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THIRD PARTY DESIGNATION NOTIFICATION

Thank you for choosing us to help you protect what's important to you.

California law allows you the right to designate an individual to receive a notice of lapse, termination, expiration, nonrenewal, or cancellation of your policy for nonpayment of premium. An individual designated by you to receive a notice of lapse, termination, expiration, nonrenewal, or cancellation of your policy for nonpayment of premium does not have any rights, whether as an additional insured or otherwise, to any benefits under the policy, other than to receive such notice.

If you have designated an individual to receive such notice, the individual and their address is displayed below.

What you need to do

If you wish to add, change or delete a designated person to receive such notice, please contact your agent or member care representative. Contact information can be found on your policy declarations page or cover letter.

For help when you need it

Your agent or member care representative can answer any questions you have about this notice or other additional coverage options available to you. We appreciate your business and look forward to continuing to serve you.

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FACTS

WHAT DOES NATIONWIDE DO WITH YOUR PERSONAL INFORMATION?

Why?

Financial companies choose how they share your personal information. Federal and state laws give consumers the right to limit some but not all sharing. Federal and state laws also require us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and income
- Account balances, transaction history, and credit history
- Assets and insurance claim history

How?

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Nationwide chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information

Does Nationwide share?

Can you limit this sharing?

For our everyday business purposes—

such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus

Yes

No

For our marketing purposes—

to offer our products and services to you

Yes

No

For joint marketing with other financial companies

Yes

Yes

For our affiliates' everyday business purposes—

information about your transactions and experiences

Yes

No

For our affiliates' everyday business purposes—

information about your creditworthiness

Yes

Yes

For our affiliates to market to you

Yes

Yes

For nonaffiliates to market to you

No

We don't share

To limit our sharing

Call 1-866-280-1809 – our menu will prompt you through your choices. Please have your account or policy number handy when you call.

Please note:

If you are a *new customer*, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer our customer, we continue to share your information as described in this notice.

However, you can contact us at any time to limit our sharing. If you have previously opted out, your request remains on file and you do not need to opt out again.

Questions?

Call 1-800-882-2822 ext. 614-249-6985 or go to www.nationwide.com/privacy

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Who we are

Who is providing this notice?

Nationwide Mutual Insurance Company and the Nationwide Family of Property & Casualty Companies. For a complete list of our Family of Companies, visit: <https://www.nationwide.com/personal/about-us/affiliated-companies/>

What we do

How does Nationwide protect my personal information?

To protect your personal information from unauthorized access and use, we use security measures that comply with federal and state laws. These measures include computer safeguards and secured files and buildings. We limit access to your information to those who need it to do their job.

How does Nationwide collect my personal information?

We collect your personal information, for example, when you

- apply for insurance or give us your contact information
- pay your insurance premiums or file an insurance claim
- show your driver's license

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

Why can't I limit all sharing?

Federal and state laws give you the right to limit only

- sharing for affiliates' everyday business purposes—information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.

What happens when I limit sharing for an account I hold jointly with someone else?

Your choices will apply to everyone on your account.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies. *Our affiliates include financial companies, such as Nationwide Life Insurance Company and Nationwide Financial Services, Inc. Visit [nationwide.com](https://www.nationwide.com) for a list of affiliated companies.*

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies. *Nationwide does not share with nonaffiliates so they can market to you.*

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you. *Our joint marketing partners include financial service companies.*

Other important information

To request access to or deletion of your personal information, send a letter to: Nationwide, 1000 Yard Street GH-2D-OCA1, Columbus, OH 43212. Include your name, address, and your policy, contract, or account number, and describe the information you wish to access or delete. **You may correct inaccurate personal information** by visiting [Nationwide.com](https://www.nationwide.com) or calling your agent. We can't change information other companies, like credit agencies, provide to us. You'll need to ask them to change it.

California Residents: Learn more about your rights under the California Consumer Privacy Act by visiting www.nationwide.com/privacy.

IMPORTANT PRIVACY CHOICES FOR CONSUMERS

California law requires us to send you this opt-out form. If you have already used this form to tell Nationwide your privacy choice, then we have already captured your request and opted you out. You don't need to tell us again because your request will never expire.

