



Nationwide®

IMPORTANT NOTICE

Thank you for choosing Nationwide® to help you protect what's important to you. We value your business and want to ensure you have current information about your policy.

What you need to do

Please read this notice carefully. No coverage is provided by this notice nor can it be construed to replace any provision of your policy. You should read your policy and review your declarations page for complete information on the coverages you are provided. If there is any conflict between the policy and this notice, the provisions of the policy shall prevail.

You can always count on us to be there

We appreciate your business and look forward to continuing to serve you. If you have any questions, or would like to learn about additional coverage options, please contact your Nationwide agent.

The following sections detail changes that will be made to the coverages or endorsements that may be written with your policy. These updates may result in a change of coverage. All the updates listed may or may not apply to your policy.

Important Notice Description(s)

COVERAGE CHANGES

Covered Auto Liability Coverage:

Expansion of Coverage

For California policies that contain a Liability BI/PD limit of \$1,200,000, this will be increased to \$1,500,000. This limit update also applies to Drive Other Car Coverage, Hired Auto Liability Coverage, Non-Owned Liability Coverage, Uninsured Motorists Coverage.

Medical Payments Coverage:

Expansion of Coverage

For Texas policies that contain a coverage limit of \$2,000, this limit will be increased to \$2,500.

Towing/Labor Coverage:

Expansion of Coverage

For policies that contain a coverage limit of \$50, this limit will be increased to \$200.

Audio, Visual, and Data Electronic Equipment Coverage Added Limits:

Reductions in Coverage

If your policy contains a coverage limit above \$10,000, this limit will be reduced to \$10,000.

Optional Limits - Loss of Use Expenses:

Expansion/Reduction of Coverage

Policies that contain this coverage may experience an expansion or reduction in coverage due to the restriction of limit options. Amount per day and Maximum limits will be converted to the closest available limits offered.

Hired Auto Collision Deductibles:

Reductions of Coverage

For policies that have an Other Than Collision deductible of \$50, the deductible will be increased to \$100.

For policies that have a Collision deductible of \$100, the deductible will be increased to \$250.

Autos Held for Sale by Non-Dealers Deductibles:

Expansions of Coverage

Policies that have an Other Than Collision deductible higher than \$500 per car/\$2500 per occurrence will have the deductible reduced to \$500 per car/\$2500 per occurrence.

Policies that have a Collision deductible higher than \$1000 will have the deductible reduced to \$1000.

Autos Leased/Rented/Hired with Drivers Deductibles:

Expansions of Coverage

Policies that have an Other Than Collision, Specified Causes of Loss, and/or Collision deductible higher than \$1,000 will have the deductible reduced to \$1,000.

Collision Deductible:

Reduction of Coverage

For vehicles garaged in Maryland that have a deductible of \$50 or \$100, the deductible will be increased to \$250.

For vehicles garaged in West Virginia that have a deductible of \$100, the deductible will be increased to \$250.

Drive Other Car Coverage Deductible:

Reduction of Coverage

For policies that have an Other Than Collision deductible of \$50, the deductible will be increased to \$100.

Other Than Collision Deductible:

Expansion/Reduction of Coverage

For policies that have an Other Than Collision deductible of \$50, the deductible will be increased to \$100.

For Repossessed Autos that have a deductible higher than \$500 per car/\$2,500 per occurrence, the deductible will be reduced to \$500 per car/\$2,500 per occurrence.

Trailer Interchange Collision Deductible:

Reduction of Coverage

For policies that have a Collision deductible of \$100, the deductible will be increased to \$250.

ENDORSEMENT CHANGES

Mobile Home Contents Coverage (AC 00 86 to CA 20 16):

Reduction of Coverage

Theft coverage will be removed.

Garagekeepers Coverage (AC9937 to CA9937, or state specific version):

Reduction of Coverage

This form will be changing from a Nationwide proprietary endorsement to an industry standard endorsement. The usage and definition for “transporting” or “towing” were removed. The Other Insurance Condition amendment for “Customer’s auto” for primary insurance was also removed.

Stated Amount Coverage (AC9928 to CA9928, or state specific version):

Expansion/Clarification of Coverage

The explanation of cost of repairing/replacing estimate and deduction for betterment will be removed.

The following coverages will no longer be offered on Nationwide’s new platform. If your policy currently contains one or more of these coverages, this will be a reduction in coverage.

- Additional Living Expense
- Transportation Expense and Towing and Labor Costs Coverage
- Emergency Services - Volunteer Firefighters’ and Workers’ Injuries Limited Exclusion
(includes state versions for CO and FL)
- Leasing or Rental Concerns - Conversion, Embezzlement, Or Secretion Coverage
- New York Mutual Aid Endorsement
- Motor Carriers - Excess Coverage for the Named Insured and Named Lessors for Leased Autos
- Coverage for Injury to Leased Workers
- Fiduciary Liability of Banks
- Garagekeepers Coverage - Customers’ Sound-Receiving Equipment
(includes state versions for MN and VA)

The following forms are switching from a proprietary Nationwide endorsement to an industry standard (ISO) endorsement. There are no coverage reductions identified.

