What's Changing in July 2026

This job aid provides a *high-level overview* of what is changing with the July 2026 Personal Lines Solutions releases for **IA Agents**.

Auto Cost New Value Decrease

What's Changing?

Beginning **July 10, 2026**, we are introducing a new underwriting enhancement. If a vehicle's **Cost New Value or MSRP is reduced** after it is initially entered, the system will initiate a block requiring underwriting review prior to policy binding.

This enhancement is intended to support accurate vehicle valuation, discourage unintended adjustments to values, and maintain consistent rating integrity and compliance across all states. To help avoid delays, please ensure vehicle values are **entered accurately from the start**.

In instances where a vehicle value must be decreased, please be prepared to provide supporting documentation to facilitate timely underwriting review.

Questions?

For specific policy questions, agents should contact Field Underwriting. If you have any other questions, please contact your Territory Manager.

Release Date:	07/10/2026
State(s):	All States
Line of Business(s):	Auto

By accepting a copy of these materials:
(1) I agree that I am either: (a) an employee or Contractor working for Nationwide Mutual Insurance Company or one of its affiliates or subsidiaries ("Nationwide"); or (b) an Independent Sales Agent who has a contract and valid appointment with Nationwide; or (c) an employee of or an independent contractor retained by an Independent Sales Agent; or (d) an Independent Adjuster who has a contract with Nationwide; or (e) an employee of or an independent contractor retained by an Independent Adjuster.
(2) I agree that the information contained in this training presentation is confidential and proprietary to Nationwide and may not be disclosed or provided to third parties without Nationwide's prior written consent.
(3) I acknowledge that: (i) certain information contained in this training presentation may be applicable to licensed individuals only and access to this information should not be construed as permission to perform any functions that would require a license; and (ii) I am responsible for acting in accordance with all applicable laws and regulations.
(4) I agree that I will return or destroy any material provided to me during this training, including any copies of such training material, when or if any of the following circumstances apply: (a) my Independent Sales Agent agreement with Nationwide is cancelled or I no longer hold any appointments with Nationwide; (b) my employment with or contract with a Nationwide Independent Sales Agent is terminated; (c) my Independent Adjuster contract with Nationwide is terminated; (d) my employment with or contract with a Nationwide Independent Adjuster is terminated; or (e) my employment or contract with Nationwide is terminated for any reason.

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What's Changing in July 2026

Updates to the Property Policy Contract Language - AL

To help stay competitive with product offerings, updates to the Property Policy Contract language will roll out in Alabama in July 2026.

Contract Updates:
Nationwide is updating the Property Policy Contract language for major Homeowners, Condo, and Tenant policies in your state. These updates are designed to refine and modernize the presentation of limits and coverages provided within our property contracts, ensuring alignment with the competitive environment. These updates apply to all Open and Closed companies.

Your customers will be informed of the material changes to the policy in a Customer Communication included in the renewal packet.

Questions?
Please reach out to your PL Territory Manager if you have questions about the updated Property/HTC product.

Release Date:	07/10/2026
New Business Date:	08/10/2026
Renewal Business Date:	09/10/2026
State(s):	AL
Line of Business(s):	Property Policy

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What's Changing in July 2026

Updates to the Property Policy Contract Language – PA (New Company Only)

To help stay competitive with product offerings, updates to the Property Policy Contract language will roll out in Pennsylvania in July 2026, for **the Depositors (DEP) new company only**.

Contract Updates:
Nationwide is updating the Property Policy Contract language for major Homeowners, Condo, and Tenant policies in your state. These updates are designed to refine and modernize the presentation of limits and coverages provided within our property contracts, ensuring alignment with the competitive environment. These updates apply only to the new company, **DEP**.

A customer communication is not required, as DEP is a new company and no existing customers are affected.

Questions?
Please reach out to your PL Territory Manager if you have questions about the updated Property/HTC product.

Release Date:	07/10/2026
New Business Date:	08/10/2026
Renewal Business Date:	10/08/2026
State(s):	PA
Line of Business(s):	Property Policy

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What's Changing in July 2026

CO Property Policy Contract Loss of Use Update

Beginning July 13, 2026, Nationwide is updating **Loss of Use (Coverage D)** for Colorado **Home, Tenant, and Condo** policies to **Actual Loss Sustained** instead of a calculated limit. This update aligns the policy language and systems with how coverage is already being administered today.