We respect your privacy choices and how you would like us to use your personal information. Please use this form to tell us more about your choices. Remember, Nationwide offers many financial products and services. You may not want to opt out if you want to receive information about these products and services. Feel free to make your privacy choices at any time. We'll follow your choice within 30 days, unless you tell us that you've changed your mind.

To tell us your privacy choice, please do one of the following:

1. Call this toll-free number at 1-866-280-1809.
2. Fill out this form and email it to nomail@nationwide.com.
3. Fill out this form and fax it to us toll free at 1-800-249-8513.
4. Fill out this form and mail it to: Nationwide
Attn: Marketing Department
One Nationwide Plaza, 1-25-101
Columbus, OH 43215

RESTRICT INFORMATION SHARING WITH COMPANIES WE OWN OR CONTROL (AFFILIATES):

☐ Do not share my personal information **with other Nationwide affiliates.**

RESTRICT INFORMATION SHARING WITH OTHER COMPANIES WE DO BUSINESS WITH TO PROVIDE FINANCIAL PRODUCTS AND SERVICES:

☐ Do not share my personal information **with other financial companies for joint marketing purposes.**

Unless you opt out, we may share your information with Nationwide affiliates for marketing purposes. We may also share your information with other companies to jointly market financial products and services unless you opt out. Your privacy choice also applies to any joint policyholders listed on your product.

First Name

Middle Initial

Last Name

Address

State and Zip Code

Phone Number

Policy or Account Number



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IMPORTANT NOTICE

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Thank you for choosing Nationwide® to help you protect what's important to you. We value your business and want to ensure you have the most current Summary of Rights for your policy.

What you need to know

SUMMARY OF RIGHTS

The laws of your state require that we provide you with this important notice regarding your rights in the event of an adverse underwriting decision.

YOUR RIGHTS FOLLOWING AN ADVERSE UNDERWRITING DECISION

In the event of an adverse underwriting decision, you have certain rights available to you. An adverse underwriting decision may include, but is not limited to: a declination of insurance coverage; a termination of insurance coverage; failure of an agent to apply for insurance coverage with a specific insurance company which the agent represents and is requested by you; placement with a residual market mechanism, an unauthorized insurer, or an insurance institution which specializes in substandard risks; or the charging of a higher rate on the basis of information which differs from that which you furnished us.

You have the right to: 1) request in writing the specific reason(s) for the adverse underwriting decision; 2) request access to your recorded personal information; and 3) request correction, amendment, or deletion of your recorded personal information.

YOUR RIGHT TO REQUEST THE SPECIFIC REASON(S) FOR AN ADVERSE UNDERWRITING DECISION

You have the right to request in writing the specific reason(s) for an adverse underwriting decision. In addition, you have the right to request specific items of information that support the action and the right to request the names and addresses of the institutional sources that supplied the specific information. However, this right does not extend to information if we have a reasonable suspicion that criminal activity, fraud, material misrepresentation, or material nondisclosure is involved.

To receive this information, please submit a written request within ninety (90) business days from the receipt of this notice. We will respond within twenty-one (21) business days from the receipt of your request. At that time we will furnish you with: the specific reason(s) for the adverse underwriting decision in writing if such information has not already been provided to you; the specific items of personal and privileged information that support the reasons; and the names and addresses of the institutional sources that supplied the specific items of information specified.

YOUR RIGHT TO REQUEST ACCESS TO YOUR RECORDED PERSONAL INFORMATION

You also have the right to submit a written request for access to your recorded personal information. We may charge a reasonable fee to cover the costs of providing you this information.

Within thirty (30) days of the receipt of your request, we will inform you of the nature and substance of the recorded personal information provided that it is reasonably described and is reasonably locatable and retrievable. You have the right to see and

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copy the recorded personal information in person or obtain a copy by mail, whichever you prefer.

We will also tell you the identity of the persons or organizations to whom we have disclosed the information in the preceding two (2) years and provide you with a summary of the procedures by which you may request correction, amendment, or deletion of recorded personal information.

YOUR RIGHT TO REQUEST CORRECTION, AMENDMENT, OR DELETION OF RECORDED PERSONAL INFORMATION

If you disagree with our records, you have the right to request correction, amendment, or deletion of any recorded personal information. Within thirty (30) business days of receipt of your written request, we will either: correct, amend, or delete the portion of the recorded personal information in dispute; or notify you of our refusal to make the correction, amendment, or deletion, the reasons for the refusal, and your right to file a statement if you disagree.

