What's Changing in August 2026

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

Suppress Subsequent Agent Activity after Abandoned Self-Inspection

Based on feedback from you, our agency partners, we are updating how agent activities are generated for certain renewal inspections. You have shared the current process can make it appear as though more inspections are being ordered than in the past. For example:

> Today, you may receive one activity when a self-inspection is ordered, and then a second activity on the same policy if the customer does not complete the self-inspection and then a traditional on-site inspection is later ordered.

What's Changing?

Beginning August 7, 2026, when a renewal self-inspection is ordered, you will continue to receive the initial activity advising you that the policy was selected for inspection.

If the customer **does not** complete that self-inspection and Nationwide later orders a traditional on-site inspection, you will no longer receive a second activity for the same policy.

What's in it for you?

This change is intended to **reduce duplicate activity notifications** and make the inspection process clearer.

You will still be notified when the renewal self-inspection is initially ordered. If an on-site inspection is later required, the policy will still reflect that the inspection was ordered and will identify the assigned vendor, however no additional agent activity will be sent.

Questions?

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

Release Date:	08/07/2026
State(s):	All States
Line of Business(s):	Home and Dwelling Fire

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.

What's Changing in August 2026

Updates to Underwriting Property Rules

What's Changing?

Beginning August 7, 2026, we are updating our **Protection Class 9 (PC9) and Split PC** underwriting property rule. PC9 means the home has a higher fire protection concern. Currently, homes with a coverage amount of $500,000 or greater require in a Protection class or split Protection Class prior underwriting approval.

To better align with our insurability guidelines and state-specific needs, we are increasing the Coverage A threshold that triggers this rule for major home policies in PC9 or Split PC.

The new thresholds are:

- **Up to $750,000 in California and New Mexico**
- **Up to $1,000,000 in all other states**

As a result, the underwriting rule will not be triggered for major home policies in PC9 or Split PC protection classes when Coverage A falls below the new state threshold limit.

No changes are being made to the coverage thresholds for Tenant, Condo, or Dwelling Fire policies.

What this means for you

By increasing the threshold that triggers the PC9/Split PC rule, we're expanding eligibility for more homes and making it easier for you to write this business with Nationwide. This change means:

- Fewer block bind interruptions on qualifying risks
- Less time spent working through underwriting referrals and requirements
- A smoother path from quote to bind for you and your customers

We hope this helps you place more business efficiently, with less hassle, while better serving our customers.

Questions?

If you have any questions, please contact Field Underwriting or your Territory Manager.

Release Date: 08/07/2026
State(s): All States
Line of Business(s): Home

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What's Changing in August 2026

Update to Vehicle Underwriting Rules

What's Changing?

Beginning August 13, 2026, we are updating the **Commercial Vehicle Rule A0243** and the **Ineligible Make/Model Rules A0108 and A0109.** These will apply to Auto new business and policy changes.

Commercial Vehicle Changes
- All trucks in the same weight class as the F350 will be eligible
  - Open chassis models will remain ineligible

Make/Model Rule Changes
- Certain Maserati models will be eligible
  - Ghibli, Grecale, Levante, and Quattroporte will now be eligible
  - All other models will be ineligible
- Gene (American General) models will be eligible
  - Removes blocks on eligible Hummer models

What does this mean for you

This change supports more accurate placement of commercial and high-value vehicle risks, reducing unnecessary restrictions while maintaining appropriate underwriting controls.

Questions?

If you have any questions, please contact Field Underwriting or your Territory Manager.

Release Date: 08/13/2026
State(s): All States
Line of Business(s): Auto

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What's Changing in August 2026

North Carolina Auto and Motorcycle Deductible Updates

On August 7, 2026, Nationwide will update North Carolina Auto and Motorcycle policy endorsements. A one-time renewal notice will be sent to impacted customers explaining the changes. Additionally, we will introduce new Comprehensive and Collision deductible options that customers may select.

- New and Renewal Business Effective – 10/01/2026

What's Changing?

New deductible options will be available for new business and renewal policies **effective October 1, 2026**. Existing deductible options and default deductible options are **not changing**.

