

This document is intended to educate the consumer and to be used as a guide during the purchasing process. It is for informational and example purposes only. It is not a reflection of contractual language or a declaration page. For specific coverage and discount information refer to the State rate manual, policy, or declarations page. All coverages and discounts may not be available in all states or for all products and discount percentages may vary. Use this Worksheet with the Point of Sale Process.

1. Coverage	2. Coverage amounts	3. Deductibles	4. Optional Coverages <small>Availability may vary by state and product. Check your rate manual and system for current offerings.</small>	5. Discounts/Savings	6. Payment options
<input type="checkbox"/> <b>Dwelling (Coverage A)</b> <i>Covers the house and attached structures for accidental direct physical loss except those losses excluded by the policy. This includes built in or attached items such as built in appliances or wall-to-wall carpet.</i>	<input type="checkbox"/> \$ _____ Recommend an amount at least 100% of reconstruction cost estimate. (Cost to rebuild from foundation up with materials of similar kind & quality)	<input type="checkbox"/> \$250 <input type="checkbox"/> \$500 <input type="checkbox"/> \$1,000 <input type="checkbox"/> \$2,500 <input type="checkbox"/> \$5,000 <input type="checkbox"/> Other \$ _____	<input type="checkbox"/> <b>Replacement Cost Plus</b> <i>If insured to 100%, can pay up to an additional 20% of the Dwelling coverage limit if the home is a total loss and additional money is needed to reconstruct the home.</i>	<input type="checkbox"/> <b>Home and Car</b> <i>Up to 15% if you insure both your home and your auto with Nationwide.</i>	<b>A. When:</b> <input type="checkbox"/> Once a year <input type="checkbox"/> Twice a year <input type="checkbox"/> Monthly  <b>B. How:</b> <input type="checkbox"/> Recurring EFT <input type="checkbox"/> Monthly <input type="checkbox"/> Other <input type="checkbox"/> One-time Electronic Fund Transfer (EFT) <input type="checkbox"/> Nationwide Bank <sup>®</sup> Visa <input type="checkbox"/> Other Bankcard/Credit Card <input type="checkbox"/> Over the web (MyNationwide <sup>®</sup> ) <input type="checkbox"/> By phone <input type="checkbox"/> Check or money order <input type="checkbox"/> By mail <input type="checkbox"/> Via agent's office <input type="checkbox"/> Escrow (When applicable)  <b>Ask about other Nationwide products to fit your needs.</b>
<input type="checkbox"/> <b>Other Structures</b> <i>Covers other buildings or structures on the property that are separated by clear space from the house. Examples are a detached garage or a gazebo. Covers accidental direct physical loss to the structure except as excluded or limited by the policy.</i>	<b>Automatic % of Dwelling Coverage Amount (Typically 10%)</b> <input type="checkbox"/> 10% = \$ _____ <input type="checkbox"/> Other = \$ _____		<input type="checkbox"/> <b>Extended Replacement Cost on Contents</b> <i>Pays to replace or repair personal property without depreciation being taken from the value of the property.</i>	<input type="checkbox"/> <b>Farm Bureau</b> <i>10% if you are a member of the Ohio Farm Bureau.</i>	
<input type="checkbox"/> <b>Contents</b> <i>Covers your personal property, such as: furniture and clothing, and items that are not attached to or built into the home. Covers these personal items for loss due to specific causes such as: fire, smoke, wind, theft, and other causes as described in the policy.</i>	<b>Automatic % of Dwelling Coverage Amount</b> <input type="checkbox"/> 55% = \$ _____ (Actual Cash Value) <input type="checkbox"/> 70% = \$ _____ (Must select Extended Replacement Cost on Contents)		<input type="checkbox"/> <b>Ordinance or Law</b> <i>Pays for increased expense to rebuild due to current building codes or ordinances. Example: current zoning may require all new construction to have sprinkler systems.</i>	<input type="checkbox"/> <b>Home Purchase</b> <i>Up to 10% for new customers who purchased a home within 12 months prior to policy effective date.</i>	
<input type="checkbox"/> <b>Personal Liability</b> <i>Covers damage to others for which you are held liable except as limited or excluded by the policy.</i>	<input type="checkbox"/> \$100,000 <input type="checkbox"/> \$300,000 <input type="checkbox"/> \$500,000 <input type="checkbox"/> Other \$ _____		<input type="checkbox"/> <b>Water Backup of Sewers</b> <i>Broadens the coverage for loss due to water backup through sewers or drains.</i>	<input type="checkbox"/> <b>Protective Device (Alarm)</b> <i>Up to 12% if the home has items such as: smoke detectors, fire alarm, burglary alarm, etc.</i>	
<input type="checkbox"/> <b>Medical Payments to Others</b> <i>Pays for medical or funeral expenses of others who are injured on your property or caused by your activities on or off your property.</i>	<input type="checkbox"/> \$1,000 <input type="checkbox"/> \$2,000 <input type="checkbox"/> \$3,000 <input type="checkbox"/> \$4,000 <input type="checkbox"/> \$5,000 <input type="checkbox"/> Other \$ _____		<input type="checkbox"/> <b>Scheduled Personal Property</b> <i>Provides additional coverage for personal property of higher values such as jewelry, watches, furs, etc.</i>	<input type="checkbox"/> <b>Age of Construction/Home Renovation</b> <i>Up to 33% based on age of home. Up to 3% for each of the following updated components: plumbing, electrical, heating/cooling, roofing. (Applies to renovations completed within past few years.)</i>	
<input type="checkbox"/> <b>Loss of Use</b> <i>Pays for reasonable living expense if you are not able to reside in the home due to a covered loss.</i>	<b>Automatic % of Dwelling Coverage Amount (Typically 100%)</b> <input type="checkbox"/> 100% = \$ _____ <input type="checkbox"/> Other = \$ _____		<input type="checkbox"/> <b>Identity Theft</b> <i>Pays up to \$25,000 for expenses incurred while restoring your identity and includes a service aspect to assist you with all tasks to restore your identity. Credit monitoring for early detection available by enrollment.</i>	<input type="checkbox"/> <b>Personal Status</b> <i>5% if insured is married or widowed.</i>	
<input type="checkbox"/> <b>Flood</b> <i>Pays as a result of a covered loss from flooding per National Flood Insurance Program (NFIP) definition of flood. There is limited flood coverage in basements and walkouts. Homeowners policies exclude flood coverage.</i>	<input type="checkbox"/> Up to \$250,000 Building <input type="checkbox"/> Up to \$100,000 Contents <input type="checkbox"/> Excess Flood Provides additional coverage through other outlets. Maximum NFIP underlying coverages must be in place.	<b>Flood:</b> A separate deductible applies to both building and the contents coverage.	<input type="checkbox"/> <b>Other</b> _____	<input type="checkbox"/> <b>Age of Insured</b> <i>15% if insured is 60 or older, 7% for insured between 50-59 years of age.</i>	

Place your agency sticker/stamp here

Created for: \_\_\_\_\_ Date: \_\_\_\_\_  
 Created by: \_\_\_\_\_