If we grant your request, we will notify you in writing and furnish the correction, amendment, or fact of deletion to: any person specifically designated by you who may have, within the preceding two (2) years, received the recorded personal information; any insurance support organization if the insurance support organization has systematically received such recorded personal information from us within the preceding seven (7) years; provided, however, that the correction, amendment or fact of deletion need not be furnished if the insurance support organization no longer maintains recorded personal information about you; and any insurance support organization that furnished the personal information that has been corrected, amended or deleted.

If we refuse your request and you are not satisfied, you may send us a concise statement setting forth what you believe is the correct, relevant, or fair information and why you disagree with our refusal to correct, amend, or delete recorded personal information. Your statement will be included with the disputed personal information in our records.

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, please contact your Nationwide representative. Contact information is located on your Declarations page.

If you would like to submit a written request, please mail it to:

Office of Customer Relations
1000 Yard Street, GH-2D-OCA1
Grandview Heights, OH 43212-3905

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**Important Notice
Consumer Complaints and
Information — California**

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Thank you for choosing Nationwide® to help you protect what's important to you. We value your business and want to ensure you know how to contact us if you need to report a claim or have a question regarding your insurance. California insurance regulations require that we provide you information on where you can file a complaint with us and/or the California Department of Insurance.

**IF YOU SHOULD HAVE ANY QUESTIONS OR PROBLEMS WITH THIS POLICY,
PLEASE FIRST CONTACT US AT 1-800-882-2822 EXT. 6142496985 OR 614-249-6985
OR WRITE US AT:**

**THE OFFICE OF CUSTOMER RELATIONS
1000 YARD STREET, GH-2D-OCA1
GRANDVIEW HEIGHTS, OHIO 43212-3905**

FAX: 614-249-8897

Email: OCR@nationwide.com

**IF AFTER DOING SO WE HAVE FAILED TO PRODUCE A SATISFACTORY SOLUTION
TO YOUR PROBLEM, YOU MAY CONTACT THE CALIFORNIA DEPARTMENT OF
INSURANCE AT 1-800-927-HELP (4357), 1-800-482-4833 (TDD) OR WRITE THEM
AT:**

**CALIFORNIA DEPARTMENT OF INSURANCE
CONSUMER COMMUNICATION BUREAU
300 SOUTH SPRING STREET, SOUTH TOWER
LOS ANGELES, CA 90013**

www.insurance.ca.gov/

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 an *On Your Side*® Review to learn about additional coverage options, please contact your Nationwide agent, representative or the Nationwide Service Center at 877-On Your Side (877-669-6877).

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CALIFORNIA INSURANCE GUARANTEE ASSOCIATION IMPORTANT INFORMATION FOR CALIFORNIA POLICYHOLDERS

Companies writing property and casualty insurance business in California are required to participate in the California Insurance Guarantee Association. If a company becomes insolvent, the California Insurance Guarantee Association settles unpaid claims and assesses each insurance company for its fair share. California law requires all companies to surcharge policies to recover these assessments. If your policy is surcharged, "CA Surcharge" with an amount will be displayed on your premium notice.

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CALIFORNIA RESIDENTIAL PROPERTY INSURANCE DISCLOSURE

This disclosure is required by Section 10102 of the California Insurance Code. This form provides general information related to residential property insurance and is not part of your residential property insurance policy. Only the specific provisions of your policy will determine whether a particular loss is covered and the amount payable. The information provided does not preempt existing California law.

PRIMARY FORMS OF RESIDENTIAL DWELLING COVERAGE

You have purchased the coverage(s) checked below. NOTE: Actual Cash Value is the most limited level of coverage listed. Guaranteed Replacement Cost is the broadest level of coverage.

☐ **ACTUAL CASH VALUE COVERAGE** for either a total or partial loss to the structure or its contents pays the amount it would cost you to repair, rebuild, or replace the thing lost or injured, less a fair and reasonable deduction for physical depreciation based upon its condition at the time of the injury or the policy limit, whichever is less. A deduction for physical depreciation applies only to components of a structure that are normally subject to repair and replacement during the useful life of that structure.

