What's Changing in October 2026

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

Reducing Friction for High-Value Vehicles when a VIN does not Verify

What's Changing?

Beginning October 10, 2026, we are raising the threshold that triggers underwriting review from $100,000 to **$200,000** when a VIN does not verify:

- Vehicles **at or below $200,000** will not require underwriting review under this updated threshold
- Vehicles **above $200,000** may require underwriting approval before binding when the VIN does not verify. You may see the following pop-up message when this occurs:

  The value of the <Year/Make/Model> exceeds our high-value threshold. Please ensure the vehicle information including VIN is accurate. If the information is correct, underwriting approval will be needed prior to binding.

  - The quote may continue, but Underwriting approval will be required before the policy can be bound.

This update does not change vehicle eligibility. High-performance and exotic vehicles will remain ineligible under existing guidelines.

What does this mean for you

This change allows you and your staff to provide a more seamless quote experience for higher-value vehicles.

Questions?

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

Release Date: 10/09/2026
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.

Copyright © 2026 For Nationwide Agent Use Only

What's Changing in October 2026

Wind Hail Deductible Minimums Changing for North Carolina and Virginia

Based on your feedback, business performance, and market competitiveness, we are updating our Wind Hail (WH) Deductible strategy.

What's Changing?

Wind/Hail deductible minimum thresholds for non-coastal policies in North Carolina and Virginia are decreasing based on AOI (Amount of Insurance) listed in the chart below.

New Business will see these options upon quoting and existing customers will have the option to choose from the lower options at renewal. Mid-term changes and rewrites will not reflect the increased AOI thresholds until the policy renews on or after January 8, 2027.

State	New Business Effective Date	Renewal Business Effective Date	AOI (Coverage A)	Minimum Wind/Hail Deductible
NC Wind Tier 2 (Inland) Counties	10/12/2026	01/08/2027	> or = $750,000	$5,000
			< $750,000	$2,000
VA Wind Tier 2 (Inland) Counties	10/12/2026	01/08/2027	> or = $750,000	$5,000
			> or = $250,000 and <$750,000	$2,500
			< $250,000	$1,500

Renewals *after the Renewal Effective Date*, noted in the chart above, will have the option to choose a lower WH deductible through an agent change transaction.

What's Not Changing?

- **All Peril** Deductible minimums previously implemented
- **Wind Hail** Deductibles as follows:
  - Required to be selected separately from All Peril deductible
  - Must be greater than or equal to All Peril deductible
  - NC and VA: Coastal Wind Tier 1 county minimums will remain at 2%
  - Renewals prior to the RB Eff Date noted in the state specific chart above will still be subject to the current Wind/Hail deductible minimum until the next renewal.

Questions?

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

Release Date: 10/09/2026
New Business Date: 10/12/2026
Renewal Business Date: 01/08/2027
State(s): NC and VA
Line of Business(s): Property Policy

Copyright © 2026 For Nationwide Agent Use Only

Tenant Personal Property Update for New Business Quoting

To provide a stronger starting point when quoting Tenant policies, beginning October 10, 2026, the default amount for **Tenant Personal Property** (Coverage C) will be increased from $15,000 to **$25,000** for new business submissions. This update is designed to help ensure customers begin with a more appropriate coverage level while preserving the flexibility to adjust coverage based on their individual needs.

What's Changing

- The default Tenant Personal Property amount is increasing from **$15,000 to $25,000** for new business tenant submissions only.
- You can still decrease the coverage amount after the default is applied based on the customer's needs.
- The change will be implemented when you first quote in Nationwide Express or PolicyCenter.

What does this mean for you

The increased amount gives you a stronger starting point for the coverage conversation and helps reduce the potential for customers to carry contents limits that may be too low for their needs.

Questions?