What's Changing

The following dates reflect when Loss of Use in the systems will display **Actual Loss Sustained**:

- **New Business** - effective dates on or after **July 13, 2026**
- **Renewal Business** - effective dates on or after **September 2, 2026**

You will see this update reflected across key quoting and policy documents and screens, including:

- PolicyCenter Coverages screen
- Quote and Available screen
- Declarations pages
- Applications
- Quote letters

A customer communication is also being updated (HCC 2068 CO 06 26) as part of this change, replacing the prior version.

Questions?
Please reach out to your PL Territory Manager if you have questions about the updated Property/HTC product.

Release Date:	07/10/2026
New Business Date:	07/13/2026
Renewal Business Date:	09/02/2026
State(s):	CO
Line of Business(s):	Home, Tenant, Condo

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What's Changing in July 2026

Colorado (CO) – Update to Deductible Offerings

Nationwide is enhancing wind/hail deductible offerings across select Colorado counties to better align with market conditions and to grow your business with us.

What's Changing

Beginning July 30, 2026, for the following Colorado counties, the minimum wind/hail deductible will be **updated to 1% (previously 2%)**:

• Baca • Bent • Boulder • Cheyenne • Crowley	• El Paso • Elbert • Huerfano • Kiowa • Kit Carson	• Larimer • Las Animas • Lincoln • Logan • Morgan	• Otero • Phillips • Prowers • Pueblo • Sedgwick	• Teller • Washington • Weld • Yuma

Note: all other counties are not changing and remain the same.

Additional Details:

- Existing Homeowners policies: In the counties listed above, a 1% wind/hail deductible (subject to a $1,500 minimum) will be available on or after the policy's first renewal following September 16,2026.
- Existing Dwelling Fire policies: In the counties listed above, a $500 All-Peril deductible will be available on or after the policy's first renewal following September 16,2026.

How This Benefits You

- Improved competitiveness - Aligned with market offerings, helping you win more business.
- Strengthened quotes - Increased ability to convert quotes.
- Supported growth – Positions you to expand and grow your book.

Questions

For specific policy questions, agents should contact Field Underwriting. If you have any other questions, please contact your Territory Manager.

Release Date:	07/15/2026
New Business Date:	07/30/2026
Renewal Business Date:	09/16/2026
State(s):	CO
Line of Business(s):	Home, Tenant, Condo, Dwelling Fire
Company(s):	HTC: NGI (Open), NPCC, NICOA (Closed); Dwelling Fire: NMIC (Open)

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Property Coverage Enhancements for AL

We are introducing new Property Coverage Enhancements to our products. They are designed to help you meet your customers' needs and unlock new opportunities for growth with us:

- Three new endorsements - Limited Hidden Water Seepage & Leakage, Undamaged Siding Match, and Undamaged Roof Match
- Two increased limits - Service Line and Water Back Up

STATE	Available to Quote	New Business Effective Date	Renewal Effective Date
Alabama	07/10/2026	08/10/2026	09/10/2026

Limited Hidden Water Seepage and Leakage endorsement for Major Home

This optional endorsement provides protection for damage caused by long-term, hidden water seepage or leakage that occurs inside a home, such as plumbing systems or household appliances, and is not immediately visible. This helps address a common coverage gap, as the standard homeowners policy excludes long-term or repeated water damage. Form number is H 03 77 09 25 in Reference Connect:

Four limits offered:

- $5,000
- $10,000
- $25,000
- $50,000

- Coverage can be added at new business, rewrite, renewal or as a policy change.
  - Policy changes to add or increase the coverage are allowed only if the change effective date matches the policy effective date or renewal effective date.
- Coverage can be removed or limit decreased at any time during the term, and the premium will be pro-rated.
- Limit decreases or removing the coverage is allowed in a midterm Policy Change, and the premium will be pro-rated.

Matching of Undamaged Roof Surfacing Additional Coverage Endorsement for Major Home

This optional endorsement, Matching of Undamaged Roof Surfacing Additional Coverage, offers protection against aesthetic mismatches between existing undamaged roofing and newly replaced materials following a covered loss. Form number for Roof is H 03 72 03 26 in Reference Connect.

- Coverage can be added at new business, rewrite, renewal or as a policy change.
  - Policy changes to add or increase the coverage are allowed only if the change effective date matches the policy effective date or renewal effective date.
- Coverage can be removed or limit decreased at any time during the term, and the premium will be pro-rated.

Match	Available for	Limits
Roofing	All roof types except policies with Limited Roof or Actual Cash Value Roof (see below)	• $10,000 • $20,000 • $30.000

- Matching of Undamaged Roof Surfacing Additional Coverage will be available, **except** in the following situations. In these cases, customers may have one or the other coverage but not both:
  - **Limited Roof** (Limited Roof Surfaces Settlement for Windstorm or Hail Losses), required in some instances
  - **ACV Roof** (Actual Cash Value Loss Settlement Windstorm or Hail Losses)
  - **Better Roof Replacement**
- **Matching Roof** will print on declaration page, quote letter and application.

