

Texas



Home insurance with you in mind

Where you live is more than a house — it's a home. A Nationwide® Private Client policy provides extraordinary protection for one of your largest and most important investments.

A Nationwide Private Client Homeowners policy provides exceptional benefits¹:

- **Guaranteed replacement cost:** We cover the cost to replace your home even when the cost exceeds your policy limit.
- **Building ordinance and law upgrades:** Up to an additional 100% of your dwelling limit for costs to rebuild to code.
- **Replacement cash-out option:** Up to the coverage limit for your dwelling and personal property.
- **Deductible waiver:** Applies in the event of a total property loss, to policy deductibles up to \$25,000.²
- **Additional living expenses:** Covered for the reasonable amount of time required to restore your home.
- **Personal property:** Special limits of \$10,000 for jewelry, \$10,000 for silverware, \$5,000 for furs and \$5,000 for guns if lost, misplaced or stolen. No special limit on collectible coins, stamps, medals, securities and other important documents when kept in a bank vault.
- **Accidental breakage:** Special limit of \$50,000 for crystal, china, porcelains, figurines, statuary, sculptures, mirrors, wine bottles, glassware and similar items.
- **Loss assessment:** Coverage limits of \$50,000 or \$100,000 are available, with a maximum of \$10,000, for an assessment resulting from a homeowners association insurance deductible.
- **Sewer and drain backup:** Included with no special limits, subject to a policy or state-specific deductible.
- **Refrigerated food and wine:** Unlimited coverage for refrigerated food in the event of a power interruption or mechanical breakdown, with no deductible. A special limit of \$5,000 for wine.
- **Equipment breakdown:** Benefits are automatically included with every policy.
- **Debris removal:** Reasonable expenses to remove debris caused by and arising from a covered loss. Up to \$2,500 to remove trees fallen due to wind, hail or snow.
- **Tree, shrub, plant or lawn replacement:** Up to 5% of your dwelling limit to replace those damaged due to specified perils, limited to \$2,500 for any one item.
- **Identity theft and fraud expense:** Up to \$25,000, with optional limits up to \$100,000 available.
- **Data restoration:** Up to \$5,000 for expenses incurred to replace or recreate lost personal data stored on your personal computer or mobile device.

For even more benefits with the Nationwide Private Client protection endorsement, see reverse.



Nationwide®
is on your side

The Private Client protection endorsement adds another layer of protection for¹:

Your home and property:

- **Guaranteed replacement cost:** Coverage for the cost to replace your home and expanded to include other structures even when the cost exceeds your policy limits.
- **Building ordinance and law upgrades:** Unlimited coverage for costs to rebuild your home to code.
- **Deductible waiver:** Expanded to apply when losses are more than \$50,000 to policy deductibles up to \$25,000.³
- **Accidental breakage:** Special limit increased to \$100,000 for crystal, china, porcelains, figurines, statuary, sculptures, mirrors, wine bottles, glassware and similar items.
- **Personal property:** Special limits increased to \$25,000 for jewelry, \$10,000 for furs, \$10,000 for collectible coins and stamps, \$5,000 for legal tender, \$10,000 for watercraft, and \$5,000 for utility trailers. No dollar limit for guns or silverware if lost, misplaced or stolen.
- **Tree, shrub, plant or lawn replacement:** Up to 5% of your dwelling limit to replace those damaged due to specified perils. Limit for any one item increased to \$10,000.
- **Earth movement:** Personal property damage is covered when caused by earth movement, including earthquakes, subject to a special deductible.
- **Debris removal:** Reasonable expenses to remove debris caused by and arising from a covered loss. Coverage increased up to \$10,000 for trees fallen due to windstorm, hail or snow.
- **Water shutoff device:** Up to \$5,000 for the installation of an approved water shutoff device, after your first covered water damage loss due to plumbing, HVAC or household appliance failure.
- **Lock replacement:** Reasonable coverage if we are notified within 72 hours of discovery of theft.
- **Generator system expense:** Up to \$2,500 for the installation of an approved backup generator after your first covered freezing or sump pump overflow loss that results from power failure.
- **Energy efficient upgrades:** Up to \$25,000 for the reasonable cost to repair or replace damaged property using sustainable products.

You and your family:

- **Kidnap expense coverage:** Included up to \$25,000.
- **Pet medical expenses:** Up to \$5,000 in coverage for medical expenses if your domestic pet is injured during a covered property loss.
- **Family safety counseling:** Up to \$ 50,000 for counseling services to help you after a loss.
- **Disability modifications:** If an insured residing in your household becomes permanently disabled by an accidental injury due to a covered loss, we pay up to 10% of your dwelling limit (maximum \$50,000) for home updates to meet the minimum standards for the disability.
- **Damage caused by domestic animals:** Up to \$25,000 in coverage for property damage caused by your domestic pet.

Rounding out your coverage:

- **Trusts:** When the principal interest includes the residence premises or a legal entity owned by you and the trust has a financial interest in the residence premises, your trust shall be considered an insured for your dwelling, other structures and personal liability for that premises.
- **Realty tax increase:** Coverage up to \$25,000 for an increase in county realty taxes on your first assessment if increased because of a covered total loss.⁴
- **Data restoration:** Up to \$25,000 for expenses incurred to replace or recreate lost personal data stored on your personal computer or mobile device
- **Mortgage expense:** Coverage up to \$5,000 per month and \$50,000 total for your increased mortgage payments when the increase is due to a total loss.
- **Medical payments to others:** Up to \$25,000 with optional limits up to \$100,000 available.

¹ Restrictions apply; see policy for details.

² Does not apply to special deductibles.

³ Does not apply to special deductibles or losses caused by seepage and leakage of water not related to weather, unless an automatic water shutoff device is active at the time of loss.

⁴ May not be available in all counties. Please consult your county tax assessor.

⁵ Ratings affirmed 05/27/20 by Moody's, 12/17/20 by AM Best and 05/07/21 by Standard & Poor's.

Our financial strength

Nationwide has been in business since 1926 and holds an A1 rating from Moody's and an A+ rating from AM Best and S&P.⁵

We work relentlessly to meet the distinctive coverage and service needs of our clients, and we measure our success by the relationships we build and the trust we earn.

nationwideprivateclient.com

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