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

Release Date: 10/09/2026
State(s): All States
Line of Business(s): Tenant
Company(s): Open Companies

Copyright © 2026 For Nationwide Agent Use Only

Personal Cyber Protection - IL

We're excited to share with you our new Personal Cyber Protection endorsement. This optional endorsement, offered through Hartford Steam Boiler (HSB) written on Nationwide paper, is available to our Home, Tenant, and Condo customers. It is designed to help protect customers against a broad range of cyber risks, including cyber-attacks, online fraud, data breaches, and cyberbullying.

What's Changing?

Beginning October 10, 2026, the new Personal Cyber Protection endorsement will be available to quote in open and closed companies for our Home, Tenant, and Condo Property policy customers. It is designed to help customers recover from financial losses and expenses resulting from cyber incidents.

Available to Quote	New Business Effective Date	Renewal Effective Date
10/09/2026	11/09/2026	01/09/2026

Coverage Overview

Personal Cyber Protection will be available as an optional endorsement with two coverage options: **Core and Plus** (Please see the **Personal Cyber Protection FAQs** for more details).

Core Includes protection against:	Plus Includes all Core protections, in addition to:
Cyber Attack Cyber Extortion Online Fraud	Data Breach Cyberbullying and Online Harassment Social Media Income Interruption Cyber Protection for Auto

Coverage limits will range from $10,000 to $250,000, with deductibles of $500 or $1,000 based on the selected limit:

Coverage Option	Limit	Deductible	Available for Policy Type
Core/Plus	$10,000	$500	Tenant only
Core/Plus	$25,000	$500	Home, Tenant, and Condo
Core/Plus	$50,000	$500	Home, Tenant, and Condo
Core/Plus	$100,000	$500	Home, Tenant, and Condo
Core/Plus	$250,000	$1,000	High Value Homeowner risks only*

* The $250,000 limit will only be available for qualifying High Value Home risks with Coverage A limits of $2 million or greater and subject to additional eligibility requirements:

- Agents will be required to complete a cyber qualification questionnaire.
- Eligibility is based on the customer's responses to cybersecurity practices and prior cyber loss history.

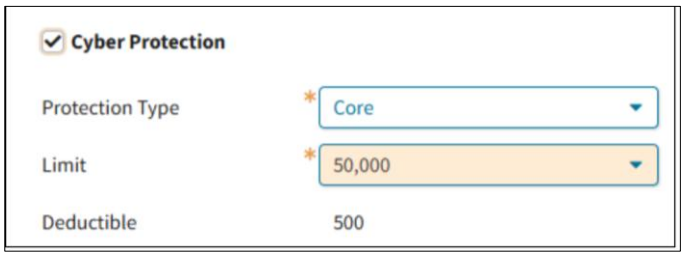
Continued next page

Copyright © 2026 For Nationwide Agent Use Only

Personal Cyber Protection - IL, cont.

When Coverage Can Be Added or Updated

- Personal Cyber Protection coverage will be available during New Business, Renewal, and Rewrites , subject to eligibility rules and effective dates.
    - Mid-term changes to remove or decrease coverage will be allowed.
- When you answer **Yes** to the Personal Cyber Protection question in **PL Rater**, you will bridge into either **PolicyCenter or Nationwide Express** and will default to **Core coverage with a $50,000 limit**. You may adjust the option and limit based on customer needs and eligibility.
- Personal Cyber Protection may also be selected directly within PolicyCenter on the **Coverages** screen.



- When Cyber Protection coverage is selected, the **Premium Details, Cost Change Details,** and **Rate Capping** tabs on the **Quote screen** will the corresponding coverage name and level, Cyber Protection Core or Cyber Protection Plus.
- When Personal Cyber Protection is selected, **Identity Theft** coverage will be required.
    - If Identity Theft coverage does not exist on another supporting Nationwide Auto or Property policy on the same account, Identity Theft will be automatically selected and locked on the Property policy.
    - If Personal Cyber Protection is later removed, Identity Theft will remain selected but will become editable again.

Questions?