- **Auto** - additional Comprehensive and Collision deductible options will be introduced to provide customers more flexibility and choice based on their budget and risk tolerance. New additional deductible amounts for Auto vehicle types include:
    - $750
    - $1,500
    - $2,000
    - $2,500
    - $5,000

    - **Utility Trailer** - additional deductible options will include:
        - $50 Comprehensive
        - $50 and $250 Collision

- **Motorcycle** - new Comprehensive and Collision deductible options will include:
    - $2,500
    - $5,000

  These options will be available for Motorcycle, Off-Road, Snowmobile, and Utility Trailer vehicle types .

A one-time Policy Change Notice (ACC 2078 NC) will be sent at renewal to existing customers to highlight the coverage updates.

What It Means for Agents

- You will have more deductible choices to discuss with your Auto and Motorcycle customers, allowing for better alignment with their coverage preferences and budgets.
- Existing customers may contact you after receiving the one-time renewal notice explaining these updates.
- There are **no changes** to existing deductible offerings or default deductible selections. This update simply expands available options rather than replacing current ones.

Questions

If you have any questions about these changes, please contact your Territory Manager.

Release Date:	08/07/2026
New Business Date:	10/01/2026
Renewal Business Date:	10/01/2026
Line of Business(s):	Auto, MC
Company(s):	Auto: Open (NPCC) – Closed (NICOA, NGI, NMIC); MC: NMIC
States:	NC

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What's Changing in August 2026

Updates to the Property Policy Contract Language – Washington D.C.

To help stay competitive with product offerings, updates to the Property Policy Contract language will roll out in Washington D.C. on August 7, 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.

Your customers will be informed of important changes to the policy through a **Customer Letter** (HCC 2069 DC 07 26) 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:	08/07/2026
New Business Date:	09/07/2026
Renewal Business Date:	11/29/2026
State(s):	DC
Line of Business(s):	Property Policy

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What's Changing in August 2026

NY Service Line Coverage

Beginning August 7, 2026, we are introducing Service Line Coverage for homeowner policies in New York. This optional endorsement, offered through Hartford Steam Boiler (HSB) as a reinsurance agreement written on Nationwide paper , helps protect customers against the cost to repair or replace damaged underground service lines to the residence, for which the insured is responsible.

A "covered service line" must be owned by the homeowner who is responsible for its repair or replacement as required by law, regulation, or service agreement. Covered services include data transmission and communications, water supply, electrical power, heating, including geothermal, natural gas, propane and steam, waste disposal, drainage, and compressed air.

Available to Quote	New Business Effective Date	Renewal Effective Date
08/07/2026	08/10/2026	11/06/2026

What's Changing

Beginning with the effective dates above, Service Line coverage will be available as an optional endorsement for Nationwide homeowners policies in New York. Service Line coverage is a premium bearing endorsement. The coverage limit is based on the age of the home:

Limits for homes ≤ 49 years of age	Limit for homes ≥ 50 years of age	Deductible
$10, 000 $20,000	$5,000	**$500** for all Limits

- Coverage can be added at new business, rewrite, or renewal.
- 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.
- Form number is H 03 80 NY 10 26 in Reference Connect.

Questions?

Please reach out to your PL Territory Manager if you have questions.

Release Date: 08/07/2026
New Business Date: 08/10/2026
Renewal Business Date: 11/06/2026
State(s): NY
Line of Business(s): Home

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What's Changing in August 2026

Massachusetts Hurricane Deductibles available in lieu of Wind/Hail Deductibles

What's Changing

You have been asking for a change, and we heard you! Based on your feedback, we're making some updates to our Massachusetts homeowner's policies. We're adjusting how we handle our **Wind Tier** criteria by ZIP code and introducing **Hurricane deductibles** based on a property's risk level. These hurricane deductibles will be less restrictive than the current Wind/Hail deductibles. This means you'll have more flexibility to tailor coverage, offer more competitive options, and better match each customer's specific risk needs. These changes are designed to help you win more business while improving the overall experience for your customers in the state.

Available to Quote	New Business Effective Date	Renewal Effective Date
08/07/2026	09/07/2026	11/06/2026

Hurricane Deductible Update

Hurricane deductible may become mandatory for homeowners based on the property's Wind Tier classification:

New Business Policies	Renewal Policies
Wind Tier 1: ○ Hurricane deductible **required** ○ **Minimum: 5%** **Wind Tier 2:** ○ Hurricane deductible **required** ○ **Minimum: 2%** (options: 2%, 3%, 5%) **Wind Tier 3:** ○ Hurricane deductible **optional** ○ Options: 0.5%, 1%, 2%, 3%, 5% For New Business, the system will automatically **default to the required minimum** deductible based on wind tier. ***Hurricane deductible cannot be removed when it is mandatory**.***	• **Not forced** to add a Hurricane deductible. • Customers may **keep their current Wind/Hail deductible**. • **Can switch** policy from Wind/Hail to Hurricane **only at renewal**, not mid-term. • Once switched to Hurricane, policies **cannot switch back** to Wind/Hail.