☐ **REPLACEMENT COST COVERAGE** is intended to provide for the cost to repair or replace the damaged or destroyed dwelling, without a deduction for physical depreciation. Many policies pay only the dwelling's actual cash value until the insured has actually begun or completed repairs or reconstruction on the dwelling. Coverage only pays for replacement costs up to the limits specified in your policy.

☐ **EXTENDED REPLACEMENT COST COVERAGE** is intended to provide for the cost to repair or replace the damaged or destroyed dwelling without a deduction for physical depreciation. Many policies pay only the dwelling's actual cash value until the insured has actually begun or completed repairs or reconstruction on the dwelling. Extended Replacement Cost provides additional coverage above the dwelling limits up to a stated percentage or specific dollar amount. See your policy for the additional coverage that applies.

☐ **GUARANTEED REPLACEMENT COST COVERAGE** covers the full cost to repair or replace the damaged or destroyed dwelling for a covered peril regardless of the dwelling limits shown on the policy declarations page.

☒ **BUILDING CODE UPGRADE COVERAGE**, also called Ordinance and Law coverage, is an important option that covers additional costs to repair or replace a dwelling to comply with the building codes and zoning laws in effect at the time of loss or rebuilding. These costs may otherwise be excluded by your policy. Meeting current building code requirements can add significant costs to rebuilding your home. Refer to your policy or endorsement for the specific coverage provided and coverage limits that apply.

READ YOUR POLICY AND POLICY DECLARATIONS PAGE CAREFULLY: The policy declarations page shows the specific coverage limits you have purchased for your

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dwelling, personal property, separate structures such as detached garages, and additional living expenses. The actual policy and endorsements provide the details on extensions of coverage, limitations of coverage, and coverage conditions and exclusions. The amount of any claim payment made to you will be reduced by any applicable deductibles shown on your policy declarations page. It is important to take the time to consider whether the limits and limitations of your policy meet your needs. Contact your agent, broker, or insurance company if you have questions about what is covered or if you want to discuss your coverage options.

INFORMATION YOU SHOULD KNOW ABOUT RESIDENTIAL DWELLING INSURANCE

AVOID BEING UNDERINSURED: Insuring your home for less than its replacement cost may result in your having to pay thousands of dollars out of your own pocket to rebuild your home if it is completely destroyed. Contact your agent, broker, or insurance company immediately if you believe your policy limits may be inadequate.

THE RESIDENTIAL DWELLING COVERAGE LIMIT: The coverage limits on the dwelling structure should be high enough so you can rebuild your home if it is completely destroyed. Please note:

- The cost to rebuild your home is almost always different from the market value.
- Dwelling coverage limits do not cover the value of your land.
- The estimate to rebuild your home should be based on construction costs in your area and should be adjusted to account for the features of your home. These features include but are not limited to the square footage, type of foundation, number of stories, and the quality of the materials used for items such as flooring, countertops, windows, cabinetry, lighting and plumbing.
- The cost to rebuild your home should be adjusted each year to account for inflation.
- Coverage limits for contents, separate structures, additional living expenses and debris removal are usually based on a percentage of the limit for the dwelling. If your dwelling limit is too low, these coverage limits may also be too low.

You are encouraged to obtain a current estimate of the cost to rebuild your home from your insurance agent, broker, or insurance company or an independent appraisal from a local contractor, architect or real estate appraiser. If you do obtain an estimate of replacement value, and wish to change your policy limits, contact your insurance company. While not a guarantee, a current estimate can help protect you against being underinsured.

DEMAND SURGE: After a widespread disaster, the cost of construction can increase dramatically as a result of the unusually high demand for contractors, building supplies and construction labor. This effect is known as demand surge. Demand surge can increase the cost of rebuilding your home. Consider increasing your coverage limits or purchasing Extended Replacement Cost coverage to prepare for this possibility.

CHANGES TO PROPERTY: Changes to your property may increase its replacement cost. These changes may include the building of additions, customizing your kitchen or bathrooms, or otherwise remodeling your home. Failure to advise your insurance



company of any significant changes to your property may result in your home being underinsured.