If you have any questions about Personal Cyber Protection, please contact your Territory Manager or review the **Personal Cyber Protection FAQ attached below:**

Microsoft Edge
PDF Document

Release Date: 10/09/2026
State(s): IL
Line of Business(s): Home, Tenant, and Condo

Copyright © 2026 For Nationwide Agent Use Only

Updates to the Property Policy Contract Language – IL

To help stay competitive with product offerings, updates to the Property Policy Contract language will roll out in Illinois beginning November 9, 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 2053 08 25) 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:	10/09/2026
New Business Date:	11/092026
Renewal Business Date:	01/09/2027
State(s):	IL
Line of Business(s):	Property Policy

Copyright © 2026 For Nationwide Agent Use Only

Limited Roof Updates - IL

We are loosening our criteria for requiring Limited Loss Settlement for Windstorm or Hail Losses to Roof Surfacing ("Limited Roof ") on certain policies. Customers with Good or Excellent Roof Conditions, as informed by a 3rd party vendor, are no longer required to have Limited Roof, regardless of roof age.

Roof Condition will be taken into consideration for Homeowner policies in Illinois at the effective dates shown below:

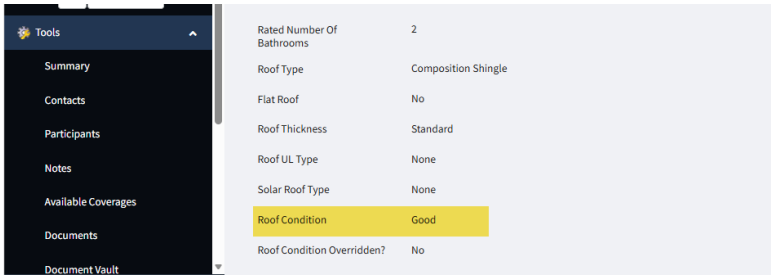
STATE	Available to Quote	New Business Effective Date	Renewal Effective Date
Illinois	10/09/2026	11/09/2026	01/09/2027

Limited Roof will be required if:

- Roof is 11 years old or older, and
- Roofing material **other than** Metal, Tile, Slate, or Wood/Shake types
- ***NEW*** Roof Condition is Average, Poor, or Severe, **as informed by a 3rd party vendor.**
    - If a customer does not yet have a vendor-informed roof condition, a roof condition will automatically be requested at renewal when the roof age and roof type would otherwise require Limited Roof.
    - If recent roof upgrades have been completed and/or condition is inaccurate, please contact Underwriting to dispute the condition.

Please note, if Limited Roof is no longer required, but is selected on the policy, **Nationwide will automatically remove Limited Roof to revert roof coverage to replacement cost.** This automatic deselection will not occur if Limited Roof was added by the agent/customer as an optional coverage after December 5, 2025.

You may determine the vendor-informed Roof Condition on the renewal by reviewing the renewal term's Dwelling Construction Screen > Roof Condition, as highlighted below. Depending on the timing of your review, the renewal term may be located under the Summary tab> Pending Policy Transactions.



This change materially alters the loss settlement provisions under the Homeowner policy, so it is important that you clearly explain to your customers the policy provisions and how they impact their premiums and potential claims settlement in the event of a loss.

Questions?

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

Release Date: 10/09/2026
New Business Date: 11/092026
Renewal Business Date: 01/09/2027
State(s): IL
Line of Business(s): Property Policy

Copyright © 2026 For Nationwide Agent Use Only

Property Coverage Enhancements for IL

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
Illinois	10/09/2026	11/09/2026	01/09/2027

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

- Adding the coverage or increasing the limit must be the inception or next renewal date.
- Coverage **cannot** be added effective mid-term.
- 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.

Continued next page

Copyright © 2026 For Nationwide Agent Use Only

Property Coverage Enhancements for IL, 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 02 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:
  - 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

Copyright © 2026 For Nationwide Agent Use Only

Expanded Property Coverages and Higher Limits - IL

Nationwide is introducing a set of new endorsements and expanded coverage options designed to provide broader protection and greater flexibility for Illinois **Major Homeowners** policies in the **new NWAG open company**. Condo, Tenant, and Dwelling Fire products **will not** receive these new endorsements.