Dec Page, Quote Letter, and Application - Will include Hurricane coverage and the deductible so the customer is aware of the coverage they have.

Wind Tier Updates

- Wind tiers will now be determined by ZIP code (not county).
- Adding a new Wind Tier 3.
- Wind tiers will be used to determine whether a Hurricane deductible is **required or optional**.
- These will be applicable to all New and Renewal Business policies.
    - For Renewal Business: Policies with existing Wind/Hail deductibles, prior to November 6, 2026, will be allowed to retain their existing deductibles.

Key Takeaways

- No action is needed from you unless you quote new business or a renewal change
- Renewals are customer-choice driven, not mandatory
- System defaults and rules prevent incorrect selections

Questions?

Please reach out to your PL Territory Manager if you have questions.

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What's Changing in August 2026

Introducing a Redesigned Nationwide Umbrella (PUL) Product in MA

To help stay competitive with product offerings, a redesigned Nationwide Umbrella (PUL) Product will begin rolling out with the effective dates below to the following states:

State	Available to Quote	New Business Business Effective Date	Renewal Business Effective Date
Massachusetts	08/07/2026	09/06/2026	09/13/2026

What's Changing?

The updated Umbrella product will offer flexibility for new and existing policies by:

- Moving to an **ISO based**, true umbrella contract
- Offering vehicle and designated premises **exclusions**
- Allowing non-Nationwide underlying policies, when they meet underwriting guidelines and with some restrictions and – potentially applicable surcharge
- Making it easier for agents and underwriting as the system will stop bind if underlying policies do not meet underlying limits

NOTE: After the updated Umbrella product rolls out in the state, this will be the only Umbrella option available for New Business and Renewal. A customer notice will be sent out that provides an explanation of these changes.

Release Date: 08/07/2026
New Business Date: 09/06/2026
Renewal Business Date: 09/13/2026
State(s): MA
Line of Business(s): Umbrella

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Precision Plus Property Rating Plan Enhancement for ME

What's Happening?

To continue positioning our Property product for profitable growth, Precision Plus Property enhancements will begin rolling out to the following state.

STATE	Available to Quote	New Business Effective Date	Renewal Effective Date
Maine	08/07/2026	09/07/2026	11/07/2026

The following Precision Plus Property Enhancements apply to <u>all **open and closed companies:**</u>

- **Wind/Hail Peril Split** – Splitting the Wind/Hail peril to improve rating accuracy by pricing each peril separately.
- **Credit Model** – aligns Property and Auto Credit models to enhance rating accuracy and tier placement.
- **Billing Payment Method** - when the *insured* pays their premium In Full. (Third Party (escrow) billed does not qualify for a discount.)
  When applying a Full Pay Discount to any policy, ensure the policy is either on a standalone Billing account already or the policy must be moved to its own Billing account prior to the discount being applied.
- **Good Payer Discount** - based upon Nationwide payment history, a discount will be applied if there are no late fees or payments with non-sufficient funds in the previous 24 months.
- **Revise Water Backup** – updating rating calculation for water backup endorsement.
- **Home Renovation:** Removing the following additional rating variables for Home Renovation (heating, cooling, plumbing, and electric) for all HTC policies.
- **Gated Community*:** removing the rating variable of Gated Community for all HTC policies.
- **# Units in Building*:** removing the rating variable of # Units in Building for Tenant and Condo policies
  *These fields remain required information collected during the quote process but no longer impact rate.

The following Precision Plus Property Enhancements apply to <u>**all open companies**</u>**:**

- **Number of Bathrooms (Homeowner only)** – will be used as a new rating attribute to improve segmentation for non-weather water exposures.
- **GRID-ID Territorial Rating** – territories have been developed for all rated perils based on Grid-ID.
- **Additional Home Characteristics Rating** – additional rating variables including Number of Stories, Square Footage, Garage Type and Capacity, Foundation Type and Percent of Finished Basement, Wall Siding, and Roof Shape

The following Precision Plus Property Enhancements apply to **NMIC company** only:

- **Advanced Rate Stabilization (ARS)** – updated rate capping methodology to better reflect industry standards and best practices.