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Property Coverage Enhancements for AL, cont.

Matching of Undamaged Siding Additional Coverage Endorsement for Major Home

This optional endorsement, **Matching of Undamaged Siding Additional Coverage**, offers protection against aesthetic mismatches between existing undamaged siding and newly replaced materials following a covered loss. Form number for Siding is H 03 73 03 26 in Reference Connect.

- Coverage can be added at new business, rewrite, renewal or as a policy change.
  - Policy changes to add or increase the coverage are allowed only if the change effective date matches the policy effective date or renewal effective date.
- Coverage can be removed or limit decreased at any time during the term.

Match	Available for	Limits
Siding	Vinyl or Metal siding types	• $10,000 • $20,000 • $30.000

Service Line higher limits available for Major Home

Introducing higher limits for our Service Line endorsement to help cover the cost to repair or replace damaged exterior underground utility lines to the residence, for which the insured is responsible. Form number is H 03 57 12 19 and H 03 57 09 25 in Reference Connect.

Limits for homes ≤ 49 years of age	Limit for homes ≥ 50 years of age
• $10,000 • **$20,000 *NEW***	**$5,000** Existing policies will automatically convert to this higher limit at renewal (up from $2,500)

- Coverage can be added at new business, rewrite, renewal or as a policy change.
  - Policy changes to add or increase the coverage are allowed only if the change effective date matches the policy effective date or renewal effective date.
- Coverage can be removed or limit decreased at any time during the term, and the premium will be pro-rated.
- This endorsement will cover the following:
  - Property Damage: Physical loss or damage to covered service line that is the direct result of "service line failure."
  - Excavation Costs: Reasonable and necessary costs that are required to excavate to repair or replace the damaged covered service line.
  - Expediting Expenses: Extra costs to make temporary repairs and expedite permanent repairs or replacement.
  - Loss of Use: Coverage for additional living expenses and fair rental value.
  - Outdoor Property: Costs to pay for outdoor property, including but not limited to, trees, shrubs, plants, lawns, walkways, and driveways if damaged as the result of a service line failure or during the excavation of covered service lines.

Water Back Up Increased Limits for Home, Tenant, and Condo:

The increased Water Backup protects against losses caused by water that backed up through sewers, drains, or overflows a sump pump, sump pump well, or other system designed to remove water from the foundation area. **Note:** this is not flood insurance.

New limits:

- **$75,000**
- **$100,000**
- No change to existing limits of $5,000, $10,000, $25,000 or $50,000

- Coverage can be added at new business, rewrite, or renewal or as a policy change.
  - Policy changes to add or increase the coverage are allowed only if the change effective date matches the policy effective date or renewal effective date.
- Coverage can be removed or limit decreased at any time during the term, and the premium will be pro-rated.

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Property Coverage Enhancements for AZ

We are introducing new Property Coverage Enhancements to our products. They are designed to help you meet your customers' needs and unlock new opportunities for growth with us:

- Three new endorsements - Limited Hidden Water Seepage & Leakage, Undamaged Siding Match, and Undamaged Roof Match
- Two increased limits - Service Line and Water Back Up

STATE	Available to Quote	New Business Effective Date	Renewal Effective Date
Arizona	07/10/2026	08/10/2026	10/10/2026

Limited Hidden Water Seepage and Leakage endorsement for Major Home

This optional endorsement provides protection for damage caused by long-term, hidden water seepage or leakage that occurs inside a home, such as plumbing systems or household appliances, and is not immediately visible. This helps address a common coverage gap, as the standard homeowners policy excludes long-term or repeated water damage. Form number is H 03 77 09 25 in Reference Connect:

Four limits offered:

- $5,000
- $10,000
- $25,000
- $50,000

- Coverage can be added at new business, rewrite, renewal or as a policy change.
  - Policy changes to add or increase the coverage are allowed only if the change effective date matches the policy effective date or renewal effective date.
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This optional endorsement, Matching of Undamaged Roof Surfacing Additional Coverage, offers protection against aesthetic mismatches between existing undamaged roofing and newly replaced materials following a covered loss. Form number for Roof is H 03 72 03 26 in Reference Connect.

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  - Policy changes to add or increase the coverage are allowed only if the change effective date matches the policy effective date or renewal effective date.
- Coverage can be removed or limit decreased at any time during the term, and the premium will be pro-rated.