- Three new endorsements - Dwelling Guaranteed Replacement Cost Plus (GRC+), Protection Boost Ultra, and Valuables Plus Ultra.
- Four new or expanded limit options: Backup of Sewer or Drain ("Water Backup"), Brand New Belongings, Loss of Use, and Biological Deterioration ("Mold").

STATE	Available to Quote	New Business Effective Date
Illinois	10/09/2026	11/09/2026

Quoting and Policy Changes for the following endorsements and changes
- Adding coverage is limited to renewal effective date.
- Decreases in coverage may be made effective any date.
    - **Valuables Plus Ultra exception** - Increases or Decreases in coverage may be made effective any date.

Dwelling Guaranteed Replacement Cost Plus (GRC+)

We are introducing a new homeowners endorsement called **Dwelling Guaranteed Replacement Cost Plus (GRC+)**, Form # H 03 89 11 26. This new coverage provides guaranteed replacement cost protection for Dwelling Coverage (Coverage A) plus enhanced coverage for Other Structures (Coverage B), Personal Property (Coverage C), and qualifying large loss deductible waiver.

- Guaranteed Replacement Cost for Dwelling Coverage (Coverage A)
- Total loss cash-out option for Dwelling Coverage (Coverage A)
- Other Structures (Coverage B) increase by the same percentage applied to Dwelling Coverage (Coverage A)
- Fire total loss cash-out option for Personal Property (Coverage C) - waives inventory requirement
- Large loss ($100k) deductible (< $25k) waiver, **except** for Wind, Hail or Earthquake

Coverage Selection Changes and Eligibility Requirements
Replacement cost options are displayed on the **Coverages** screen in PolicyCenter. Only **one option** may be selected at a time.

Available Dwelling Replacement Cost options include:
- Dwelling Replacement Cost – 150%
- **Dwelling Guaranteed Replacement Cost Plus (GRC+: NEW)**

These options are available when Dwelling Coverage (Coverage A) is at least **95% of the Reconstruction Cost.**

Continued next page

Copyright © 2026 For Nationwide Agent Use Only

Expanded Property Coverages and Higher Limits – IL, cont.

Protection Boost Ultra

Introducing **Protection Boost Ultra**, a new higher-tier endorsement that builds on today's Protection Boost by increasing key coverage limits and adding enhanced protections for customers with higher-value assets and more complex insurance needs.

- The following highlights select increases available with Protection Boost Ultra:

Coverage	Protection Boost	Protection Boost Ultra *NEW*
Jewelry, Watches, Furs	$1,000 per item / $10,000 per occurrence	$5,000 per item / $10,000 per occurrence
Money	$1,000	$2,500
Securities	$5,000	$10,000
Business Property Off Premise	$1,000	$5,000
Business Property On Premise	$10,000	$20,000
Model or Hobby Aircraft	$2,000	$3,000
Covered Motor Vehicles	$2,500 per vehicle / $10,000 per occurrence	$5,000 per vehicle / $25,000 per occurrence
Imported or Specialty Rugs	$2,500 per rug / $5,000 per occurrence	$5,000 per rug / $10,000 per occurrence
Debris Removal of Tree by Covered Peril	$1,500 per tree / $10,000 per occurrence	$2,500 per tree / $15,000 per occurrence
Trees, Shrubs and Other Plants - Max Percentage of Coverage A	5% / $1,500	5% / $2,500
Incidental Business at Home	$5,000	$15,000
Non-Profit D&O Liability[1] *	Some coverage may exist	Coverage expressly exists

[1] The Non-Profit D&O Liability coverage will not have a specified dollar limit. Coverage will be provided up to the Dwelling Coverage (Coverage A) limit, with the applicable All Peril deductible applied.

- On the **Coverages** screen in PolicyCenter, you will see Protection Boost and Protection Boost Ultra as separate options
    - When Protection Boost Ultra is selected, updated coverage limits and included protections will display throughout the quoting and policy experience.

