Customer Worksheet: *Standard Auto Insurance*

VIRGINIA

Coverage amounts and deductibles

☐ **Liability**

Bodily Injury – intends to protect your assets if you are found legally responsible for a covered accident, including certain expenses associated with bodily harm sustained by the other party (as provided by your policy and state law).

Property Damage – intends to protect your assets if you are found legally responsible for a covered accident, including property damage sustained by the other party (as provided by your policy and state law).

Liability coverage also provides for your legal defense if a suit is brought against you as a result of a covered accident (as provided by your policy and state law).

Bodily Injury (max. per person/per accident)

☐ $25,000/$50,000 ☐ $50,000/$100,000
☐ $100,000/$300,000 ☐ $300,000/$300,000
☐ $500,000/$500,000 ☐ Other ___________

Property Damage

☐ $20,000 ☐ $25,000 ☐ $50,000
☐ $100,000 ☐ $300,000
☐ $500,000 ☐ Other _________

☐ **Comprehensive**

Intends to cover physical damage to your vehicle caused by contact with animals, theft, fire, vandalism, and glass breakage along with other non-collision related accidental losses in accord with the policy (subject to deductible) (as provided by your policy and state law).

Deductible:

☐ Actual Cash Value
☐ $250 ☐ $500 ☐ $750 ☐ $1,000

☐ **Collision**

Intends to cover physical damage to your vehicle resulting from collision with another vehicle or standing object (subject to deductible) (as provided by your policy and state law).

Deductible:

☐ $250 ☐ $500
☐ $1,000 ☐ $1,500

☐ **Deductible Savings Rewards**

☐ ***Diminishing Deductible:*** Reduces your deductible by $100 as soon as you enroll in the plan (as provided by your policy and state law). If you meet qualifying criteria, you can accumulate additional credits of $100 annually on renewal (up to maximum of $500).

☐ ***Total Loss Deductible Waiver:*** If your vehicle is a total loss (in a covered loss), you will not be responsible for paying your comprehensive or collision deductibles (as provided by your policy and state law).

☐ **Uninsured/Underinsured Motorists - Bodily Injury**

Intends to cover damages due to bodily injury that you and others are legally entitled to recover from another driver who is not insured or is underinsured (as provided by your policy and state law).

Bodily Injury (max. per person/per accident)

☐ $25,000/$50,000 ☐ $50,000/$100,000 ☐ $100,000/$300,000
☐ $300,000/$300,000 ☐ $500,000/$500,000

☐ **Uninsured/Underinsured Motorists - Property Damage**

Intends to cover damages to your vehicle and other covered property at the time of loss and loss of use of your vehicle that you are legally entitled to from another driver who is not insured or is underinsured (as provided by your policy and state law). Coverage is required on all liability policies.

Subject to $200 deductible ☐ $20,000 ☐ $25,000 ☐ $50,000 ☐ $100,000

☐ **Medical Expense and Income Loss Benefits**

May cover necessary medical expenses for you and other persons, who are covered under your vehicle's policy in the event of an accident, regardless of who is at fault (as provided by your policy and state law).

Coverage limits: ☐ $500 ☐ $1,000 ☐ $2,000 ☐ $5,000 ☐ $10,000

Other Coverages & Features

☐ **Forgiveness**

☐ ***Accident Forgiveness:*** A new at-fault accident on the policy will not increase your rate (one every three years) (as provided by your policy and state law).

☐ ***Minor Violation Forgiveness:*** A new minor violation/ticket per driver will not increase your rate (one every three years) (as provided by your policy and state law).

☐ **Good as New Vehicle Replacement for a Total Loss**

☐ ***Loan/Lease (GAP):*** Covers amount owed above actual cash value (ACV) if purchased or leased vehicle is a total loss, in a covered loss (as provided by your policy and state law). Ends at renewal when vehicle is 6 years old.

☐ ***Vehicle Value Upgrade:*** If covered vehicle is a total loss, provides for a comparable vehicle in "dealer-ready" condition (up to 100% MSRP) (as provided by your policy and state law). Ends at renewal when vehicle is 6 years old (does not apply to leased vehicles).

☐ ***New Car Replacement Plus:*** If covered vehicle is a total loss, provides loan/lease (GAP) coverage plus protection against depreciation to replace covered vehicle, 0-2 years old, with a new vehicle (up to 110% of MSRP on totaled vehicle) or a vehicle 3-5 years old, with vehicle in "dealer-ready" condition (as provided by your policy and state law). Ends at renewal when vehicle is 6 years old (does not apply to leased vehicles).