Match	Available for	Limits
Roofing	All roof types except policies with Limited Roof or Actual Cash Value Roof (see below)	• $10,000 • $20,000 • $30.000

- Matching of Undamaged Roof Surfacing Additional Coverage will be available, **except** in the following situations. In these cases, customers may have one or the other coverage but not both:
  - **Limited Roof** (Limited Roof Surfaces Settlement for Windstorm or Hail Losses), required in some instances
  - **ACV Roof** (Actual Cash Value Loss Settlement Windstorm or Hail Losses)
  - **Better Roof Replacement**
- **Matching Roof** will print on declaration page, quote letter and application.

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Property Coverage Enhancements for AZ, cont.

Matching of Undamaged Siding Additional Coverage Endorsement for Major Home

This optional endorsement, **Matching of Undamaged Siding Additional Coverage**, offers protection against aesthetic mismatches between existing undamaged siding and newly replaced materials following a covered loss. Form number for Siding is H 03 73 03 26 in Reference Connect.

- Coverage can be added at new business, rewrite, renewal or as a policy change.
  - Policy changes to add or increase the coverage are allowed only if the change effective date matches the policy effective date or renewal effective date.
- Coverage can be removed or limit decreased at any time during the term.

Match	Available for	Limits
Siding	Vinyl or Metal siding types	• $10,000 • $20,000 • $30.000

Service Line higher limits available for Major Home

Introducing higher limits for our Service Line endorsement to help cover the cost to repair or replace damaged exterior underground utility lines to the residence, for which the insured is responsible. Form number is H 03 57 12 19 and H 03 57 09 25 in Reference Connect.

Limits for homes ≤ 49 years of age	Limit for homes ≥ 50 years of age
• $10,000 • **$20,000 *NEW***	**$5,000** Existing policies will automatically convert to this higher limit at renewal (up from $2,500)

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Water Back Up Increased Limits for Home, Tenant, and Condo:

The increased Water Backup protects against losses caused by water that backed up through sewers, drains, or overflows a sump pump, sump pump well, or other system designed to remove water from the foundation area. **Note:** this is not flood insurance.

New limits:

- **$75,000**
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Property Coverage Enhancements for PA - New Company Only

We are pleased to introduce new Property Coverage Enhancements for your **new company, Depositors (DEP).** They are designed to help you meet your customers' needs and unlock new opportunities for growth with us:

- Three new endorsements - Limited Hidden Water Seepage & Leakage, Undamaged Siding Match, and Undamaged Roof Match
- Two increased limits - Service Line and Water Back Up

STATE	Available to Quote	New Business Effective Date
Pennsylvania	07/10/2026	08/10/2026

Limited Hidden Water Seepage and Leakage endorsement for Major Home

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Property Coverage Enhancements for PA - New Company Only, cont.

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  - Loss of Use: Coverage for additional living expenses and fair rental value.
  - Outdoor Property: Costs to pay for outdoor property, including but not limited to, trees, shrubs, plants, lawns, walkways, and driveways if damaged as the result of a service line failure or during the excavation of covered service lines.

Water Back Up Increased Limits for Home, Tenant, and Condo:

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New limits:

- **$75,000**
- **$100,000**
- No change to existing limits of $5,000, $10,000, $25,000 or $50,000

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  - Policy changes to add or increase the coverage are allowed only if the change effective date matches the policy effective date or renewal effective date.
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CEA Agent Portal Downtime due to server hosting change

Planned Downtime

We want to inform you that the **California Earthquake Authority (CEA) Agent Portal** will be unavailable from **Friday, July 31 at 5:00 PM PST** through **Monday, August 2 at 8:00 AM PST** .

You and your staff should not experience any changes in functionality after the site comes back online.

Release Date: 07/10/2026
Impact Date: 07/31/2026
State(s): CA only

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What's Changing in July 2026

Smart Home: Home Protection Program Endorsement – New York

What's Changing?

Beginning July 10, 2026, a **new endorsement, Home Protection Program**, is being introduced in NY for all Homeowners and Condo policies only. This is in response to Insurance Circular Letter No. 3 (2024) regarding Offering of Loss Mitigation Tools and Services and Discounts for the Installation of Loss Mitigation Devices and Systems.

This endorsement will be added to all Homeowners and Condo-Owners policies at New Business and Renewal. It is a mandatory endorsement that allows Nationwide to offer free smart home protective devices for Home and Condo policyholders.
Please note: Tenant policies will continue to receive water leak sensors at a 15% discount; free devices will **not** be provided.

