


West Virginia - Nationwide One Product: Features and Discount Highlights – Auto

New Business Company Name: Nationwide Property Casualty Insurance Company (NPCIC)

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*

On Your Side Rewards and Other Features <i>(Availability may vary by state)</i> Refer to One Product State Reference Guide	Discount Highlights <i>(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.)</i> Refer to One Product State Reference Guide	Payment Options <i>(Availability may vary by state)</i>
<p>Accident Forgiveness Forgives the customer's first chargeable accident within an experience period. Customers who purchase this option qualify immediately.</p> <p>Minor Violation Forgiveness Forgives the customer's first minor violation within an experience period. Customers who purchase this option qualify immediately.</p> <p>Full Safety Glass (NICOA, NPCIC only) Coverage allows an insured to replace their vehicle's damaged safety glass with no deductible. Vehicle must have comprehensive coverage.</p> <p>Roadside Assistance Provides dispatch assistance for roadside events; services include towing, winching & extricating, fuel delivery, lockout, jump starts, flat tires, and trip routing. Roadside benefits also include discounts, trip mapping, and other valuable services.</p> <p>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 (maximum of \$500 credit) toward comprehensive and/or collision deductibles.</p> <p>Total Loss Deductible Waiver Waives the entire deductible in the event of a Total Loss.</p> <p>New Car Replacement Plus Protects policyholders 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.</p> <p>Loan Lease Gap Provides coverage for the difference between the loan/lease and the 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>Accident Free Applies to drivers with five or more years of driving experience and is free of chargeable accidents and major violations for the most recent five years.</p> <p>Accident Prevention Discount applies to drivers 55 years of age or older who have voluntarily and successfully completed a Motor Vehicle Accident Prevention driving course approved by the DMV within the most recent three years. Certificate must be submitted and valid for three years.</p> <p>Advance Quote (NPCIC) Discount (with a 5-year step off) that applies to new policyholders whose policy effective date is eight days or more after a quote (with CBR) 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>Auto-Financial Discount that 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>Good Student Discount off the Youthful Driver class factor that applies if a driver under age 25 is enrolled full-time and is ranked in the top 20% of their class, has a grade average of B or better, on a dean's/honor roll list or students enrolled in a home study program that rank in the upper 20% of a national standardized test within the last twelve months.</p> <p>Home/Car (Major Home) 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 or high value restrictions.</p> <p>Home/Car (Condo/Tenant) 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>Multi-Car Applies if two or more private passenger autos within the household are insured on a Nationwide or Allied Standard Auto policy.</p>	<p>Down payment: (Monthly or Pay in Full)</p> <ul style="list-style-type: none"> - One-time EFT - Credit card/Bankcard - Check, Money order, Cash <p>How:</p> <ul style="list-style-type: none"> - Direct Bill, Recurring EFT/Bankcard <p>Notifications – Text or Email</p> <p>Self-Servicing Options</p> <p> nationwide.com Nationwide Mobile App</p> <p>Policy Options</p> <ul style="list-style-type: none"> - Add / Remove Vehicle - File & View Claims - Print ID Cards & Documents <p>Billing & Payments</p> <ul style="list-style-type: none"> - Automatic Payments - Billing Details - Make Payment - Paperless Billing <p>Additional Resources</p> <p>Training: https://nationwidepl.fugent.com</p>

<p>Identity Theft 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>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 8/1/2017, a 2016 model year is 1 year old; on 10/1/2017, a 2016 model year is 2 years old.)</p>	
<p>State Specific Disclaimer</p>	<p>Paperless Policy Recurring discount up to 5%* for customers who elect to have their policy documents, including ID Cards, provided electronically.</p>	
<p>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.</p> <p>Eligible Company – Unless specifically noted, “All” includes new business/open and closed companies</p> <p>Discounts may not be applied to all policy coverages and may not equate to total amount shown. See state rules for eligibility</p> <p>SmartRide program criteria differ in California and North Carolina. 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.</p> <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>	<p>Paid in Full Applies to policies where full-term premium is paid in full at the beginning of the term.</p> <p>Recurring EFT Applies to policies enrolled in recurring EFT payment.</p> <p>Select Applies based on a combination of the number of prior carriers, number of vehicles in the household, advance quote shopping days, prior BI limits, prior carrier terms, and terms with Nationwide.</p> <p>SmartMiles (NICOA, NPCIC only) SmartMiles is 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.</p> <p>SmartRide (NICOA, NPCIC only) Applies to policies and/or vehicles that have a Nationwide telematics device installed or download and active the Nationwide SmartRide App. Initial 15%* participation discount with the potential of earning up to 40%*. Discount applies to BI, PD, MP and COLL coverages.</p> <p>Student Away Applies if a driver under age 25 is a student residing at an educational institution over 100 road miles from the garaging location of the vehicles and doesn't have access to any of the vehicles on the policy while away at school.</p>	