



Big-business property protection.

When you own a big business, your property insurance has to be equipped to cover you from all angles. And that's precisely what the Nationwide® PropertyPro® Insurance Plan does. Developed expressly for our customers with property values well into the millions, PropertyPro reduces your potential for critical coverage gaps by combining broad commercial property and inland marine coverages in a single policy. With PropertyPro, you also benefit from:

- Blanket coverage, on a replacement cost basis, for your buildings and business personal property with no coinsurance requirement. Coinsurance options are available.
- Higher limit options for numerous built-in coverage extensions, as well as for supplemental coverages.
- An insurance rate that is based on the distinct characteristics of your particular business, not on standard rates for businesses of your type.

See coverage highlights inside, and consult your agent for more details on why PropertyPro is the ideal insurance plan for your business.

With PropertyPro,[®] you get comprehensive property and inland marine coverage in a single policy, reducing the potential for critical coverage gaps.

| Coverage | |
|----------|---------------------------------------------------------------------------------------------------------|
| IM ▲ | Accounts receivable—Up to \$50,000 |
| PC | Additions (completed) |
| PC | Additions to and buildings under construction, alteration or repair (if not covered by other insurance) |
| PC | Awnings or canopies |
| SC ▲ | Brands or labels expense—Up to \$50,000 |
| SC ▲ | Business personal property at acquired locations—Up to \$500,000/120 days |
| IM | Computer virus and hacking—Up to \$25,000/\$50,000 aggregate |
| BI | Computer virus or hacking—\$25,000/\$75,000 aggregate, 72-hr. waiting period |
| IM ▲ | Computers, electrical or magnetic disturbance—\$50,000 |
| IM ▲ | Computers, off premises—Up to \$25,000 |
| IM ▲ | Computers, power supply disturbance—Up to \$50,000 |
| IM ▲ | Computers, software storage—Up to \$50,000 |
| PC | Computers not covered by other insurance |
| CE | Consequential loss (optional sublimits available) |
| BI | Contract penalty—Up to \$25,000/\$100,000 aggregate |
| CE ▲ | Debris removal—Up to 25% + \$50,000 |
| BI ▲ | Dependent locations—Up to \$100,000 each location |
| CE | Emergency removal—Up to 365 days |
| CE ▲ | Emergency removal expenses—Up to \$10,000/365 days |
| SC ▲ | Expediting expenses—Up to \$50,000 |
| PC | Fences |
| IM ▲ | Fine arts—Up to \$25,000 |
| SC | Fire department service charges—Up to \$25,000 |
| SC | Fire extinguishing equipment recharge—Up to \$50,000 |
| PC | Fixtures, machinery and equipment |
| PC | Foundations of buildings, structures |
| CE ▲ | Fraud and deceit—Up to \$10,000 |
| PC | Furs (theft)—Up to \$10,000 |
| PC | Glass (building) |
| BI ▲ | Interruption by civil authority—Up to 30 consecutive days, 72-hour waiting period |
| SC ▲ | Inventory and appraisal expense—Up to \$50,000 |
| PC | Jewelry (theft)—Up to \$10,000 |
| SC ▲ | Locations you elect not to describe—Up to \$50,000 |
| PC | Mobile equipment, if not covered by other insurance |

BI Business income—Limit is part of applicable policy limit

CE Coverage extension—Limit is part of applicable policy limit

IM Inland marine—Limit is separate from applicable policy limit

Note: If no dollar amount is indicated, coverage is provided up to the full applicable policy limit.

| Coverage | |
|----------|-----------------------------------------------------------------------------------------------------------------------|
| SC ▲ | Newly built or acquired buildings—Up to \$1 million/Up to 120 days |
| BI ▲ | Newly built or acquired locations—Up to \$250,000/ Up to 120 days |
| SC ▲ | Ordinance or law, increased cost to repair/demolish and clear site—Up to \$100,000 |
| SC | Ordinance or law, undamaged parts of building (Coverage is part of, and not in addition to, applicable policy limit.) |
| PC | Outdoor fixtures |
| BI ▲ | Period of loss extension—Up to 90 days |
| SC ▲ | Personal effects—Up to \$15,000 |
| PC | Personal property being installed |
| PC | Personal property in the open |
| PC | Personal property leased to you |
| PC | Personal property of others |
| PC | Personal property—tenant's improvements/interest |
| PC | Personal property used to maintain or service premises |
| BI ▲ | Pollutant cleanup/removal—Up to \$25,000 |
| SC ▲ | Pollutant cleanup/removal—Up to \$50,000 aggregate |
| IM ▲ | Property in transit—Up to \$50,000 |
| BI | Property in transit, on exhibition, or in custody of sales representatives—Up to \$25,000 |
| IM | Property on exhibition—Up to \$50,000 |
| PC | Radio and television towers, antennas, satellite dishes, masts, lead-in wiring and guy wires |
| SC | Rewards—Up to \$10,000 |
| IM | Sales representative samples—Up to \$50,000 |
| SC ▲ | Sewer backup/water below surface—Up to \$25,000 |
| PC | Signs (attached and unattached) |
| SC ▲ | Spoilage, power disruption—Up to \$25,000 |
| SC ▲ | Spoilage, refrigerant contamination—Up to \$25,000 |
| PC | Stamps, tickets—Up to \$5,000 |
| CE | Theft damage |
| SC | Trees, shrubs, plants—Up to \$50,000 (named perils) |
| SC ▲ | Underground pipes, pilings, bridges and roadways—Up to \$250,000 |
| CE ▲ | Utility service interruption off premises—Up to \$50,000 |
| BI ▲ | Utility service off-premises interruption—Up to \$10,000, 12-hour waiting period |
| IM ▲ | Valuable papers—Up to \$100,000 |

