



Who is covered

You might think that if your child goes away to school and doesn't take a car, you can drop them from your auto policy and save some extra money. But, will your child be covered if he or she:

- Uses your car to visit friends while home during a college break?
- Is away at college and a friend asks him or her to be a "designated driver" one evening?

Even if your child doesn't take a car to school, he or she may be fully protected by your auto policy if an injury occurs while walking, biking, or riding in somebody else's car.

Keeping your child on your auto policy maintains continuous insurance coverage, which may help keep costs down when he or she purchases an auto insurance policy. As a full time student, your child may qualify for a good student discount or the student away at school discount (applicable if your child attends college 100 miles or more away from home).

An individual does not have to be a part of a household in order to be covered by your homeowners or personal auto policy. Conversely, not all residents of your home are covered under these policies.

Here are examples of who qualifies as insureds with Nationwide Private Client:

Named insured

Every policy lists a "named insured," which is the person primarily insured under the policy and is usually named on a homeowner's deed or auto title. If a house or car is jointly owned, both people may be listed as a named insured.

Spouse

If your spouse resides in the home, he or she is automatically covered under your homeowners and auto policy, even if he or she is not identified in the policy. Civil partners are also included if a civil union or registered domestic partnership is filed and recognized by the state.

Children, relatives and students

Children in your home are covered for personal property and liability insurance if they are your relative (related to you by blood, marriage or adoption — including a ward or foster child). There is no age limit on coverage for relatives. Children under 21 years-of-age and in the care of you or your relatives are also insureds. A nonrelative living in your home is not eligible for coverage on your policy.

Full time students are considered insureds if they are related to you, under 26 years-of-age and were residents of your household before moving out to attend school. Students not related to you are covered until age 21.

If your child lives at a campus dorm or off campus in a rental, your homeowners insurance policy extends to cover his or her belongings, up to a 10% limit of your personal property coverage. For example, if your policy has a limit of \$700,000 for personal property, your child's belongings are covered for up to \$70,000. Extended coverage for insured students is available as an optional endorsement to increase property and liability beyond 10%. Our homeowners' policy includes worldwide liability coverage for insureds.

Roadside assistance is included in the Private Client auto policy, except in California where it is available by endorsement. Roadside assistance extends to any private passenger auto an insured or a relative (who regularly lives in the household) are occupying. It includes towing up to 100 miles, delivery of supplies, service to the battery, changing or inflating tires, lockout service up to \$100 and trip interruption expense.

Employees

Homeowners' bodily injury coverage is extended to household employees, such as housekeepers, nannies, and landscapers. Employees who use your vehicle with your permission are covered for physical damage and liability. Residential staff are covered for bodily injury caused by an accident or disease, with a \$100,000 limit per employee up to \$500,000.

Guests and other visitors

Your guests and invited visitors are covered by your personal property insurance for up to \$1,000 per occurrence if their belongings are damaged, regardless of legal liability. If you are liable for an injury sustained on your property or in your vehicle, the injuries will be covered up to the liability limit.

Tenants

Your homeowners policy does not cover tenants. They need to purchase a separate renters policy to protect their belongings in case the home is damaged. A renters policy can also provide liability protection if someone suffers an injury or property damage due to a tenant's negligence.

Why it's important for you

Affluent clients' insurance needs are typically not met by most mass market carriers. At Nationwide Private Client, we've customized our policies with the affluent individual in mind. We pride ourselves in being a key solution before problems arise.

Nationwide Private Client offers these added benefits:

- Claims: Exceptional claims handling provided by Nationwide Private Client.
- Financial strength: Nationwide, a Fortune 100¹ 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.²
- 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 our 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 claims handling 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.

¹Based on revenue, Fortune (June 2015).

²Ratings affirmed 7/21/16 by Moody's, 7/7/2016 by A.M. Best, and 4/22/2016 by Standard & Poor's.