

Coverage Item	Coverage Under PCIO	Coverage Under Harleysville	Coverage Under Policy Center	PCIO Impact	Harleysville Impact
UMBRELLA					
Base Form	<p>Proprietary Policy Based on ISO 2013 Commercial Umbrella Consists of Two Coverages:</p> <p>Coverage A provides coverage in excess of the scheduled underlying policy limits when those limits have been exhausted and follows the coverage provided in the scheduled underlying policies subject to any applicable exclusions and policy conditions.</p> <p>Coverage B provides additional coverages in addition to the coverage provided under Coverage A, subject to any applicable exclusions and policy conditions.</p>	<p>ISO 2007</p> <p>Stand-alone umbrella policy. It provides coverage in excess of scheduled underlying policy limits when the underlying limits have been exhausted, and certain other coverages that are broader than those in the underlying policies, all subject to any applicable exclusions and policy conditions.</p> <p>Coverage A: Bodily Injury and Property Damage</p> <p>Coverage B: Personal and Advertising Injury</p>	<p>ISO 2013</p> <p>Stand-alone umbrella policy. It provides coverage in excess of scheduled underlying policy limits when the underlying limits have been exhausted, and certain other coverages that are broader than those in the underlying policies, all subject to any applicable exclusions and policy conditions</p> <p>Coverage A: Bodily Injury and Property Damage</p> <p>Coverage B: Personal and Advertising Injury</p>	<p>The policy is based upon the coverages, conditions, and exclusions found in the policies listed in the Schedule of Underlying Insurance. Some coverages, conditions, and exclusions are no longer available and have been removed.</p> <p>Coverages on the underlying policy that automatically had coverage on the umbrella under Coverage A may now need to be endorsed to provide coverage; this could result in a reduction in coverage if not endorsed.</p> <p>Basic policy provisions remain the same with the coverage provided under Coverage B of the PCIO umbrella similar to the coverage provided by the Policy Center umbrella.</p>	<p>Will result in broadenings, reductions and other changes in coverage under certain circumstances</p>
Limits	\$1 million - \$10 million available	\$1 million - \$10 million available	\$1 million - \$10 million available	No impact	No impact
Sublimits	Sublimits are optionally available for Liquor Liability.	Sublimits are optionally available for Liquor Liability.	Sublimits are optionally available for Liquor Liability, Abuse and Molestation, and Professional Liability. Up to \$2 million sublimit for snow removal operations.	No impact for Liquor Liability, Abuse and Molestation, and Professional Liability sublimits. Reduction of coverage for the addition of the Snow Removal Operations sublimit.	No impact for Liquor Liability, Abuse and Molestation, and Professional Liability sublimits. Reduction of coverage for the addition of the Snow Removal Operations sublimit.
Retained Limit	Retained limits are optionally available. New York has a mandatory \$10,000 retained limit.	Retained limits are optionally available. New York has a mandatory \$10,000 retained limit.	Unavailable except for New York, which has a mandatory \$10,000 retained limit.	Broadening	Broadening
Discretionary Pricing	Scheduled rating of +/-25%	A judgment rating factor is available in most states.	Schedule rating with allowable +/-% varying by state	No impact to coverage; however, may impact rating.	No impact to coverage; however, may impact rating.

## FOR AGENT USE ONLY

If there is any conflict between the policy and the information contained in this summary, the provisions of the policy shall prevail.



Coverage Item	Coverage Under PCIO	Coverage Under Harleysville	Coverage Under Policy Center	PCIO Impact	Harleysville Impact
UMBRELLA					
Simplified Rating Plan	BOP Umbrella	Rapid Rate Umbrella	Unavailable	No impact to coverage; however, simplified rating plan is no longer available.	No impact to coverage; however, simplified rating plan is no longer available.
Additional Insureds	For Coverage A, follows coverage provided in the scheduled underlying policy(ies).	Follows coverage provided in the scheduled underlying policy(ies).	Follows coverage provided in the scheduled underlying policy(ies).	No impact	No impact
Directors and Officers	For Coverage A, follows coverage provided in the scheduled underlying policy(ies). Available Directors and Officers Coverage in the underlying: Condominiums, Co-Ops, Associations, Religious Organizations, Golf Courses	Available Directors and Officers Coverages: Condominiums, Co-Ops, Associations, Religious Organizations	Available Directors and Officers Coverages: Condominiums, Co-Ops, Associations	Reduction	Reduction
Employee Benefits Coverage	For Coverage A, follows coverage provided in the scheduled underlying policy(ies).	Available on an optional basis if the scheduled underlying policy has the coverage.	Available on an optional basis if the scheduled underlying policy has the coverage.	No impact	No impact
Non-Pyramiding of Limits	Language included within base coverage form under Other Umbrella Liability Policies.	Optional endorsement	Mandatory endorsement	No Impact	Restriction
Printers Errors and Omission Liability	For Coverage A, follows coverage provided in the scheduled underlying policy(ies).	Available on an optional basis if the scheduled underlying policy has the coverage.	Available on an optional basis if the scheduled underlying policy has the coverage.	No impact	No impact
Professional Liability	For Coverage A, follows coverage provided in the scheduled underlying policy(ies).	Excluded in base contract. Exclusion may be removed by endorsement if coverage is provided in the scheduled underlying policy.	Excluded in base contract. Exclusion may be removed by endorsement if coverage is provided in the scheduled underlying policy.	No impact	No impact
Uninsured and Underinsured Motorists Coverage	Only available in states requiring coverage be provided in the umbrella: FL, NH, VT, WV.	Only available in states requiring coverage be provided in the umbrella: FL, NH, VT, WV. Florida coverage is limited to \$1 million.	Only available in states requiring coverage be provided in the umbrella: FL, NH, VT, WV. Florida coverage is limited to \$1 million.	No impact for NH, VT and WV. Reduction in available limits for Florida.	No impact
Waiver of Transfer of Rights of Recovery Against Others to Us	Unavailable	Blanket and Scheduled Waiver of Transfer of Rights is available on an optional basis if coverage is provided in the scheduled underlying policy.	Blanket and Scheduled Waiver of Transfer of Rights is available on an optional basis if coverage is provided in the scheduled underlying policy.	Broadening	No impact

#### FOR AGENT USE ONLY

If there is any conflict between the policy and the information contained in this summary, the provisions of the policy shall prevail.

Products are underwritten by Nationwide Mutual Insurance Company and its affiliates. Products are subject to underwriting guidelines, review and approval. Products and discounts are not available to all persons in all states. Nationwide, the Nationwide N and Eagle and Nationwide is on your side are service marks of Nationwide Mutual Insurance Company. © 2019 Nationwide

CMO-1058AO (08/19)