EXCLUSIONS: Not all causes of damage are covered by common homeowners or residential fire policies. You need to read your policy to see what causes of loss or perils are not covered. Coverage for landslide is typically excluded. Some excluded perils such as earthquake or flood can be purchased as an endorsement to your policy or as a separate policy. Contact your agent, broker, or insurance company if you have a concern about any of the exclusions in your policy.

CONTENTS (PERSONAL PROPERTY) COVERAGE DISCLOSURE: This disclosure form does not explain the types of contents coverage provided by your policy for items such as your furniture or clothing. Contents may be covered on either an actual cash value or replacement cost basis depending on the contract. Almost all policies include specific dollar limitations on certain property that is particularly valuable such as jewelry, art, or silverware. Contact your agent, broker or insurance company if you have any questions about your contents coverage. You should create a list of all personal property in and around your home. Pictures and video recordings also help you document your property. The list, photos, and video should be stored away from your home.

FIRE SAFETY-RELATED DISCOUNTS: A discount may be allowed for the installation of an approved and properly maintained fire alarm or sprinkler system in the dwelling as described below.

Fire Alarm

- Central Alarm — Central Station Burglary Alarm System which alerts the Police Department or a security company.
- Direct Alarm — Fire Alarm System which alerts the Fire Department.
- Local Alarm — Local Fire Alarm System which is connected to the electrical system of the dwelling.

Sprinkler System

- Full Sprinkler System — Automatic sprinkler system with sprinklers in all areas including bathrooms, attics, and attached structures.
- Partial Sprinkler Systems — Automatic sprinkler system with sprinklers totally or partially omitted in bathrooms, closets, attics, and attached structures with fire detectors in all areas where sprinklers were omitted.

CONSUMER ASSISTANCE: If you have any concerns or questions, contact your agent, broker or insurance company. You are also encouraged to contact the California Department of Insurance consumer information line at (800) 927-HELP (4357), or at www.insurance.ca.gov for free insurance assistance.

CALIFORNIA RESIDENTIAL PROPERTY INSURANCE BILL OF RIGHTS

A consumer is entitled to receive information regarding residential property insurance. The following is a limited overview of information that your insurance company can provide:

- The insurance company's customer service telephone number for underwriting, rating, and claims inquiries.

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NOTICE TO CONSUMERS

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- A written explanation for any cancellation or nonrenewal of your policy.
- A copy of the insurance policy.
- An explanation of how your policy limits were established.
- In the event of a claim, an itemized, written scope of loss report prepared by the insurer or its adjuster within a reasonable time period.
- In the event of a claim, a copy of the Unfair Practices Act and, if requested, a copy of the Fair Claims Settlement Practices Regulations.
- In the event of a claim, notification of a consumer's rights with respect to the appraisal process for resolving claims disputes.
- An offer of coverage and premium quote for earthquake coverage, if eligible.

A consumer is also entitled to select a licensed contractor or vendor to repair, replace, or rebuild damaged property covered by the insurance policy.

The information provided herein is not all inclusive and does not negate or preempt existing California law. If you have any concerns or questions, contact your agent, broker, insurance company, or the California Department of Insurance consumer information line at (800) 927-HELP (4357), or at www.insurance.ca.gov for free insurance assistance.

This insurer reports claim information to one or more claims information databases. The claim information is used to furnish loss history reports to insurers. If you are interested in obtaining a report from a claims information database, you may do so by contacting:

Lexis-Nexis Consumer Center
(800) 456-6004
www.consumerdisclosure.com

Signature required only at inception of the policy.

Signature of Applicant/Named Insured

Date

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IDENTITY THEFT

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Thank you for choosing Nationwide® to help you protect what's important to you. We're pleased to offer a new product available to assist you with one of the fastest growing crimes in America — identity theft.

What's changing

Nationwide now offers an endorsement that covers identity theft and can be added to your homeowners, condominium or tenant policy. This coverage includes a comprehensive service designed to save you time, money and hours of frustration by performing the work necessary to recover your stolen identity.

The benefits of Identity Theft Coverage

Nationwide recognizes identity theft victims need financial relief and expert assistance.