Form Title	Independent Form Number	ISO Form Number
Missouri Uninsured Motorists Coverage	AC 21 04	CA 21 04
Georgia Uninsured Motorists Coverage - Reduced By At-Fault Liability Limits	AC 21 11 A	CA 21 11
Maryland Uninsured Motorists Coverage	AC 21 13 MD	CA 21 13
New Mexico - Uninsured Motorists Coverage - Stacked	AC 21 15	CA 21 15
Maryland Personal Injury Protection Endorsement	AC 22 19, AC 22 19A	CA 21 19
Michigan Uninsured Motorists Coverage	AC 21 31	CA 21 31
Ohio Uninsured and Underinsured Motorists Coverage - Bodily Injury	AC 21 07, AC 21 33	CA 21 33
Washington Underinsured Motorists Coverage	AC 21 34 A	CA 21 34
Kansas Uninsured Motorists Coverage	AC 21 37	CA 21 37
Indiana Uninsured Motorists Coverage	AC 21 44A, AC 21 44 B, AC 21 44 D	CA 21 44

California Uninsured Motorists Coverage - Bodily Injury	AC 21 54	CA 21 54
Nebraska Uninsured and Underinsured Motorists Coverage	AC 21 70	CA 21 70
Kentucky Underinsured Motorists Coverage	AC 21 79	CA 21 79
Arkansas Personal Injury Protection	AC 22 02	CA 22 02
Florida Personal Injury Protection	AC 22 10	CA 22 10
Kentucky Personal Injury Protection	AC 22 16	CA 22 16
Michigan Personal Injury Protection Michigan Coordination of Personal Injury Protection	AC 22 20	CA 22 20 CA 22 21
New York Mandatory Personal Injury Protection Endorsement	AC 22 32 D	CA 22 32
Utah Personal Injury Protection Utah Added Personal Injury Protection	AC 22 44 A	CA 22 44 CA 22 45
Missouri Underinsured Motorists Coverage	AC 31 04	CA 31 04
Indiana Underinsured Motorists Coverage	AC3116	CA 31 16
Ohio Uninsured Motorists Coverage - Property Damage	AC 31 17	CA 31 17
New Mexico Uninsured Motorists Coverage - Nonstacked	AC 31 29	CA 31 29
Georgia Uninsured Motorists Coverage - Added On At-Fault Liability Limits	AC 31 37	CA 31 37

The following are forms that are changing form number and edition date, but there is no content change or coverage reductions.

Form Title	Old Form Number	New Form Number
Physical Damage Coverage - Autos Held for Sale by Non-Dealers	AC 20 78	CA 20 78
Original Equipment Manufacturer Parts Coverage (formerly Special Physical Damage)	AC 00 60	NCA 00 60
California Changes	AC 01 43	NCA 01 43
Pollution Exclusion Amendment - Illinois	AC 01 66 IL	NCA 01 66 IL
California Changes - Waiver of Collision Deductible	AC 03 05	NCA 03 05
Arizona - Full Safety Glass	AC 04 23	NCA 04 23
Amendment of Definition of Pollutants	AC 04 36	NCA 04 36
Additional Insured - Primary and Non-Contributory Endorsement	AC 20 41	NCA 04 49
Missouri Change - Other Insurance	AC 04 79	NCA 04 79