Valuables Plus Ultra

To better serve customers with higher-value personal property, Nationwide is enhancing the Valuables Plus (Inland Marine) program with the introduction of **Valuables Plus Ultra**. This enhancement is designed to provide customers higher per-item limits for Blanket coverage and expanded flexibility for those who need more robust protection for high-value items. It also adds new protections which are not included with the previous Valuables Plus offering.

Continued next page

Copyright © 2026 For Nationwide Agent Use Only

Expanded Property Coverages and Higher Limits – IL, cont.

Valuables Plus Ultra, cont.

New Coverage Classes

- **Collectibles/Memorabilia**
  - Coverage Options:
    - Scheduled Personal Property
    - Scheduled Personal Property Agreed Value
    - Valuables Plus Blanket Personal Property Endorsement
    - Valuables Plus Blanket Personal Property Ultra Endorsement
  - Includes:
    - Sporting memorabilia
    - Autographs
    - Trading cards
    - Comic books
    - Vintage toys
    - Movie and music memorabilia
    - Other collectible items valued for rarity, historical significance, or uniqueness
- **Wine Collections**
  - Coverage options
    - Valuables Plus Blanket Personal Property Endorsement
    - Valuables Plus Blanket Personal Property Ultra Endorsement
  - Includes:
    - Wine
    - Distilled Spirits
- **Blanket Ultra**
  - Blanket Ultra provides higher per-item limits than Blanket Standard, while existing blanket coverage options remain available through the Standard selection.
  - Standard and Ultra options cannot be mixed on the same policy.
  - The per item and class maximum limits for Blanket Standard and Blanket Ultra are listed below:
    - Wine is available for Valuables Plus Blanket Personal Property Endorsement

Class	Blanket Standard Per Item Max	Blanket Standard Class Max	Blanket Ultra Per Item Max *New*	Blanket Ultra Per Class Max *New*
Blanket Jewelry	$ 10,000	$ 50,000	$ 25,000	$ 250,000
Blanket Cameras – Not used for Pay	$ 2,500	$ 5,000	$ 10,000	$ 25,000
Blanket Fine Arts	$ 10,000	$ 50,000	$ 25,000	$ 250,000
Blanket Firearms	$ 2,500	$ 5,000	$ 10,000	$ 25,000
Blanket Furs	$ 10,000	$ 50,000	$ 25,000	$ 250,000
Blanket Golf Equipment	$ 2,500	$ 5,000	$ 10,000	$ 25,000
Blanket Musical Instruments – Not used for Pay	$ 2,500	$ 5,000	$ 10,000	$ 25,000
Blanket Collectables/Memorabilia ***New***	$ 5,000	$ 10,000	$ 10,000	$ 50,000
Blanket Wine ***New***	$ 5,000	$ 10,000	$ 10,000	$ 50,000

Continued next page

Copyright © 2026 For Nationwide Agent Use Only

Expanded Property Coverages and Higher Limits – IL, cont.

Valuables Plus Ultra, cont.

- There will be several updates to the **Valuables Plus** (Inland Marine) screen in PolicyCenter :
  - When **Collectibles/Memorabilia** or **Collectibles/Memorabilia Agreed Value** is selected, you must complete the requested fields.
  - New Blanket Form section (Standard or **Ultra**) will be added so that you can apply the appropriate blanket coverage type
- When Blanket Collectibles/Memorabilia or Blanket Wine coverage is selected, the **Premium Details, Cost Change Details**, and **Rate Capping** tabs on the Quote screen will list the selected coverage name and coverage level (Standard or Ultra):
  - Blanket Collectibles/Memorabilia Standard
  - Blanket Collectibles/Memorabilia Ultra
  - Blanket Wine Standard
  - Blanket Wine Ultra

Form Updates

The following forms will be available as part of the enhancement:

- H 02 163 10 26 – Valuables Plus Blanket Personal Property Endorsement
- H 02 161 10 26 – Valuables Plus Scheduled Personal Property Endorsement
- H 02 162 10 26 – Valuables Plus Scheduled Personal Property Endorsement and Agreed Value Loss Settlement
- H 03 96 10 26 – Valuables Plus Blanket Personal Property Ultra Endorsement

