



# Personalized auto solutions for today's drivers

Get more value with our clients with our diverse and innovative car insurance solutions. We offer extensive coverage options as well as unique opportunities to save, including Vanishing Deductible® and usage-based insurance.

**We can cover collision, comprehensive, liability, medical payments and more.**



## Usage-based insurance offers personalization and savings.

### SmartRide®

SmartRide rewards safe driving. Participants receive a 10% enrollment discount and up to 40% off their premium at renewal upon program completion.

### SmartMiles®

Great for low-mileage drivers, SmartMiles is pay-per-mile insurance that allows participants to pay for only the miles they actually drive.

Learn more at [nationwide.com/offertelematics](http://nationwide.com/offertelematics).

COVERAGE	BASE
Permissive Driver Coverage	Included
Rental Vehicle Coverage	Included
Uninsured/Underinsured Motorist	Included <sup>2</sup>
Additional ways to customize your policy	BASE
Custom Equipment Coverage	Optional
Extended Non-Owner Coverage	Optional
Identity Theft/Cybersecurity Coverage	Optional
Loan/Lease Gap Coverage	Optional
New Car Replacement Plus	Optional
Original Equipment Manufacturer	Optional
Rental Reimbursement (Maximum of 30 days unless repairs take longer)	Optional
Roadside Assistance (Includes towing, lockout service, battery service, trip interruption <sup>1</sup> and flat tire assistance)	Optional
Trailer Coverage	Optional

<sup>1</sup> Some features are limited to the Plus Package.

<sup>2</sup> Some states do not require this coverage; therefore, it would be optional.

### Give clients more ways to save with these discounts:

- **Accident Free**
- **New Vehicle**
- **Multiline**
- **Accident Prevention Course**
- **Advance Quote**
- **SmartRide®**
- **Paperless Policy**
- **Multi-Vehicle**
- **Good Student**
- **Home Insured with Nationwide**

### Optional features provide more peace of mind and value.

**The Total Loss Deductible Waiver** removes the physical damage deductible in the event of a total loss.

**Accident Forgiveness®** helps drivers avoid the impact of a rate increase after an accident.

**Minor Violation Forgiveness** helps drivers avoid a surcharge after minor traffic citations (applies to each driver rather than one per policy).

**Vanishing Deductible®** rewards drivers with \$100 off their deductible for each year of safe driving.



**PROUD  
PARTNER  
OF  
INDEPENDENTS™**

SmartRide availability varies; 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. The enrollment discount applies during the data collection period; the final discount is calculated on driving behavior and could be zero. The 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.

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.

Optional features' discounts, details and availability vary by state. 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 and availability may vary by state, and exclusions may apply. Discounts may not be applied to all policy coverages.

Vanishing Deductible is an optional feature. Annual credits are subject to eligibility requirements. The maximum credit is \$500. Details and availability vary by state.

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, Vanishing Deductible, SmartRide and SmartMiles are service marks of Nationwide Mutual Insurance Company. © 2020 Nationwide NPO-1154AO.1 (11/20)