Nationwide has partnered with ID Theft AssistSM to provide you with a unique service that will help restore your stolen identity. The service provided by ID Theft AssistSM is available to you 24 hours a day, 7 days a week — just one phone call connects you with an experienced representative who will:

- Have access to your credit report and can assist you in identifying fraudulent accounts
- Place a "fraud alert" on your credit reports and contact creditors on your behalf
- Report the identity theft to the local police, the Federal Trade Commission and other credit reporting agencies
- Assist in replacing driver license, passport, social security card and any other identifying documents
- Provide emergency cash advance, if theft occurs away from home (must be secured with credit card)

Nationwide will also provide financial relief up to \$25,000 with no deductible for expenses incurred to restore your good name, including:

- Costs of executing affidavits and mailing certified mail
- Lost income (maximum \$250 per day; total of \$5,000)
- Loan reapplication fees and attorney fees
- Costs of long-distance telephone calls

What you need to do

Identity theft protection can be purchased for just pennies a day. If you would like to add the *Identity Theft or Identity Fraud Expenses Coverage* endorsement to your policy or have questions about identity theft, please contact your Nationwide representative. This endorsement will not be automatically added to your policy.

For help when you need it

We appreciate your business and look forward to continuing to serve you. If you have any questions please contact a Nationwide representative or the Nationwide Service Center at 877- ON YOUR SIDE® (877-669-6877).

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Important Insurance Information Farm Bureau

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FARM BUREAU AFFILIATE NOTICE — CALIFORNIA

Thank you for choosing Nationwide® to help you protect what's important to you. As a valued member of our family, we want to make you aware of our relationship with the Farm Bureau in your state.

The Farm Bureau legacy

Nationwide's roots were planted in 1925. Back then we were known as the Ohio Farm Bureau. At that time, many farmers across the country were struggling to find affordable insurance for their automobiles. The Ohio Farm Bureau was able to provide affordable insurance to the hard-working farmers who were feeding America. Eventually, Nationwide was born. Nationwide has always sponsored the Ohio Farm Bureau in its efforts to support the food and farm community. Nationwide continues this tradition with its sponsorship of the California Farm Bureau Federation. We're proud of our heritage and the relationship we have with the Farm Bureau in your state. Our goal is to keep you connected to this rich history, and we hope you'll appreciate the efforts of the California Farm Bureau Federation to protect and promote agricultural interests throughout California.

Your opportunity

If you have a Nationwide personal umbrella policy in addition to your Nationwide property policy, you may receive periodic communications from the California Farm Bureau Federation. This communication affiliation will provide information and education about the important work farmers are doing to provide the safest and most abundant food supply for America's families.

If you would like to learn more about the California Farm Bureau Federation, please visit www.cfbf.com.

For help when you need it

We appreciate your business and look forward to continuing to serve you. If you have any additional questions, please contact your Nationwide representative. Contact information is located on your Declarations page.

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CALIFORNIA HOMEOWNERS IMPORTANT NOTICE — WILDFIRE RISK PRICING MODEL, SCORE OR CLASSIFICATION

Dear Customer:

Thank you for choosing Nationwide for your residential property insurance needs. We value your business. This disclosure is required by Section 2644.9 of the California Insurance Code and pertains to Wildfire Risk Model utilized in our rating plan. We are providing information to you because our company applies and uses rates, in part, that are developed with, reliant upon and determined through application of a Wildfire Risk Model. This disclosure preempts neither existing California law nor the language of your policy contract. Refer to your policy, declarations, and endorsements for the specific coverage provided and coverage limits that apply.

Wildfire Risk Assessment and Classification Modeling in our Rating Plan

Our rating plan incorporates an independent modeling tool that provides location-specific data, which have been proven to correlate to the risk of wildfire loss. Utilization of the CoreLogic Wildfire Hazard model enables us to appropriately differentiate rates and/or apply surcharges based upon the assessment of site-specific wildfire hazards.

1. The CoreLogic Wildfire Hazard model is a deterministic wildfire model used in many Western States. The model evaluates the wildfire hazard associated with an individual property, giving insight into the potential risk of a future wildfire. It does so by combining the wildfire risk, associated with the location, and factoring in proximity to higher risk areas that could affect the property via windblown embers. In addition, the tool identifies and assesses the following location-specific factors:
 - **Slope:** Elevation is an important factor when evaluating wildfire risk, it impacts the amount of available fuel and the intensity/speed of fire spread. The steeper the incline the more likely a fire will spread faster, by preheating fuels on the slope above causing fire to spread quickly and increase in intensity.
 - **Aspect:** The direction that the slope is facing often impacts the growing conditions of fuel. For instance, southerly slopes are drier and warmer, making conditions more suitable for a possible fire ignition.
 - **Fuel (vegetation):** The type and density of vegetation, associated with the property, affects the spread and intensity of wildfire differently. The ignition potential and density vary by vegetation type impacting the potential speed of spread.
 - **Surface composition:** Geographical areas that have experienced a previous wildfire have a higher likelihood to experience a future wildfire. Surface composition is used to estimate burn history and frequency.