Backup of Sewer or Drain ("Water Backup")

We are introducing **Full Limit Water Backup**, form # HIN 2121 IL 10 26, providing customers the option to purchase coverage for water damage caused by water that backs up through sewers or drains, or overflows from a sump pump, sump pump well or other systems designed to remove water from the foundation area. This new limit sets the Water Backup limit to **100% of Dwelling Coverage (Coverage A)**, offering a higher limit than the current fixed-dollar Water Backup coverage options.

Coverage Overview

- On the **Coverages** screen in PolicyCenter, you will see Water Backup Limited (existing) and **Water Backup Full** as separate options
- Coverage limit automatically displays as **100% Cov A**
- Deductible will be the **greater of the All Peril deductible or $1,000**.
  - Please note, when the All Peril deductible is changed, the Water Backup deductible will automatically update to remain aligned with the All Peril deductible.
- If Water Backup Limited is selected, deselecting it will make Water Backup Full viewable, and vice versa. The underlying coverage is the same, just the applicable limit changes between the two options.

Brand New Belongings (BNB) Update

Introducing broader coverage at lower limits by expanding eligibility for **Brand New Belongings (BNB)**, form # H 02 07, to be selected when Personal Property (Coverage C) is 55% or 65% of Dwelling Coverage (Coverage A), in addition to the current 75% availability.

- The default BNB limit remains 75% Dwelling Coverage (Coverage A).
- When BNB is selected on the **Coverages** screen, you will be able to choose new Personal Property (Coverage C) limits of Dwelling Coverage (Coverage A)
- If 55%, 65%, or 75% is selected, the Personal Property limit will be calculated automatically based on the Dwelling limit.
- When the > 75% custom amount is selected, you can enter the Personal Property (Coverage C) dollar amount manually, and it can still exceed 100% of the Dwelling limit if needed.
  - If the **> 75% custom amount** is selected and the Personal Property (Coverage C) limit entered at **75% or less of the Coverage A limit**, you will receive the following error message:
    "Personal Property Coverage limit cannot be less than the minimum default value."
- Example:

Dwelling Coverage Limit (Coverage A)	Brand New Belongings %	Personal Property Limit (Coverage C)
$200,000	55%	$110,000
$200,000	65%	$130,000
$200,000	75% (default)	$150,000
$200,000	>75% Custom amount	> than $150,000

Continued next page

Copyright © 2026 For Nationwide Agent Use Only

Expanded Property Coverages and Higher Limits – IL, cont.

Increased Loss of Use Coverage Options

Nationwide is offering higher **Loss of Use** (Coverage D) options in the open company, as an extension of the broader Loss of Use changes in all companies. Customers will be able to keep the included 30% Loss of Use limit or select a higher option of 50%, 75%, or 100% of Dwelling Coverage (Coverage A).

- When Loss of Use is selected on the **Coverages** screen, you can choose to increase their Loss of Use (Coverage D) limit to a higher % of Dwelling Coverage (Coverage A)
    - Please note, only one option can be selected at a time.
- The selected percentage will automatically calculate the corresponding dollar limit based on Dwelling Coverage (Coverage A).
    - Coverage D will continue to display on policy documents as a calculated dollar amount, not as a percentage.
    - Example:

Coverage A	Selected Loss of Use %	Coverage D
$400,000	30% (default)	$120,000
$400,000	50%	$200,000
$400,000	75%	$300,000
$400,000	100%	$400,000

Biological Deterioration ("Mold") Higher Limits

We are introducing expanded **Biological Deterioration ("Mold") Higher Limit** options. Today, $10,000 Mold is included in Section 1 of the base Homeowners policy. With this update, policyholders will now have access to additional higher-limit options of $25,000, $50,000, $75,000, and $100,000.

