



Roadside assistance and rental coverage

When the unexpected occurs

How you may be at risk

Vehicle breakdown or damage from a car accident is unpleasant and stressful. Depending on the circumstances, it can also be expensive, even before accounting for vehicle repairs. Imagine if:

- Your son carools with his teammate to a soccer tournament, and the car breaks down. They are stranded 50 miles from the tournament location.
- Your daughter is away at college and gets a flat tire in the middle of rush hour.
- While on vacation, you are involved in a car accident in your rental car. The rental car agency requires you pay for time the car is out of service during repair.¹
- Your wife is in a car accident in your full-size SUV. The auto body shop estimates it will take at least two weeks to repair. You need to rent a comparable vehicle that can accommodate your large family.

Roadside assistance and rental expense are two auto insurance coverages that may help alleviate some of your stress when unfortunate events occur.

How Nationwide Private Client responds

Roadside assistance

Roadside assistance coverage may be one of the most convenient insurance protections you can have. Breaking down on the side of the road on a cold, rainy day or in the middle of the night are potentially dangerous situations no one wants to face. At Nationwide Private Client, we are ready to get you back on the road with the white-glove service you have come to expect from us.

Roadside assistance is automatically included in all states when comprehensive and collision is in force, except California. Our roadside assistance responds in all 50 states, the District of Columbia and Canada. Whenever your vehicle or any passenger vehicle you or any relative are riding in becomes disabled, roadside assistance is available. We will provide towing services for you, or we will reimburse you for reasonable costs for towing service to a location of your choice up to 100 miles from the location of disablement.²

Covered roadside assistance services include:

- Extraction if stuck on or immediately next to a public road
- Delivery of supplies, including oil, water, other fluids and fuel
- Service to battery
- Changing or inflating flat tires
- Lockout service up to \$100

In conjunction with roadside assistance, Nationwide Private Client will also provide repayment for certain personal trip-interruption expenses. This coverage applies when the passenger vehicle becomes disabled at least 100 miles away from your residence. Expenses must be incurred between the time of disablement and arrival at your destination, or within 72 hours, whichever comes first. The maximum payment for reimbursement of trip interruption expenses is \$500, not to exceed \$100 per day for dining or lodging.²

To make a roadside assistance claim, call Private Client Claims 24/7/365 toll-free at 1-855-473-6410. Press 1 when prompted for immediate roadside assistance.

Nationwide Private Client also provides coverage information and direct-dial access to roadside assistance and travel assistance on our mobile app, Private Client Connect™. Download it today to take advantage of everything it has to offer.

Rental coverage

On average, there are six million auto accidents in the U.S. each year.³ Life doesn't stop when you have an accident. You still need to get from point A to point B. Rental expense coverage helps you pay for the costs to rent a car if yours is in the shop for repairs from a covered loss. It's important that you have enough rental expense coverage for a comparable replacement vehicle that will allow you to do the same things you would have done with your damaged vehicle, such as carpool. If your luxury SUV is damaged, you may not be happy with a car as a replacement.

Nationwide Private Client rental or transportation expense coverage:

- Is included at \$2,500 when comprehensive and collision are on the auto policy (except in California and Washington), with no time limit and no daily dollar limit.
- Has additional limits of \$5,000 and \$7,500 available.

When it comes to travel, you have enough to think about without worrying if you need to purchase additional insurance on your rental car from the rental car company. If your Nationwide Private Client auto policy includes comprehensive and collision, these coverages will automatically extend to cover your rental car, should it be damaged in a covered loss.

¹Not applicable in California.

²Coverage varies in Virginia.

³driverknowledge.com/car-accident-statistics/.

⁴Based on revenue, Fortune (June 2016).

⁵Ratings affirmed 7/21/16 by Moody's, 7/7/16 by A.M. Best, and 4/22/16 by Standard & Poor's.

Coverage extends:

- If the vehicle is rented from a rental company by you or a relative for 90 days or less.²
- To include loss of income owed to the rental company because there was a customer willing to rent the vehicle and no similar vehicle was available in place of the damaged one.¹

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 claims 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. Let Nationwide Private Client help relieve the stress.

Nationwide Private Client offers these added benefits:

- Claims — Exceptional claims handling provided by Nationwide Private Client.
- Financial strength — Nationwide, a Fortune 100 company,⁴ 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.⁵
- Charitable giving — Nationwide Private Client demonstrates a commitment to local communities through its Partners in Giving program, helping numerous lives each year. This supports Nationwide's belief in being a good corporate citizen where we work and live. Since 2000, the Nationwide Foundation, a nonprofit, private foundation, has contributed more than \$394 million to charitable organizations across the U.S.

Additional resources

Read the Risk Solutions Roadside Assistance article at nationwide.com/solutionseries.