Questions?
Please reach out to your PL Territory Manager if you have questions about these changes.

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Precision Plus Property Rating Plan Enhancement for MA

What's Happening?

To continue positioning our Property product for profitable growth, Precision Plus Property enhancements will begin rolling out to the following state.

STATE	Available to Quote	New Business Effective Date	Renewal Effective Date
Massachusetts	08/07/2026	09/07/2026	11/06/2026

The following Precision Plus Property Enhancements apply to the **open company:**

- **Billing Payment Method** (10% Paid in Full discount) - when the *insured* pays their premium In Full. (Third Party (escrow) billed does not qualify for a discount).
    - *When applying a Full Pay Discount to any policy, ensure the policy is either on a standalone Billing account already or the policy must be moved to its own Billing account prior to the discount being applied.*
- **Good Payer Discount** (5%) - based upon Nationwide payment history, a discount will be applied if there are no late fees or payments with non-sufficient funds in the previous 24 months.
- **GRID-ID Territorial Rating** – territories have been developed for all rated perils based on Grid-ID.
- **Revise Water Backup** – updating rating calculation for water backup endorsement.
- **Additional Home Characteristics Rating** – additional rating variables including Number of Stories, Square Footage, Garage Type and Capacity, Foundation Type and Percent of Finished Basement, Wall Siding, Roof Condition, Roof Shape, Roof Facet Count, Tree Overhang, and Pool Presence.
- **Fixed Expense Adjustment Rate –** additional rating variables including Insured Age, Personal Liability Limit, and Policy Tenure.
- **Advanced Rate Stabilization (ARS)** – updated rate capping methodology to better reflect industry standards and best practices.
- **Distance to Coast:** removing the rating variable of Distance to Coast for all HTC policies.
- **Home Renovation:** Removing the following additional rating variables for Home Renovation (heating, cooling, plumbing, and electric) for all HTC policies.
- **Gated Community*:** removing the rating variable of Gated Community for all HTC policies.
- **# Units in Building*:** removing the rating variable of # Units in Building for Tenant and Condo policies
  *These fields remain required information collected during the quote process but no longer impact rate.

For Renewal Customers:
With this enhancement, renewal policies will now have Roof Condition automatically populated for the first time. This new validation may create a perceived "change" or "deterioration" of roof condition from the prior renewal. The actual roof condition may or may not have changed since the previous renewal.

Questions?
Please reach out to your PL Territory Manager if you have questions about these changes.

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Property Coverage Enhancements for ME

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
Maine	08/07/2026	09/07/2026	11/07/2026

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 ME 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 MA

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
Massachusetts	08/07/2026	09/07/2026	11/06/2026

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 82 MA 04 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 MA 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 81 MA 04 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 65 MA 05 26 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:
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  - 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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What's Changing in August 2026

Smart Home rollout to Washington D.C Closed Companies

Description

Washington D.C. Smart Home Program will be available to closed companies (already available in the open company).

State	Writing Company	New Business Date	Renewal Business Date
DC	NGI and NMIC	09/07/2026	11/29/2026

Program Highlights

- Smart Home Participation Discount: Up to 5% - applies to fire, theft, and water coverages.
  - Open company discount will now be 5%.
  - **Note:** Customers in closed companies will be eligible for the policy discount at renewal business date.
- Available for both open and closed companies.
- Device: Provided at no additional cost for home and condo policies; discount pricing for tenant policies.
- Wi-Fi enabled spot sensors that detect water leaks, monitor temperature and humidity, and send real-time alerts.

How it Works

- Smart Home protection is added to policy.
- Customer receives a welcome email with device information.
- Device typically ships within 5 days.
- Customer connects the device(s) to provide added protection for their home!

Resources

Agencies will be informed through an Agent Center article on 08/07/2026. There will also be a marketing activation plan with this launch that will send email communications to agents starting two weeks prior to the New Business effective date.

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

Release Date: 08/07/2026
State(s): DC
Line of Business(s): Property Policy

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What's Changing in August 2026

Precision Plus Auto Enhancements for New Mexico

To continue positioning our Auto product for profitable growth, Precision Plus Auto enhancements will begin rolling out in August 2026.