- The base policy included limit remains $10,000.
- Available mold limits will depend on the dwelling coverage amount at the time of selection.
- Eligible limit options by dwelling coverage:

Dwelling Coverage Limit (Coverage A)	Available Limit for Mold/Biological Deterioration or Damage
< $250,000	$10,000
$250,000 to $499,999	$10,000 or $25,000
$500,000 to $749,999	$10,000, $25,000, or $50,000
$750,000 to $999,999	$10,000, $25,000, $50,000, or $75,000
$1,000,000 +	$10,000, $25,000, $50,000, $75,000, or $100,000

- On the **Coverages** screen in PolicyCenter, the current **Biological Deterioration or Damage** limit field will be a dropdown that shows only the limits available based on the dwelling amount.

Questions?

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

Release Date: 10/09/2026
New Business Date: 11/09/2026
Company: NWAG
State(s): IL
Line of Business(s): Major Homeowners policies

Copyright © 2026 For Nationwide Agent Use Only

What's Changing in October 2026

Smart Home: Home Protection Program Endorsement – Washington

What's Changing?

Beginning October 10, 2026, a **new endorsement, Home Protection Program**, is being introduced in WA for all Homeowners and Condo policies only.

This endorsement will be added to all Homeowners and Condo-Owners policies at New Business and Renewal. It is a mandatory endorsement confirming that Nationwide offers certain smart home protective devices to Home and Condo policyholders at no charge beyond their normal policy premium.

New and renewal business effective dates:

State	Writing Companies	New Business Date	Renewal Business Date
WA	NGI, NICOA, AND NPCC	10/10/2026	11/14/2026

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:

Homeowners:

Water Sensors:

- **LeakBot**: A smart water flow monitoring device that detects leaks early and includes plumbing repair support by a LeakBot technician.

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.

Condo:

Water Sensors:

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

Discounts

Customers in the **NGI open company** will receive a Smart Home Participation Discount of 5%[1] for the **Water Sensors only**.

Please note: Customers in closed companies are not eligible for the premium discount but will still receive the devices at no charge when signing up.

Resources

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

[1]The 5% premium discount applies to fire, theft, and water coverages.

Questions?

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

Release Date: 10/09/2026
State(s): WA
Line of Business(s): Home and Condo

Copyright © 2026 For Nationwide Internal Use Only

What's Changing in October 2026

Introducing Expanded Auto Coverages and Precision Plus Enhancements in Texas

We are introducing new expanded auto coverages and higher limits to our auto products. They are designed to help you meet your customers' needs and unlock new opportunities for growth with us:

- Two increased limits: Medical Payments and Rental Reimbursement
- A new endorsement: Agreed Value

Additionally, we are making Precision Plus enhancements to our auto rating plan designed to better align rate to risk and improve discount offerings.

State(s)	Production Date	New Business Effective Date	Renewal Business Effective Date
Texas	10/09/2026	11/09/2026	01/17/2027

Medical Payments

A limit of $50,000 is now available for new business customers with 250/500 BI limits.

Rental Reimbursement

Introducing a new limit option of $250 per day/$7,500 per occurrence. With the increasing costs of rental cars over the last few years, this is sufficient coverage for most common luxury vehicles.

Agreed Value

Agreed Value endorsement means Nationwide and the policyholder agree up front on the vehicle's value when the policy is first written or renews. If the covered vehicle is a total loss, that agreed amount is what is paid, instead of the actual cash value at the time of loss.

Agreed Value will be available for vehicles valued up to $200,000. Following bind, the Agreed Value will be reviewed to confirm it reflects the vehicle's current market value. If the values differ, supporting documentation may be requested.

Your Underwriter and Sales Leader will have additional information on company guidelines for this endorsement.

Precision Plus Auto Enhancements

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.

Expanded coverages, higher limits and Precision Plus Auto Rating Variables apply to open companies only, for both new and renewal policies.

OEM Including Glass

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. This option is already available in the open company and will be added to the closed companies with this update.

Note: Any open, unbound quotes started prior to or on 10/09/2026, 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.

Copyright © 2026 For Nationwide Agent Use Only