

## A MESSAGE TO OUR CUSTOMERS

Valued Auto Member,

Nationwide has helped our members through challenging times for 94 years, and together, we'll get through this one. To get relief in your hands quickly and simply during the COVID-19 pandemic, we are offering a one-time premium refund of \$50 per policy for personal auto policies active as of March 31, 2020.

You don't need to do anything. Refunds will automatically be credited to your most recent method of payment (for example, automatic withdrawal, credit card, personal check) within the next 30 days, subject to regulatory approval. We are offering this rapid relief at a time when many drivers are making the right choice to stay off the road and remain home to help "flatten the curve."

Learn what other steps Nationwide has taken to [protect our customers](#) during the COVID-19 pandemic.

If you're looking for additional ways to save money on your auto insurance, talk to your local agent to learn more about [SmartRide](#) or [SmartMiles](#). Not all products are currently available in all states.

We wish you good health, and thank you for trusting us to protect what matters most to you.

# Customer FAQ – Nationwide Premium Refund

## Why is Nationwide offering this refund?

To get relief in the hands of our customers quickly and simply, Nationwide is offering a one-time **premium refund of \$50 per policy** for personal auto policies active as of March 31, 2020.

We are offering this rapid relief at a time when drivers are making the right choice to stay off the road and remain home to help flatten the curve

## How much is the refund and how was that amount determined?

We are a mutual company, so our focus is on our members, not shareholders. We balance doing what's right for our members while maintaining our position of financial strength to ensure we deliver on our promises to our members. To get this refund in the hands of our customers quickly, it will be a one-time payment of \$50 per policy, which is equivalent to an average savings of 15 percent for two months.

## With my policies, 15% is more than \$50. Will I get the remaining refund?

No, we are issuing a one-time premium refund of \$50 per policy for personal auto policies active as of March 31, 2020, to get relief in the hands of our customers quickly and simply. The 15% reference is an average across our entire auto customer base.

## What policies are eligible?

Any personal auto policies that were active as of March 31, 2020. PowerSports and Motorcycle policies are excluded.

## Why are you not offering a refund for other products?

We are offering this rapid relief at a time when drivers are making the right choice to stay off the road and remain home to help “flatten the curve.” For our business customers, we are providing coverage for most existing restaurant and retailer exposures who now engage in delivery service due to COVID-19 restrictions. And, given the challenges created by COVID-19, they may request mid-term adjustments related to reducing exposures for their customers.

## Who qualifies for the refund?

Nationwide customers who have a personal auto policy active as of March 31, 2020.

## When will customers receive the refund?

Refunds will automatically be credited to the customers' most recent method of payment based on the last method of payment (e.g., automatic withdrawal, credit card, personal check) within the next 30 days and subject to state regulatory approval

## How will customers receive the refund? Do I need to take any action?

Customers don't need to do anything. Refunds will automatically be credited to the customers' most recent method of payment (e.g., automatic withdrawal, credit card, personal check) within the next 30 days.

## I'm an essential worker and still need to drive, will I still receive the refund?

Yes, essential workers will receive the refund. All personal lines policyholders as of March 31, 2020 will receive this.

## If I use SmartRide or SmartMiles, will I receive an additional refund?

SmartRide and SmartMiles members will receive the \$50 refund. This refund is in addition to the savings realized through those programs. The refund is above and beyond existing discounts.

## How do I sign up for SmartRide or SmartMiles?

Learn more about [SmartRide \(https://www.nationwide.com/personal/insurance/auto/discounts/smartride/\)](https://www.nationwide.com/personal/insurance/auto/discounts/smartride/) and [SmartMiles \(https://www.nationwide.com/personal/insurance/auto/discounts/smartmiles/\)](https://www.nationwide.com/personal/insurance/auto/discounts/smartmiles/) or talk to your agent about how you can start saving and drive safer today. Not all products are currently available in all states.

**Are Nationwide associates eligible for the refund?**

Yes, any Nationwide associate who has a personal auto policy is eligible for the refund.

**If I have multiple automobiles on one policy, do they each qualify?**

The refund is applied based on the number of policies, not the number of automobiles.

**What if I ended my policy on or before March 31?**

The refund applies to policies that were active as of March 31, 2020, so if you ended your policy prior to that date, the refund does not apply.

**If the pandemic continues will I receive additional refunds?**

Right now, we're focused on doing the right thing for our members in the near-term.

We will continue monitoring and assessing ways that Nationwide can lessen the burden brought on by COVID-19 for our members and partners.