



## Auto and home insurance premium discounts & credits

### Additional savings may be at your fingertips

Insurance costs can vary widely. Not every insurance carrier offers the same auto and homeowners insurance discounts. High-net-worth insurers like Nationwide Private Client may have discounts that mass market carriers do not. We recommend that you review your policy and available discounts with your agent to ensure you aren't overpaying for insurance.

### How Nationwide Private Client responds

Your home and autos are extraordinary, with custom and unique features. Nationwide Private Client not only has coverages, but we also have discounts available to meet your unique needs. The following discounts may be available to you with Nationwide Private Client (discounts and credits may vary by state).

Auto insurance discount or credit	You may qualify . . .
Multi-policy or home and car	If you have an auto policy and a home, condo or tenant policy with Nationwide Private Client.
New car	If your auto's model year is within the last five years.
Student away at school or resident student	If your family includes a young student living at school, over 100 miles away without access to a car on the policy.
Accident free	If a driver is at least 21, has proof of prior insurance, a verifiable driving record, and is free of major violations and accidents for the past five years.
Defensive driving course or mature driver improvement course	If a driver is 55 or older, has a good driving record, has successfully completed a state-approved accident prevention course and can provide a completion certificate dated within the most recent 36 months.
Anti-theft discount	If your car is equipped with a qualifying anti-theft device.
Passive restraint or air bag	If your car has qualifying full front-seat air bags.
Good student	If your car's owner or operator is 15 to 24 years old, a full-time high school or college/university student and can provide documentation indicating they meet qualifying good student criteria.

Home insurance discount or credit	You may qualify. . .
Multiple-policy	If you have both a personal homeowners, condo or tenant policy and at least one additional Nationwide Private Client policy (auto, personal excess or personal collections).
Claim free	If you have not had a home claim within the last three years (catastrophe and weather losses beyond your control do not count as a claim).
Green certified dwelling	If your home is certified by the U.S. Green Building Council LEED or meets the requirements of the National Association of Home Builders Green Building Guidelines.
Home renovation	If your home's electrical, heating, cooling or plumbing has been updated by a qualified contractor to current building codes in the past ten years.
Gated or guarded community or property	If entrances to your home or community are controlled 24/7 by manned security stations, residence cards or key locks.
Gated community or property with roving patrol	If you live in a gated community or home that is monitored by a roving patrol.
Full-time resident caretaker	If you have a full-time caretaker who resides on your property and has responsibility for maintenance and upkeep.
Extended perimeter protection	If the security protection for the perimeter of your condo or apartment building entrances include closed circuit cameras monitored 24 hours per day, or 24-hour security who verifies and announces all visitors.
Home monitoring systems	A variety of discounts are available for qualifying systems that automatically monitor your home including central and direct burglar and fire alarms, alarm signal continuity, temperature, water flow, sprinkler system flow and water or gas leakage detection. More discounts are available if you have automatic sprinkler systems and water or seismic gas shut-off systems.
Whole house backup generator	If you have a qualifying generator that is capable of operating home systems in the event of interruption of normal electrical service.

## 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.

Nationwide Private Client offers these added benefits:

- Claims – Exceptional claims handling provided by Nationwide Private Client.
- Financial strength – Nationwide, a Fortune 100 company<sup>1</sup> 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 – Since 2000, the Nationwide Foundation, a nonprofit, private foundation has contributed more than \$400 million to charitable organizations across the U.S.

<sup>1</sup>Based on revenue, Fortune (July 2018).

<sup>2</sup>Ratings affirmed 11/7/17 by Moody's, 10/2/17 by A.M. Best, and 5/10/18 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 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 Company - 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. ©2018 Nationwide. PVR-059540 (11/18)

