



Homeowners solutions for more peace of mind

Get more value with our clients with our diverse and innovative homeowners insurance solutions. We offer extensive coverage options as well as unique opportunities to save, including Better Roof Replacement^{®1} and Brand New Belongings[®].

We can cover theft, fire, lawsuits, weather damage and more.



BASE POLICY

- Max \$1.5M Coverage A (New Business)
- Additional Living Expense
- Ordinance or Law 10%¹
- Loss Assessment \$1,000¹

Give clients more ways to save with these discounts:

- Multiline
- Age of Construction
- 5-Year Claims-Free
- Protective Device
- Prior Insurance
- Home Purchase
- Gated Community
- Fortified Homes

Provide more peace of mind and value with these optional features:

Brand New Belongings[®]

Covers certain belongings in the aftermath of a covered loss, without a deduction for deterioration and depreciation.

Better Roof Replacement[®]

Helps homeowners rebuild their roof to be stronger and safer after a covered loss.

Dwelling Replacement Cost²

Provides additional coverage options for the necessary costs to replace or restore the entire home.

Valuables Plus[®]

Provides an extra level of protection for high-value items such as jewelry, antiques and fine art in the event of a covered incident.

Identity Theft/ Cybersecurity Coverage

Helps your clients protect their vital information (applies to all members of a household).

Service Line

Covers the costs to repair service lines that run from the home to the street.

Water Backup (Max \$50,000)

Provides broad coverage up to the selected coverage limit for backup of a sewer or drain.

Equipment Breakdown

Covers the costs to repair or replace costly household appliances.

Personal Injury

Provides protection against libel or slander.

¹ There are options to increase limits through endorsements.

² Coverage up to 150% in all states, 200% for CAT-prone states; guaranteed for all others.

All Risk and Protection Boost endorsements

All Risk makes the base Nationwide contract equivalent to ISO HO5. Protection Boost increases the limits on special classes of property.

	Base Policy Home, Tenant, Condo	All Risk — Special Coverage Personal Property	Protection Boost	All Risk + Boost
Covered perils	Named perils	All Risk	Named Perils	All Risk & Named Perils
Theft jewelry/watches	\$2,500 for loss by theft (\$1,000 limit per item)	Adds misplacing or losing	\$10,000 for loss by theft (\$1,000 limit per item)	\$10,000 for loss by theft (\$1,000 limit per item) Adds misplacing or losing
Theft firearm/related equipment	\$2,500 for loss by theft	Adds misplacing or losing	\$10,000 for loss by theft	\$10,000 for loss by theft Adds misplacing or losing
Theft silverware, etc.	\$2,500 for loss by theft	Adds misplacing or losing	\$15,000 for loss by theft	\$15,000 for loss by theft Adds misplacing or losing
Personal property at other residences	10% of Coverage C or \$1,000, whichever is greater		30% of Coverage C or \$1,000, whichever is greater	30% of Coverage C or \$1,000, whichever is greater
Limit on money, bank notes	\$200		\$1,000	\$1,000
Limit on Securities/accounts	\$2,500		\$5,000	\$5,000
Limit on trailers, not watercraft	\$2,500		\$5,000	\$5,000
Theft jewelry in vaults	\$2,500 for loss by theft (\$1,000 limit per item)	Adds misplacing or losing	\$50,000 for loss by theft	\$50,000 for loss by theft Adds misplacing or losing
Theft of business property on premises	\$2,500		\$10,000	\$10,000
Theft of business property off premises	\$500		\$1,000	\$1,000
Cameras	\$2,500		\$5,000	\$5,000
Limit credit cards/forgery	\$500		\$10,000	\$10,000



Contact your sales or territory manager to learn more.

Discover all of the ways we can help you grow at nationwide.com/agents.



PROUD PARTNER OF INDEPENDENTS™

Brand New Belongings is an optional feature. Exclusions and limits apply. Damaged items may be repaired in some cases. Details vary by state and policy language. Please consult your policy for the specifics of your selected coverages. This feature is subject to underwriting guidelines, review and approval.

ID Theft Protection must be combined with a Nationwide auto, home, renters, condo or RV policy. Monitoring, portal, resolution assistance services and personal cyber protection services are provided by Generali Global Assistance. There is no additional charge for these monitoring and portal services for up to two adult members of the household, and enrollment is optional. Charges apply for additional household members.

Insurance terms, definitions and explanations 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 declarations pages, which control coverage determinations. Such terms may vary by state, and exclusions may apply.

Insurance products are underwritten by Nationwide Mutual Insurance Company and affiliated companies, Columbus, Ohio, and are subject to underwriting guidelines, review and approval. Products and discounts might not be available to all persons in all states. Nationwide, the Nationwide N and Eagle, Nationwide is on your side, Proud Partner of Independents, Better Roof Replacement and Brand New Belongings are service marks of Nationwide Mutual Insurance Company. © 2020 Nationwide NPO-1455AO (11/20)