☐ **Roadside Assistance**

☐ ***Basic:*** May cover limited towing ($75), fuel delivery, lockout service, jump starts, flat tire assistance, and provides membership discounts (as provided by your policy and state law). Applies while driving vehicle insured by Nationwide or while an insured driver or resident relative is occupant of another vehicle.

☐ ***Plus:*** Basic package plus extended towing ($300), trip interruption, turn-by-turn directions, pre-trip map routing, and emergency messaging (as provided by your policy and state law).

☐ **Loss of Use**

Helps pay for a rental car or other transportation (such as bus or subway) if your car cannot be driven due to a loss covered under comprehensive or collision coverage up to the selected limit (as provided by your policy and state law). This may be referred to as Rental Reimbursement, Transportation Expense, or Loss of Use in your policy.

Total Coverage Amount

☐ $600 ☐ $900 ☐ $1,200 ☐ $1,500

Discounts/Savings

(May apply to all or a portion of your premium)

☐ **Home and Car**
Up to 32% if you insure both your auto and home, or up to 15% if you insure your auto and condo/apartment with Nationwide.

☐ **Auto Financial**
Up to 5% in certain instances if you own a Nationwide Financial Services Annuity, Life or Health policy.

☐ **SmartRide®**
Up to 5% for teen drivers that complete Nationwide's safe driver certification.

☐ **New Business Homeownership**
Up to 8% applies for first year if you own home not insured with Nationwide.

☐ **Accident-Free**
Up to 10% in certain instances when an accident-free driving record is maintained.

☐ **Affinity**
Up to 3% if you are a member of a qualifying organization.

☐ **Prior Carrier**
Up to 20% depending on continuous coverage with select prior carriers.

☐ **Good Student**
Up to 25% if you are a full-time student between the ages of 16 and 24 and meet a certain grade point or scholastic class-ranking requirement.

☐ **New Vehicle**
Discount for vehicles that are 4 years old or less.

☐ **Multi Car**
Up to 38% if you insured two or more autos with Nationwide.

☐ **Passive Occupant Restraint**
Up to 30% for vehicles equipped with full frontal air bags.

☐ **Accident Prevention**
Up to 5% if you are 55 or older and have completed a defensive driving course approved by the Virginia Division of Motor Vehicles.

☐ **Advance Quote**
Up to 8% if customer received a quote (with credit ordered) at least 8 days or more before effective date of policy.

Payment options

Bill Method:

☐ Paperless *(email required)*

☐ Direct Bill

Payment Frequency:

☐ Semi Annual

☐ Monthly

☐ Flexible *(any amount between minimum and full payment)*

Payment Plan:

☐ Recurring EFT *(monthly)*

☐ Bankcard *(monthly)*

☐ FISERV®

Other

☐ EFT – One time

☐ Bankcard – One time

☐ Credit Card

☐ Visa

☐ Check or money order

☐ Cash *(via agent's office)*

InsurePro LLC
Your commercial insurance professionals

Customer Worksheet: *Standard Auto Insurance*

VIRGINIA

Subject to underwriting guidelines, review, and approval. Products and discounts not available to all persons in all states.

It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines and denial of insurance benefits.

I, the undersigned customer, understand and agree that this document is designed to help me determine the coverages that meet my individual needs. It is for informational purposes only and any insurance coverages provided by ________________ its affiliated and subsidiary companies will be governed by the policy and/or declaration page. This document does not amend, modify, or supersede any term of the policy and/or declaration page provided by company. Company makes no warranties, express or implied, as to the applicability or thoroughness of the content of this document. I agree that I am responsible for reading any and all policy documents provided to me by Company and for determining whether the coverages are appropriate for my individual needs. I further understand and agree that any and all product recommendations, recommended coverages, and/or recommended limits are based on limited information I provided. Changes made on this document do not result in changes to my policy. Any policy changes must be processed through the companies policy system. I agree that InsurePro, LLC, and its affiliated and subsidiary companies will not be held liable for any losses or damages, including punitive damages, resulting from my reliance or use of this worksheet.

Customer Signature: ______________________________ Date: ____________________

Customer Name (printed): ______________________________

Address: ______________________________
____
____
____

Home Phone: ____________________
Cell Phone: ____________________
Work Phone: ____________________
email: ____________________

Vehicle Identification Number(s) (VIN):
1. ______________________________
2. ______________________________
3. ______________________________
4. ______________________________

Other Drivers:
1. ______________________________
2. ______________________________
3. ______________________________
4. ______________________________

InsurePro LLC
Your commercial insurance professionals