New and renewal business effective dates:

State	Writing Companies	New Business Date	Renewal Business Date
NY	Open – NICOA Closed – NPCC, NMIC (NMFIC), NGI	07/11/2026	08/13/2026

The Home Protection Program form (H 02 137 06 25) will display on the customer's policy declaration.

Benefits

Free Devices

Homeowners and Condo Customers who sign up for Smart Home protection, through Nationwide, will now receive free devices:

Water Sensors:

- **Phyn:** Wi-Fi enabled spot sensors that detect water leaks, monitor temperature and humidity, and send real-time alerts.

Electrical Sensors:

- **Ting:** Wi-Fi enabled spot sensor that pinpoints and identifies the unique signals generated by tiny electrical arcs – the precursors to imminent fire risks.

Discounts

Customers in the **NICOA open company** will receive a Smart Home Participation Discount of 10%[1].

Please note: Customers in closed companies are not eligible for the premium discount but will still receive the devices for free when signing up.

Resources

Agency site for more information on Smart Home and how it works, click here.

[1]The 10% premium discount applies to fire, theft, and water coverages.

Questions?

If you have any questions, please reach out to your Territory Manager.

Release Date: 07/10/2026
State(s): NY
Line of Business(s): Home and Condo

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What's Changing in July 2026

Smart Home: Important Notice for Washington

What's Changing

In Washington, beginning July 15, 2026, Nationwide will begin to allow the 5%[1] Smart Home Participation discount for policyholders that have their own water leak detection device . This will be available for customers in the open NGI company.

All eligible policyholders will receive a customer notice, by policy type (HCC 3001 WA 07 26, HCC 3002 WA 07 26, HCC 3003 WA 07 26). The notice will include a QR code for them to order one of our partnered devices, LeakBot or Phyn, for free.

[1]The 5% premium discount applies to all perils.

Questions?

If you have any questions, please reach out to your Territory Manager.

Release Date: 07/15/2026
State(s): WA
Line of Business(s): Home, Tenant, and Condo

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What's Changing in July 2026

Changes to Gap and NCRP Eligibility

To continue strengthening our Auto product and supporting great member experiences, we are introducing an update beginning on July 10, 2026, to expand eligibility for Gap and New Car Replacement Plus (NCRP). This change will be effective immediately on production in all states.
This change is designed to give more customers access to valuable coverage options. Here's what you need to know when talking with members.

What's changing?

- Expanding eligibility for Gap and NCRP
    - Previously, vehicles were eligible to add Gap or NCRP within six months of the purchase date.
    - With this change, eligibility will instead be based on the vehicle model year. Vehicles with the current model year or the most recent prior model year will be eligible for Gap coverage, giving customers a longer window to add this protection in most cases.
    - For example, a 2026 model year purchased on 10/1/25 will be eligible to add these features from 10/1/25-12/31/26.
    - If a vehicle is outside the eligibility window at the time of new business and coverage was carried on the same vehicle on the most recent policy, agents will still be able to add Gap coverage, along with acceptable documentation of the prior coverage.

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What's Changing in July 2026

Updated Powersports base forms available in 17 states July 1, 2026

To help you win and retain Powersports business, Nationwide is updating the base contracts for Boat, Motorcycle/Off-Road, and Recreational Vehicle in a first wave of 17 states effective July 1, 2026 for both new and renewal business. These enhancements provide additional value to insureds while keeping the product easy to quote and service.

Powersports base form enhancements

All three powersports base forms will see enhancements. Those forms are B 9000 03 26 (Boat), M 9001 03 26 (Motorcycle and Off-Road), R 9002 03 26 (Recreational Vehicle).

Boat base policy

Boat customers will see additional value in the Pleasure Boatowners base policy through new or clarified coverages for pet injury or death, limited Mexico coverage, damage from vermin (with a defined sublimit), and an additional limit for custom equipment (with a defined sublimit).

Motorcycle and Off-Road policy

The Motorcycle and Off-Road base contract will now include the insureds clothing if damaged in a loss. We've also increased the recovery limit if a motorcycle is submerged and needs to be retrieved.

Recreational Vehicle policy

The RV base policy will now also include pet injury and death coverage, for members who travel with their cats and dogs.

Effective dates and impacted states

The enhanced base forms will be available for new business and renewals effective July 1, 2026. The first wave includes 17 states: Arizona, Colorado, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Maryland, Montana, Nebraska, Ohio, Oregon, Pennsylvania, Tennessee, Utah, and Wyoming.

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