

Business protection for wholesalers and distributors.

As one of the country's leading business insurers, Nationwide understands the risks inherent to the wholesale/distribution industry and offers comprehensive insurance protection to help business owners guard against them.

Products to serve the market.

- **Commercial Package Policy.** Provides fundamental commercial property, business income and general liability coverage.
- **General Liability Enhancement – Wholesalers / Distributors.** Contains numerous upgrades to liability protection, such as additional insured status for suppliers and others when required by written contract, Delivery Errors and Omissions, Broadened Bodily Injury coverage and Expanded Property Damage coverage.
- **Property Protection Plus Endorsements.** Gold and Platinum options contain a wide range of coverages including: Consequential Stock; Contingent Transit; Patterns, Dies and Molds; Theft of Precious Metals, Alloys and Jewels; Stock Valued at Replacement Cost; and Utility Services Interruption.
- **Equipment Breakdown Coverage.** Specifically insures damage caused by sudden and accidental explosion to boilers and pressure vessels or mechanical or electrical breakdown of air conditioning and refrigeration systems, cranes, elevators, pumps, transformers, computers and nearly any other type of equipment or machinery used to maintain business operations.
- **A multitude of other coverage options,** such as commercial auto, workers' compensation, cyber liability, employment practices liability and commercial umbrella.



Access to industry-leading loss control services.

Nationwide customers have direct contact with field professionals dedicated to helping them manage risk. These individuals can provide loss control solutions on matters of special importance to wholesalers and distributors, including:

- Fleet program review and tune-up
- Supervisory insights
- Collision countermeasures
- Post-crash reporting assistance
- Moving from policy to process to build culture
- Premises liability evaluation
- Material handling review
- Job hazard index
- Risk transfer program review
- Workplace security
- Cyber resources
- Candidate and post-offer validation support
- Business continuity guidance

Training materials, technical guides and a variety of discounted vendor programs give customers access to additional risk solutions, such as:

- Recurring safety topics
- Industry-specific emerging hazard guidance
- Reduced cost background checks
- Infrared services

Help when it's needed most.

- 8,000 claims associates spread nationally as well as support centers that are open 24/7 to provide prompt claims resolution
- Claims team members dedicated to specialty areas, such as forensic accountants and large-loss specialists
- Return-to-work programs to help employees return to gainful employment after an injury or illness
- Special Investigative Unit to combat fraud to control insurance costs
- A National Catastrophe Team that works with Cat response 365 days a year, prepared for deployment in the event of a natural disaster

Demonstrated experience across markets.

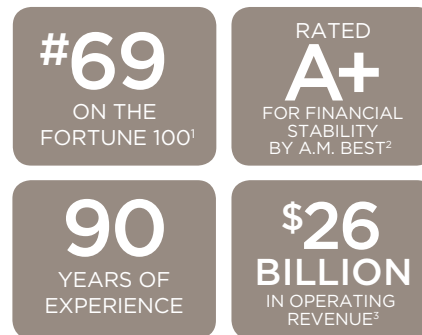
Nationwide has decades of experience in protecting wholesalers and distributors, with a particular focus on the following classes of business:

Manufacturing Class

SIC
Code

More reasons to partner with Nationwide®

- Several convenient payment and billing options, including online pay, phone, mail or automatic bank withdrawals
- Personalized customer support through claims, loss control and underwriting
- National company that writes standard commercial in 46 states
- A financially strong industry leader (see below)



#1 Public-Sector Retirement Plans⁴

Total Small Business Insurer⁵
Pet Insurer⁶
Insurer of Farm and Ranch⁷

#2 Largest Specialty Commercial Carrier⁷

Standard Commercial Insurer⁷
Domestic (E&S) Commercial Lines Insurer⁷

#7 Largest Homeowner Insurer⁷

Property Casualty (All Lines) Insurer⁷
Commercial Lines Insurer⁷

#8 Largest Auto Insurer⁷

Largest Life Insurer⁸

¹ Based on revenue, Fortune, June 2016

² A.M. Best, 2016

³ Nationwide Annual Report 2015

⁴ PLANSPONSOR, June 2014, Recordkeeping Survey

⁵ Conning, 2014, Conning Strategic Study: The Small Business Sector for Property-Casualty Insurance: Market Shift Coming

⁶ North American Pet Health Insurance Assn., 2014

⁷ A.M. Best, 2014, DWP

⁸ LIMRA, Q2 YTD, 2015. Based on total premiums

For more information:

