



## Expanded defense

### Peace of mind is priceless. But is it really?

Chances are unless you are insured with an affluent or high net worth carrier you will not be afforded the added benefit of expanded defense. In the event of a liability claim, this coverage enhancement allows you to utilize your own trusted counsel for consultation with our defense team that we provide on your behalf. Without this enhancement, you could be left paying the bill for your personal attorney's services should you choose to engage your attorney to consult with the defense counsel provided to you. The Nationwide Private Client personal excess liability policy is designed to help protect you from events that could damage your financial position.

#### Consider the following

- It's icy, you are unable to stop in time, hitting a pedestrian crossing the street.
- Your housekeeper quits her job and claims harassment.
- As your new sofa is delivered, the delivery man slips and falls on the stairs breaking his leg.
- A neighbor child climbs your fence to get his ball, your dog bites him.

Don't underestimate your potential liability. The more you have, the more attractive you are as a target for a liability lawsuit. In today's litigious environment, multimillion dollar

judgments have become increasingly common. According to the Insurance Information Institute, awards of \$1 million or more accounted for 16 percent of all personal injury awards in 2012 and 2013, up from 14 percent in the prior two-year period. These awards exclude punitive damages.

#### How Nationwide Private Client responds

Defense coverage is provided at Private Client's expense even if the allegations of the suit are groundless, false or fraudulent. Private Client understands our clients can have multiple centers of influence, including counsel. What better way to get peace of mind than being able to have your own trusted legal counsel review and consult on the defense coverage under your policy? Our uniquely crafted personal excess liability policy will help protect your hard-earned assets and reputation should an unexpected event occur. Private Client provides:

- Reasonable expenses incurred by an insured at our request, up to a total of \$10,000 for assisting us in the investigation or defense of a claim or suit.
- Expanded defense up to \$10,000 available with Private Client's base excess liability policy.
- Expanded defense up to \$250,000 available with Private Client's excess protection endorsement.

## Why it's important for you

Very few insurance carriers will pay for you to be able to utilize your own legal counsel to consult on a claim. It has taken years to build your trusted advisor network. Why wouldn't you want your own trusted legal advisor to weigh in on your claim, especially when it comes at no additional cost to you with Private Client? Peace of mind truly is priceless with Nationwide Private Client.

Nationwide Private Client offers these added benefits:

- Claims: Exceptional claims handling provided by Nationwide Private Client.
- Financial strength: Nationwide, a Fortune 100<sup>1</sup> company, is one of the largest and strongest diversified insurance and financial services organizations in the U.S. and is rated A1 by Moody's and A+ by both A.M. Best and Standard & Poor's.<sup>2</sup>

- Charitable giving: At Nationwide, we strongly believe in being good corporate citizens where we work and live. Since 2000, the Nationwide Foundation has committed more than \$355 million to charitable organizations across the U.S. Nationwide Private Client continues to demonstrate this core value through its Partners in Giving program, helping numerous lives each year.

## Why Nationwide Private Client

Nationwide Private Client is dedicated to helping protect the assets and reputations of our clients. Our highly personalized insurance products, services and concierge style claim management are thoughtfully designed to meet the distinctive needs of affluent individuals and families. We are committed to providing you a superior experience whenever you need assistance.

<sup>1</sup>Based on revenue, Fortune (June 2015).

<sup>2</sup>Ratings affirmed 7/21/16 by Moody's, 7/7/16 by A.M. Best, and 4/22/16 by Standard & Poor's.

[nationwide.com/coveragecorner](http://nationwide.com/coveragecorner)

Each claim is handled on the basis of its individual facts and circumstances and in accordance with policy language, including applicable exclusions, conditions and limitations. Insurance overview is for informational purposes only and does not replace or modify the definitions and information contained in individual insurance policies, their endorsements or declaration pages, which are controlling. Terms and availability vary by state and exclusions apply. Products underwritten by Nationwide Mutual Insurance Company and Affiliates, including Crestbrook Insurance - Columbus, OH. Nationwide Private Client, Nationwide, the Nationwide N and Eagle, and Nationwide is on your side are service marks of Nationwide Mutual Insurance Company. © 2016 Nationwide PVR-0457AQ (9/16)

