



Uninsured/underinsured liability

How do you protect yourself from uninsured/underinsured liability?

While the price tag for insurance can be high, the cost of not having adequate protection can be even higher. With a Nationwide Private Client excess liability policy, you can protect yourself from such risk. With our optional uninsured/underinsured liability (UL/UIIL) coverage, covered damages would be paid as if the third party were also insured under the policy.

How you may be at risk

- You attend a party on a deck when the deck collapses, but the homeowner's liability limit is quickly exhausted by paying for many severe injuries.
- Your child swimming in a neighbor's pool is permanently injured by a diving accident. The homeowner carries only \$500,000 in liability, which is quickly exhausted by paying emergency medical costs, leaving nothing for future medical care.
- Your car gets hit by someone who ran a red light, and they don't have insurance. About one in eight drivers on average¹ carries no insurance, and others may only carry the state required minimums.
- You sue a liable party — and win — only to find that the liable party does not have sufficient means to cover the full extent of damages owed.

In the loss examples above, your health insurance may not pay for lost wages, pain and suffering or retrofitting your home to be handicap accessible — a consideration more commonly front of mind for affluent clients.

How Nationwide Private Client responds

Nationwide Private Client's excess liability coverage was developed to help protect your assets in the event of an unexpected accident with an uninsured or underinsured party. By adding UL/UIIL coverage to Nationwide Private Client excess liability policies, you are protecting yourself from exposure caused by parties that are liable, but do not have sufficient means to cover the full extent of damages. Additionally, Nationwide Private Client's UL/UIIL coverage is significantly more extensive than traditional uninsured motorist/underinsured motorist (UM/UIM) coverage, as it extends to circumstances beyond auto accidents, and it applies to other third-party liability, affording you significantly broader coverage.

Why it's important for you

You are at increased risk given the fact that nearly 12.5% of all drivers¹ carry no insurance at all, and some homeowners choose to lower limits of liability in their policies to save money.

Nationwide Private Client's UL/UIIL coverage benefits:

- Protects your standard of living by including broader coverage for lost wages, pain and suffering.
- Closes potential gaps in another party's auto liability and in traditional UM/UIM coverage. If you travel abroad, our UL/UIIL is not limited to the U.S., its territories and possessions and Canada.

- Property Damage – UM / UIM coverage focuses on bodily injury and UL / UIL coverage focuses on physical damage to property.
- Covers physical damage to property, while traditional UM/UIM coverage focuses on bodily injury.
- Offers up to \$5 million limits available.
- Value priced — on average annual cost is under \$200 for a \$1 million limit.
- 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.

Nationwide Private Client offers these added benefits:

- Exceptional claims handling provided by Nationwide Private Client.
- Nationwide, a Fortune 100² 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.³

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.

¹According to the Insurance Information Institute (iii).

²Based on revenue, Fortune (June 2015).

³Ratings affirmed 9/12/13 by Moody's, 4/2/14 by A.M. Best, and 5/13/14 by Standard & Poor's.

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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. © 2015 Nationwide PVR-0435AO (11/15)