Missouri Alternate Loss Payment - Physical Damage Coverages	AC 05 02	NCA 05 02
Snowmobiles and Off-Road Vehicles	AC 20 21	NCA 20 21
Iowa Uninsured Motorists Coverage	AC 21 12	NCA 21 12 A
Iowa Underinsured Motorists Coverage	AC 21 13	NCA 21 12 B
South Carolina Uninsured Motorists Coverage	AC 21 19	NCA 21 19
California Uninsured Motorists Coverage - Property Damage	AC 21 55	NCA 21 55
South Carolina Underinsured Motorists Coverage	AC 21 88	NCA 21 88
Florida Personal Injury Protection	AC 22 10	NCA 22 10
Motor Carrier Endorsement	AC 23 30	NCA 23 30
Minnesota Motor Carrier Endorsement	AC 23 40	NCA 23 40
Auto Medical Payments Amendment	AC 70 00	NCA 70 00
Business Auto Protection - Plus	AC 70 04	NCA 70 04
Business Auto Protection - Plus - New Hampshire	AC 70 04 NH	NCA 70 04 NH
Business Auto Protection - Plus - New York	AC 70 04 NY	NCA 70 04 NY
Business Auto Protection - Gold	AC 70 05	NCA 70 05
Business Auto Protection - Gold - New Hampshire	AC 70 05 NH	NCA 70 05 NH
Business Auto Protection - Gold - New York	AC 70 05 NY	NCA 70 05 NY
Business Auto Protection - Gold - Florida	AC 01 01 A	NCA 70 05 FL
Business Auto Protection - Gold - Virginia	AC 01 01 VA	NCA 70 05 VA
Business Auto Protection - Platinum	AC 70 06	NCA 70 06
Business Auto Protection - Platinum - New Hampshire	AC 70 04 NH	NCA 70 06 NH
Business Auto Protection - Platinum - New York	AC 70 04 NY	NCA 70 06 NY
Business Auto Extension Endorsement	AC 70 07	NCA 70 07
Business Auto Extension Endorsement - Kansas	AC 70 07 KS	NCA 70 07 KS
Business Auto Extension Endorsement - New York	AC 70 07 NY	NCA 70 07 NY
Business Auto Extension Endorsement - Vermont	AC 70 07 VT	NCA 70 07 VT
Business Auto Extension Endorsement - Florida	AC 01 02 FL	NCA 70 07 FL
Business Auto Extension Endorsement - Virginia	AC 01 02 VA	NCA 70 07 VA
Physical Damage - Additional Provisions	AC 70 08	NCA 70 08
Additional Insured - Iowa Governmental Immunities Endorsement	AC 70 10	NCA 70 10
Auto Service Operations Endorsement	AC 01 03	NCA 70 11
Exclusion - Delivery Using Non-Owned Autos	AC 20 40	NCA 70 12
Iowa Tort Liability of Governmental Subdivisions	AC 01 97	NCA 70 17
Named Driver or Operator Exclusion Endorsement - Alabama	AC 99 98 AL	NCA 88 AL
Named Driver or Operator Exclusion Endorsement - Arkansas	AC 99 98 AR	NCA 88 AR

Named Driver or Operator Exclusion Endorsement - California	AC 99 82	NCA 88 CA
Named Driver or Operator Exclusion Endorsement - Connecticut	AC 99 98 CT	NCA 88 CT
Named Driver or Operator Exclusion Endorsement - Florida	AC 99 98 FL	NCA 88 FL
Named Driver or Operator Exclusion Endorsement - Idaho	AC 99 97	NCA 88 ID
Named Driver or Operator Exclusion Endorsement - Indiana	AC 99 78	NCA 88 IN
Named Driver or Operator Exclusion Endorsement - Kentucky	AC 99 98 KY	NCA 88 KY
Named Driver or Operator Exclusion Endorsement - Maryland	AC 99 70	NCA 88 MD
Named Driver or Operator Exclusion Endorsement - Maine	AC 99 98 ME	NCA 88 ME
Named Driver or Operator Exclusion Endorsement - Michigan	AC 99 98 MI	NCA 88 MI
Named Driver or Operator Coverage Limitation and Exclusion Endorsement - Missouri	AC 99 74	NCA 88 MO
Named Driver or Operator Coverage Limitation and Exclusion Endorsement - Mississippi	AC 99 98 MS	NCA 88 MS
Named Driver or Operator Coverage Limitation and Exclusion Endorsement - Montana	AC 99 98 MT	NCA 88 MT
Named Driver or Operator Coverage Limitation and Exclusion Endorsement - North Carolina	AC 99 69	NCA 88 NC
Named Driver or Operator Exclusion Endorsement - North Dakota	AC 00 79	NCA 88 ND
Named Driver or Operator Exclusion Endorsement - Nebraska	AC 99 77	NCA 88 NE
Named Driver or Operator Coverage Limitation and Exclusion Endorsement - New Hampshire	AC 99 98 NH	NCA 88 NH
Named Driver or Operator Exclusion Endorsement - Oregon	AC 99 75	NCA 88 OR
Named Driver or Operator Exclusion Endorsement - Pennsylvania	AC 99 71	NCA 88 PA
Exclusion of Designated or Specified Autos	AC 99 93	NCA 88 SA
Named Driver or Operator Exclusion Endorsement - South Carolina	AC 99 98 SC	NCA 88 SC
Named Driver or Operator Exclusion Endorsement - Texas	AC 99 98	NCA 88 TX
Named Driver or Operator Exclusion Endorsement - Vermont	AC 99 98 VT	NCA 88 VT
Named Driver or Operator Coverage Limitation and Exclusion Endorsement - Washington	AC 99 98 WA	NCA 88 WA
Named Driver or Operator Exclusion Endorsement - West Virginia	AC 99 98 WV	NCA 88 WV
Stated Amount Insurance - Missouri	AC 99 28 MO	NCA 99 28 MO
Amendment of Covered Auto Symbol 7	AC 99 54	NCA 99 54
Named Driver or Operator Exclusion Endorsement	AC 99 98	NCA 99 CW
Amendment Endorsement - Allowance of Expenses	AC 70 09	NIL 70 08

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