The CoreLogic model generates a property specific Wildfire Hazard Score based on the geospatial components referenced above:

0. Negligible
1. Low
2. Moderate
3. High
4. Very High





2. Distance to high or very high wildfire hazard: The distance (miles) from the structure to high or very high wildfire hazard (see above). The distance classifications range as follows:

0.0000 to 0.0472 miles

0.0473 to 0.0945 miles

0.0946 to 0.1419 miles

0.1420 to 0.1893 miles

0.1894 to 0.2366 miles

0.2367 to 0.2499 miles

0.2500 to 0.4999 miles

0.5000 to 0.7499 miles

0.7500 to 0.9999 miles

1.000 to 1.4999 miles

1.5000 to 2.2499 miles

2.2500 to 2.9999 miles

3.0000 to 5.9999 miles

> 5.9999 miles

Wildfire Risk Score and Distance to High/Very High

Your homeowner policy premium incorporates an assigned Wildfire Rating surcharge based on a combination of the CoreLogic Wildfire Risk Score (see above) and the property's distance to High/Very High wildfire hazard.

The **Wildfire Rating Code** is calculated based on a combination of the Wildfire Risk Score and Distance to High/Very High. Possible Wildfire Rating Code designations, in order of increasing wildfire surcharge are as follows:

Homeowners Policy Form:

OZ, 1Z, 1N, 1M, 1L, 1K, 2Z, 1J, 2N, 1I, 2M, 2L, 2K, 1H, 2J, 1G, 1E, 2I, 1D, 2H, 2G, 2E, 1C, 2D, 1B, 2C, 2B, 1A, 2A, 3Z, 4Z

Tenant and Condominium Policy Forms:

OZ, 1Z, 1N, 1M, 1L, 1K, 2Z, 1J, 2N, 1I, 2M, 2L, 2K, 1H, 2J, 1G, 2I, 2H, 2G, 1E, 2E, 1D, 2D, 1C, 2C, 1B, 2B, 1A, 2A, 3Z, 4Z

Wildfire Rating Code and Classification of the Structure Being Evaluated:

Location of Building Being Evaluated:

64 ATWOOD AVE
SAUSALITO
CA 94965-2255



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is on your side

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Wildfire Risk Score: 1

Distance to High/Very High: 2907 feet

Wildfire Rating Code Classification: 1I

Wildfire Surcharge: \$0

What Can be Done to Change Wildfire Rating and Classification: Due to our currently filed/approved method of wildfire risk score classification, we are not aware of anything that can be done at this time to alter your wildfire risk score, but please notify us if you have any pertinent information that could potentially impact our assessment. In accord with newly promulgated California regulations, we will be incorporating additional discount options related to verified wildfire mitigation designations/efforts into our future rating plans.

If you disagree with any classification, you have the right to appeal (please refer to the section **"Your Right to Appeal Wildfire Risk Score or Classification of the Structure Being Evaluated"** below).

Your Right to Appeal Wildfire Risk Score or Classification of the Structure Being Evaluated:

If you disagree with your assigned wildfire risk classification or score, you have the right to appeal orally or in writing directly to us at the contact information below. After receiving the appeal from you, we are required to acknowledge receipt of your appeal in writing no later than ten (10) calendar days after receipt by us. We will then respond to your appeal in writing to you with our decision on your appeal within thirty (30) calendar days of our receipt of your appeal.

To Appeal By Writing **(please include your policy number and address):**

THE OFFICE OF CUSTOMER RELATIONS

1000 YARD STREET, GH-2D-OCA1

GRANDVIEW HEIGHTS, OHIO 43212-3905

By Phone: 1-800-882-2822 EXT. 6142496985 OR 614-249-6985

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