

Inland Marine and Specialty Property

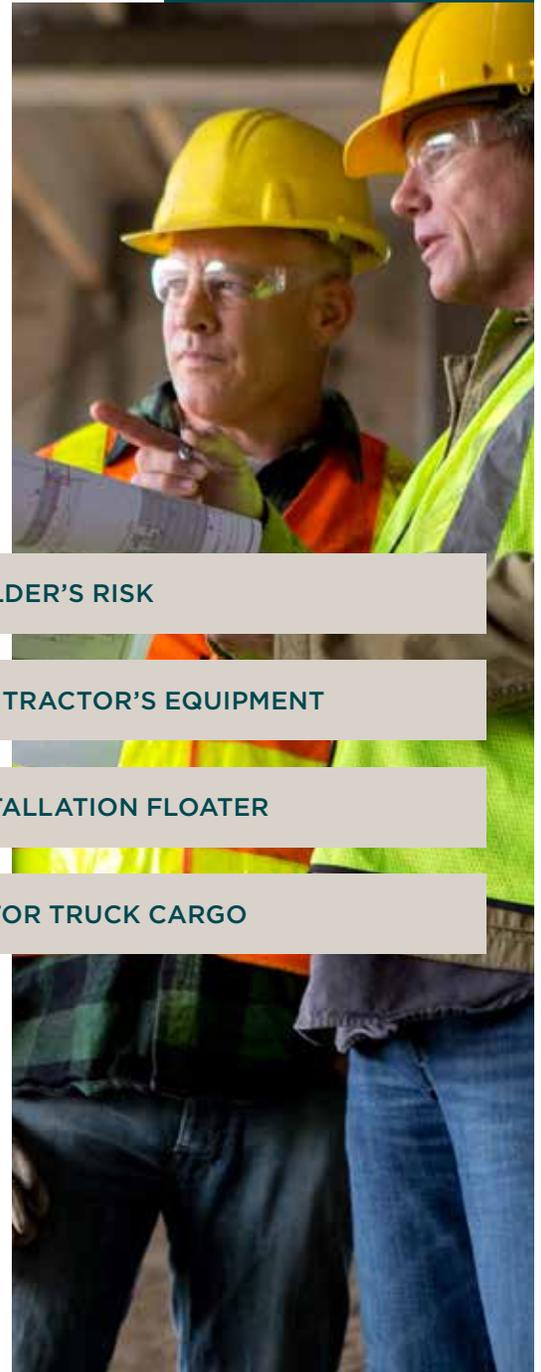
PRODUCT/MARKET OVERVIEW

Contractors, truckers, museums, broadcasters, public entities. We know them well and, in fact, these industry groups are a big part of our business. They can be a big, profitable part of your agency's book, as well.

As one of the top 10 standard commercial carriers¹ in the country, Nationwide® delivers a solid portfolio of inland marine and specialty property products, coupled with decades of inland marine underwriting experience and a highly competitive pricing structure. When you place your inland marine and specialty property business with Nationwide, you can also expect:

- Broad coverage forms
- Quick turnaround time on quotes
- Tailor-made coverages for your unique exposures
- Convenient pay plans for your clients
- Dedicated inland marine and property underwriters and claims professionals
- The strong financial backing of a Fortune 100 company.²

Read inside for information about our product features and the risks we're looking to write. Then contact your Nationwide inland marine specialist today for help with new business opportunities.



BUILDER'S RISK

CONTRACTOR'S EQUIPMENT

INSTALLATION FLOATER

MOTOR TRUCK CARGO

¹A.M. Best, 2014 DWP. Based on premiums written.

²Fortune Magazine, 2015



Builder's Risk

Nationwide's builder's risk coverage is designed to meet the real-world exposures builders face every time they take on a new project, no matter how large or small. Our builder's risk coverage includes protection for such things as:

- Buildings under construction
- Temporary structures used at the job site, such as trailers, fencing, scaffolding and forms
- Property awaiting installation, such as building materials and appliances, in temporary storage
- Debris removal costs, with additional coverage if cleanup costs exceed the policy limit
- Pollutant cleanup and removal costs when a covered loss occurs

COVERAGE HIGHLIGHTS
■ Availability of equipment breakdown coverage
■ Availability of soft costs and loss of income
■ Coverage for existing structures when building is under renovation
■ Limited pollutant cleanup and removal
■ Ordinance and law

IDEAL RISKS
Commercial and industrial construction
Homebuilders
Municipality, schools and healthcare construction
Rehabilitation and renovation projects
Sewer and water projects



Contractor's Equipment

Designed to complement our builder's risk coverage form, Nationwide's contractor's equipment coverage enables your clients to purchase all the insurance they need for their business from one company and one agent. Our contractor's equipment coverage:

- Offers broad protection for graders, cranes, bulldozers, front-end loaders and other large equipment used in your client's business – with no restrictions on boom length or weight of load
- Can cover the big expenses that can follow a loss to equipment, such as renting substitute equipment, debris removal and pollutant cleanup
- Is very flexible both in terms of coverage and deductible amounts, and in the long list of options that enable coverage to be customized to meet specific needs

COVERAGE HIGHLIGHTS
■ Blanket or scheduled
■ Flood and earthquake included
■ Leased/rented equipment
■ Pollutant cleanup and removal

IDEAL RISKS
Asphalt/batch plants
Crane operators
General contractors
Trade contractors (plumbing, street/road, electrical, site preparation)

Installation Floater

Our installation floater — which can be written in conjunction with a Nationwide builder’s risk policy or as a stand-alone form — provides your clients with broad all-around property coverage. In addition to the coverage we provide for property in transit to the job site, awaiting installation at the job site, and pending owner approval after installation, we also insure property your clients have temporarily stored at a location they neither own nor operate, and that is not described in their policy declarations.

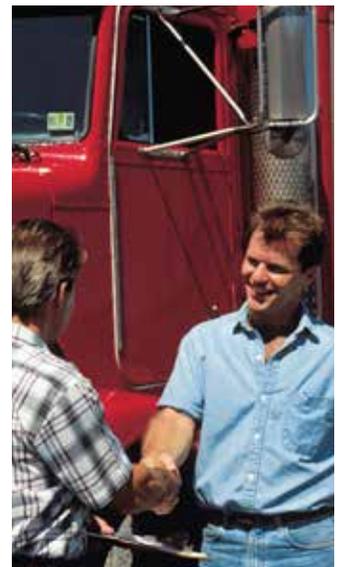
COVERAGE HIGHLIGHTS	
■ Debris removal	IDEAL RISKS Drywall contractors Electrical contractors Equipment and machinery manufacturers that also install their equipment HVAC contractors Plumbing contractors
■ Flood and earthquake	
■ Limited fungus	
■ Limited testing	
■ Reporting or non-reporting approach	

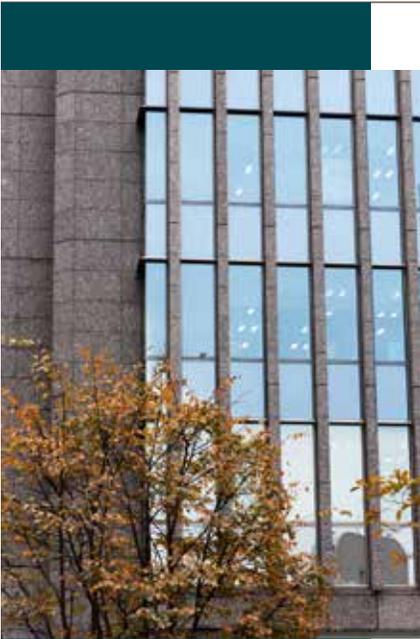


Motor Truck Cargo

Our motor truck cargo coverage guards against many of the exposures truckers face, not only on the road, but on the loading dock and in terminals, as well. In addition to the legal liability coverage it provides for loss or damage to cargo, numerous features broaden coverage to insure such things as moving equipment, expediting expenses, and on-board and off-board electronics following a loss.

COVERAGE HIGHLIGHTS	
■ Contingent cargo available	IDEAL CARGO Bulk commodities Carpets Dairy products Feed and grain Paper products
■ Contract penalties	
■ Debris removal	
■ Defense costs	
■ Newly acquired terminals	





Other Inland Marine Coverages

- Accounts receivables, valuable papers, bailees coverage
- Broadcasting equipment
- Communications equipment
- Electronic data processing (EDP)
- Fine arts
- Medical diagnostic equipment floater
- Miscellaneous property floaters, including ATMs, voting machines and vending machines
- Riggers' liability

SPECIALTY PROPERTY COVERAGE

By integrating specialty property coverage into our portfolio of inland marine products, we are able to help you effectively round out accounts and to provide an area of expertise few companies can match. Below is a listing of the many types of properties we are writing successfully on an ongoing basis.

Commercial property

- Hospitality
- Hospitals, medical and health services
- Municipalities and school districts
- Office buildings
- Retail and wholesale
- Sports complexes

Industrial property

- Assembly operations
- Contractor offices and shops
- Distributors/warehouses
- Industrial parks
- Manufacturing
- Metalworkers

Residential property

- High rise condominiums

Your Nationwide® underwriter is ready to help you write business.

Please contact your local Nationwide inland marine underwriter with any questions or for assistance with new business opportunities.