State(s)	Production Date	New Business Effective Date	Renewal Business Effective Date
New Mexico	08/07/2026	09/22/2026	10/22/2026

Precision Plus Auto Enhancements

Precision Plus Auto Rating Variables apply to **open** companies only, for both new and renewal policies:

- **Continuous Insurance Factor –** uses terms with prior carrier(s), terms with Nationwide, Rated BI Limit Threshold, Home Car Discount, and Multi Car Discount to reward tenured customers.
- **Expense Premium Segmentation –** applies to one coverage and will now be divided across all vehicles with liability coverage.
- **Household Composition Factor –** revised grouping for insured vehicles, insured drivers, and youngest driver age to align rate to risk.
- **Policy Level Accident & Violation Rating –** calculated at the policy level and interacted with the number of household drivers and vehicles. Accident-Free Discount will be replaced with Safe Driving Factor.
- **Rated BI Threshold –** new higher rated BI threshold improves competitiveness for more preferred risks.
- **Advanced Quote Discount –** offer a deeper discount for customers who bind 15 or more days prior to the policy effective date.
- **Billing Payment Factor** – the discount for insureds who pay their premium in full has been deepened.
- **Advanced Rate Stabilization (ARS)** – updated rate capping methodology to better reflect industry standards and best practices.
- **Non-Nationwide Homeowner Discount** – this discount applies to an auto policy when the policyholder has a homeowner policy that is not insured with Nationwide. The discount is subject to verification and may be removed if documentation (such as Homeowner Declarations Page, Deed, or Title) is not maintained or provided upon request.
- **Base Rate Decrease** – coverage base rates have been lowered following our latest review of state auto results. As part of our ongoing evaluation of our rating plans, future updates will be designed to help ensure continued alignment with actuarial performance and regulatory expectations.

Precision Plus Auto Rating Variables do not apply to **closed** companies.

Note: Any open, unbound quotes started prior to or on 08/07/2026, with an effective date on or after the new business effective date noted above, should be reviewed for prior limits to ensure we are able to provide a quote after this initiative is implemented.

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What's Changing in August 2026

New Open Company and Precision Plus Auto Enhancements for South Carolina

To continue positioning our Auto product for profitable growth, South Carolina will be getting a new open company, Allied Property & Casualty Insurance Company (APCIC), along with Precision Plus Auto Enhancements, beginning in August 2026. With the opening of APCIC, Nationwide Property & Casualty Insurance Company (NPCC) will be closed to new business.

State(s)	Production Date	New Business Effective Date	Renewal Business Effective Date
South Carolina	08/07/2026	08/23/2026	10/22/2026

Precision Plus Auto Enhancements

Precision Plus Auto Rating Variables apply to **open** companies only, for both new and renewal policies:

- **Continuous Insurance Factor –** uses terms with prior carrier(s), terms with Nationwide, Rated BI Limit Threshold, Home Car Discount, and Multi Car Discount to reward tenured customers.
- **Expense Premium Segmentation –** applies to one coverage and will now be divided across all vehicles with liability coverage.
- **Household Composition Factor –** revised grouping for insured vehicles, insured drivers, and youngest driver age to align rate to risk.
- **Policy Level Accident & Violation Rating –** calculated at the policy level and interacted with the number of household drivers and vehicles. Accident-Free Discount will be replaced with Safe Driving Factor.
- **Rated BI Threshold –** new higher rated BI threshold improves competitiveness for more preferred risks.
- **Advanced Quote Discount –** offer a deeper discount for customers who bind 15 or more days prior to the policy effective date. The Advance Quote Discount for quotes finalized 8-14 days prior to the effective date has also been deepened.
- **Billing Payment Factor** – the discount for insureds who pay their premium in full has been deepened.

Precision Plus Auto Rating Variables do not apply to **closed** companies.

Note: Any open, unbound quotes started prior to or on 08/07/2026, with an effective date on or after the new business effective date noted above, should be reviewed for prior limits to ensure we are able to provide a quote after this initiative is implemented.

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What's Changing in August 2026

New Open Company and Precision Plus Auto Enhancements for South Dakota

To continue positioning our Auto product for profitable growth, South Dakota will be getting a new open company, Nationwide Insurance Company of America (NICOA), along with Precision Plus Auto Enhancements and OEM Including Glass, beginning in August 2026. With the opening of NICOA, Nationwide Mutual Insurance Company (NMIC) will be closed to new business.

State(s)	Production Date	New Business Effective Date	Renewal Business Effective Date
South Dakota	08/07/2026	08/22/2026	11/11/2026

Precision Plus Auto Enhancements

Precision Plus Auto Rating Variables apply to **open** companies only, for both new and renewal policies:

- **Continuous Insurance Factor –** uses terms with prior carrier(s), terms with Nationwide, Rated BI Limit Threshold, Home Car Discount, and Multi Car Discount to reward tenured customers.
- **Expense Premium Segmentation –** applies to one coverage and will now be divided across all vehicles with liability coverage.
- **Household Composition Factor –** revised grouping for insured vehicles, insured drivers, and youngest driver age to align rate to risk.
- **Policy Level Accident & Violation Rating –** calculated at the policy level and interacted with the number of household drivers and vehicles. Accident-Free Discount will be replaced with Safe Driving Factor.
- **Rated BI Threshold –** new higher rated BI threshold improves competitiveness for more preferred risks.
- **Expanding Advance Quote Discount** – Now available when quoted at least one day before the policy effective date. The discount will deepen when quoted farther in advance.
- **Advanced Rate Stabilization (ARS)** – updated rate capping methodology to better reflect industry standards and best practices.
- **Multiline Discount Expansion** – applies to an auto policy when the policyholder has a qualifying Nationwide Financial, Umbrella or Nationwide Powersports policy, including Boat, Motorcycle, or RV. This discount previously applied only to select financial products.
- **Homeowner Discount** – applies to an auto policy when the policyholder owns and occupies a qualifying home that is not insured with Nationwide. The discount is subject to verification and may be removed if documentation (such as Homeowner Declarations Page, Deed, or Title) is not maintained or provided upon request.
- **Base Rate Decrease** – coverage base rates have been lowered following our latest review of state auto results. As part of our ongoing evaluation of our rating plans, future updates will be designed to help ensure continued alignment with actuarial performance and regulatory expectations.

Precision Plus Auto Rating Variables do not apply to **closed** companies.

OEM Including Glass Option

We are adding a new option for OEM Coverage to include coverage for replacement with original equipment manufacturer glass. The new selection will be titled - OEM Including Glass. This coverage can be added at new business, rewrite, renewal or as a policy change. Existing policyholders with OEM coverage will automatically maintain their current coverage, which is the version that excludes glass.

Note: Any open, unbound quotes started prior to or on 08/07/2026, with an effective date on or after the new business effective date noted above, should be reviewed for prior limits and OEM coverage selection to ensure we are able to provide a quote after this initiative is implemented.

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What's Changing in August 2026

Precision Plus Auto Enhancements for Utah

To help you win Protectors, we are introducing Precision Plus Auto enhancements beginning in August 2026.

State(s)	Production Date	New Business Effective Date	Renewal Business Effective Date
Utah	08/07/2026	08/22/2026	10/02/2026

Precision Plus Auto Enhancements

We are making updates to our auto rating plan designed to better align rate to risk and improve discount offerings.

Precision Plus Auto Rating Variables apply to **open** companies only, for both new and renewal policies:

- **Multiline Discount Expansion** – applies to an auto policy when the policyholder has a qualifying Nationwide Financial, Umbrella or Nationwide Powersports policy, including Boat, Motorcycle, or RV. This discount previously applied only to select financial products. Multiple products will result in a stacked discount.
- **Deepened Condo Discount** – Auto policies with a companion Condo policy will now receive the same discount as Major Homeowner and Nationwide Farm.
- **Enhancing Homeowner Discount** – applies to an auto policy when the policyholder owns and occupies a qualifying home that is not insured with Nationwide. The discount is subject to verification and may be removed if documentation is not maintained or provided upon request.
- **Expanding Advance Quote Discount** – Now available when quoted at least one day before the policy effective date. The discount will deepen when quoted farther in advance.
- **Base Rate Decrease** – coverage base rates have been lowered following our latest review of state auto results. As part of our ongoing evaluation of our rating plans, future updates will be designed to help ensure continued alignment with actuarial performance and regulatory expectations.

Precision Plus Auto Rating Variables do not apply to **closed** companies.

Note: Any open, unbound quotes started prior to or on 08/07/2026, with an effective date on or after the new business effective date noted above, should be reviewed for prior limits to ensure we are able to provide a quote after this initiative is implemented.

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