

Shelley Brazeau Temple

President,
P&C Personal Lines



As the Coronavirus (COVID-19) continues to dominate conversations and headlines across our country, we understand the difficult situations facing you and many of our customers. We know they count on you to assist them during these unprecedented times, and Nationwide is here to help.

As a company dedicated to protecting people, businesses and futures, Nationwide is well prepared for times like these. To help you better serve Nationwide customers, we are sharing the following policies and procedures that have been modified to support your personal lines customers' needs during this difficult time.

Billing and Service

We're committed to your success and want to ensure customers don't suffer additional hardship as a result of the COVID-19 pandemic. If you are aware of customers who require assistance with the payment of their insurance premium, due to COVID-19, please contact us. Our customer service representatives can suspend the cancellation of some policies and waive late fees that your customers incurred, effective March 11, 2020. Nationwide will always comply with legal and regulatory orders.

Encourage online and app self-service options for faster service

For the fastest service, encourage customers to sign up for online account access at nationwide.com, where they can:

- Print ID cards/proof of insurance
- Get digital copies of policy documents and bills
- Make auto policy changes (Personal Lines only)
- Start or check on a claim
- Set up automatic payments

- View or pay a bill

Customers can also connect with us on our [mobile app](#) to:

- Access ID cards/proof of insurance
- Start a claim
- Make fee-free payments through the app or Apple Pay

And, we're only a [phone call](#) away if you need us.

Underwriting flexibility

We will be honoring all requests to delay the collection of Nationwide trailing documents (the forms we require to validate eligibility and/or rating information such as an alarm certificate, appraisal, etc.) until renewal, where permitted by law.

To provide extraordinary care to customers and limit the exposure to the COVID-19 virus, all personal lines interior inspections will be converted to exterior inspections and reevaluated at renewal. This includes:

- High Value Home (changed to observation only, no RCE)
- Event-based underwriting
- Rule-related inspections (supplemental heat, electrical, roof, etc.)
- If a customer contacts us, we will not take adverse action, including cancellation, if a member refuses any of these inspections because the inspection or the customer is impacted by COVID-19. We may need to take action on state-mandated inspections
- All impacted inspections will be evaluated to determine if they will be re-ordered as interior inspections prior to renewal
- Condo inspections will be cancelled and not converted to exterior inspections

Claims

We're proactively sharing information about our self-service capabilities with customers, encouraging them to review policies and connect with us online, through our mobile app or by text. We are continuing to process claims in ways that ensure the safety of our customers and associates. We've expanded our ability to handle and settle claims remotely and, when a physical inspection is required, we're taking appropriate measures to ensure the safety of all involved.

Additional resources

We care about you and all of your customers, so please feel free to use the following additional resources, even for those who may not be Nationwide members.

- [Center for Disease Control and Prevention: COVID-19](#)
- [Staying focused when headlines react](#)
- [CDC: Coping with a traumatic event](#)
- [Learn about the steps Nationwide has taken to be ready](#)

I'm also proud to share the [Nationwide Foundation is making \\$5 million in contributions](#) to local and national charities to support medical and economic response efforts as part of the COVID-19 disaster response.

Since 1926, Nationwide has navigated these kinds of unexpected events many times, and we are strong, stable and prepared to support you and your customers. Thank you for all you're doing, and we wish you and your customers good health.