experience that are free of chargeable accidents and major violations during the most recent five years.</p> <p><b>Accident Prevention Course</b><br/>Applies to drivers greater than or equal to age 55 that successfully complete a motor vehicle accident prevention course within three years prior to the inception or renewal date of the policy term.</p> <p><b>Advance Quote</b><br/>This discount (with a 5-year step off) applies to new policyholders whose policy effective date is eight days or more after a quote (with Credit Bureau Report) is issued. Tip: Set effective date 8 days out for all quotes (except when immediate coverage is needed); Credit reports are good for 90 days.</p> <p><b>Auto-Financial</b><br/>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 Allied agency.</p> <p><b>Good Student</b><br/>Good Student discount is available to drivers with less than 9 years driving experience and maintain a "B" average, or are ranked in top 20% of class, or are on Honor Roll or Dean's List</p> <p><b>Home and Car (Major Home)</b><br/>Applies if a household member insured by a Standard Auto Nationwide or Allied company is also a household member under a Nationwide or Allied Homeowner policy, or a major homeowner's policy that is written by another carrier and is not eligible with Nationwide due to coastal restrictions.</p> <p><b>Home and Car (Condo/Tenant)</b><br/>Applies if a household member insured by a Standard Auto Nationwide or Allied company is also a household member under a Nationwide or Allied Tenants or Condominium policy.</p> <p><b>Multi-Car</b><br/>Applies if two or more private passenger autos within the household are insured on a Nationwide or Allied Standard Auto policy.</p> | <p><b>Down payment: (Monthly or Pay in Full)</b></p> <ul style="list-style-type: none"> <li>- One-time EFT</li> <li>- Credit card/Bankcard</li> <li>- Check, Money order, Cash</li> </ul> <p><b>How:</b></p> <ul style="list-style-type: none"> <li>- Direct Bill, Recurring EFT/Bankcard</li> </ul> <p>Notifications – Text or Email</p> <p><b>Self-Servicing Options</b></p> <p> <b>nationwide.com</b><br/><b>Nationwide Mobile App</b></p> <p><b>Policy Options</b></p> <ul style="list-style-type: none"> <li>- Add / Remove Vehicle</li> <li>- File &amp; View Claims</li> <li>- Print ID Cards &amp; Documents</li> </ul> <p><b>Billing &amp; Payments</b></p> <ul style="list-style-type: none"> <li>- Automatic Payments</li> <li>- Billing Details</li> <li>- Make Payment</li> <li>- Paperless Billing</li> </ul> <p><b>Additional Resources</b></p> <p><b>Training:</b><br/><a href="https://nationwidepl.fugent.com">https://nationwidepl.fugent.com</a></p> |

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.

**Roadside Assistance Coverage**

Covers the cost to tow or gain entry when keys are lost, broken or accidentally locked in the vehicle – at the place of disablement. In addition, coverage includes mechanical labor (up to 1 hour) lockout service, winching & extricating, fuel or oil delivery, jump starts, flat tires, and trip routing. Roadside benefits also include discounts, trip mapping, and other valuable services.

**Total Loss Deductible Waiver**

Customers who elect the Total Loss Deductible Waiver are not responsible for paying their Comprehensive or Collision deductible when vehicle is deemed a total loss, by Claims, after an accident. The entire deductible is waived in the event of a total loss.

**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 accident, lapse, and major violation free, they will receive an additional \$100 credit (subject to a \$500 maximum credit) toward comprehensive and/or collision deductibles.

**State Specific Disclaimer**

***Disclaimer:** Please remember that insurance terms, definitions and explanations used throughout the One Product Reference Guide 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. Further, in the event of a claim, the facts and circumstances will be evaluated by applying the applicable policy language and state law.*

\*Multi-line Discount includes Annuities, Whole Life, Term Life, Personal or Farm Umbrella, Pet Insurance, Powersports, Farm or Agribusiness, NW Bank or NW Commercial

\*SmartRide availability varies; program criteria differs in California and NC. Stated discounts are approximations. Discounts do not apply to all coverage elements; actual savings vary by state, coverage selections, rating factors and policy changes. Enrollment discount applies during data collection; final discount is calculated on driving behavior and could be zero. 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.

**New Vehicle**

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 8/1/2019, a 2018 model year is 1 year old; on 10/1/2019, a 2018 model year is 2 years old.)

**Non-Nationwide Homeowner**

Applies when the Named Insured does not qualify for the "Home and Car" discount but owns and occupies a home. This discount will only apply in eligible coastal counties.

**Paperless Policy**

Paperless Policy Discount will default on all new quotes. Paperless policy discount is a recurring discount for customers and results in fewer servicing calls to agents because consumers are making more changes on-line via self-service where they also print their vehicle ID cards.

**Paid in Full**

Applies to policies where full-term premium is paid in full at the beginning of the term.

**Recurring EFT**

Applies to policies enrolled in recurring EFT payment.

**SmartRide®**

SmartRide applies to policies when the customer downloads and activates the Nationwide SmartRide App. Initial 15% participatory discount with the potential of earning up to 40% on the vehicle. Discount applies to BI, PD, MP and COLL coverages.

**SmartMiles**

A pay-per-mile auto insurance program designed to save low mileage drivers money. Unlike traditional auto insurance, each monthly payment varies based on the number of miles driven.

**WinBack**

WinBack discount applies when a previous Nationwide customer returns within 5 years.

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| <p>*SmartMiles availability varies. The SmartMiles variable premium is based upon the cost per mile established for the coverages in force and the number of days and miles driven when the coverage is in force. The SmartMiles Driving Behavior Discount could be zero and does not apply to all coverage elements; actual savings vary by state, coverage selections, rating factors and policy changes. The Driving Behavior Discount applies at the next policy renewal and remains while the vehicle is enrolled in SmartMiles. Estimated payments are subject to change based upon the final rated mileage during the mileage period and any policy changes.</p> |  |  |
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Nationwide Insurance – Auto Product, Coverage and Discount Guide.  
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**\*FOR AGENT USE ONLY.**