PC Property coverage

SC Supplemental coverage—Limit is separate from applicable policy limit

▲ Higher limit or number of days available

More insurance protection to fit your needs.

The coverages listed below are just some of the many options available to supplement the fundamental protection provided by the PropertyPro Insurance Plan. Your agent will be glad to review your choices with you and tailor a program to your specific business needs.

| | |
|------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Blanket Limitation Clause | Enables you to maintain blanket property insurance protection while saving premium dollars by capping your loss payment at a selected percentage of the stated value of the building(s) and/or your business personal property. |
| Earthquake Coverage | Extends your property and income coverages to cover loss caused by earthquake, landslide, mudflow/mudslide, mine subsidence and other types of earth movement. |
| Equipment Breakdown Coverage | Specifically insures property loss caused by sudden and accidental explosion to, or breakdown of, equipment you use in your business. Optional coverage extensions and supplemental coverages are available. |
| Flood Insurance | Extends your property and income coverages to cover loss caused by floods, and can include overflow of inland or tidal waters, runoff of surface waters and mudslides. |
| Green Coverage | Covers costs related to achieving or maintaining compliance with green certification standards for your buildings, and costs to upgrade damaged nongreen property with green products when a covered loss occurs. |
| Hotel/Motel Endorsement | Provides a combination of coverages geared to the specific needs of hotels and motels, such as coverage for loss related to counterfeit money, forged checks, guest evacuation and relocation expenses, and contingent income coverage. |
| Income Coverage | Covers loss of earnings (including or not including rental income) and extra expense. Be sure to consider this optional, but essential, coverage. Your agent can work with you to determine which coverage combination is right for your business. |
| Ingress or Egress Coverage | Covers loss of income and necessary extra expenses you incur if your operations are suspended when access to or from your premises is specifically prohibited as a direct result of loss or damage by a covered peril. |
| Key and Lock Replacement Expense | Reimburses you for the cost of new keys when the master key is damaged by a covered loss. |
| Legal Liability | Covers damages for which you're legally liable due to loss or damage, including loss of use, to tangible property of others in your care, custody or control. |
| Tenant Improvements and Betterments – Leasehold Interests | Covers you for undamaged improvements and betterments you've made or acquired that cannot be legally removed by you if a favorable lease is canceled due to loss or damage to the premises. Also covers your unexpired interest in the lease agreement. |
| Tenant Relocations and Move-Back Expense | Reimburses you for actual expenses to relocate tenants who need to temporarily vacate a portion of a building as a result of loss or damage from a covered peril to your covered property. This includes, but is not limited to, expenses related to packing and transporting property to and from a covered location to a temporary location. |





Call me today
to learn how I
can help protect
your business.

[Agent Name]

[License Number]

[Phone Number]

[Address 1]

[Address 2]

[City], [State] [ZIP]

[Email Address]

[Website Address]

Financial strength, at your service.

- #85 on Fortune 100¹
- Top 10 standard commercial carrier²
- More than \$4 billion in total commercial premiums³
- A+ rating by A.M. Best⁴ and Standard & Poor's⁵

Contact your agent today to learn more about the benefits of insuring your business with Nationwide.

¹Fortune Magazine, 2015.

²A.M. Best, 2013. Based on premiums written.

³A.M. Best, 2012 DWP. Based on premiums written.

⁴April 2014.

⁵May 2014.

This summary is intended for reference only and does not include policy conditions, exclusions, and limitations; refer to policies for details of coverages. If there is any conflict between the policy and this summary, the provisions of the policy are controlling.

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