Frequently Asked Questions

1. **Can this endorsement be added for any Nationwide customer?** The endorsement is an optional endorsement that can be added to any customer in an open company at new business or their annual effective date. Customers in a closed company would need to be rewritten in the open company to have the endorsement available. It's important to remember, customers may be receiving added benefits/coverages in closed companies that are not available in open companies, such as Loyalty Rewards (coverage varies by state).

2. **What are the differences between the available roof coverages?**

ROOF COVERAGE TYPE	Limited Roof (where available)	ACV Roof (not available to new customers once Limited Roof released in company)	HO 3 (Replacement Cost)	Better Roof (where available)
Premium	Lowest	Low	Mid	Highest
Applicable Perils	Wind or Hail *All other perils follow base policy settlement *Not applicable if home is total loss.	Wind or Hail *All other perils follow base policy settlement	All covered perils	All covered perils
Coverage	Portion of covered roof surfaces Repair/Replacement (after deductible)	Portion of covered roof surfaces Repair/Replacement (after deductible)	All of covered roof surfaces Repair/Replacement (after deductible and replacement)	All of covered upgraded roof surfaces replacement (after deductible and replacement)
Loss Settlement Approach	Pre-determined schedule based on roof age and roof type as rated on policy at time of loss. The schedule applies to all aspects of the covered repair and/or replacement: including but not limited to material, labor, overhead and profit, permits, etc.	Depreciation % applied based on age, use and condition of roof at time of loss. Depreciation applies to material components only.	Depreciation % applied same as ACV for initial payment. Replacement cost is payable after replacement is completed and receipt submitted to the company.	Depreciation % applied same as ACV for initial payment. Replacement cost and upgraded material costs are payable after replacement is completed and receipt submitted to the company.

3. **Does this endorsement apply to catastrophic and/or weather events?** Yes, tornado and hurricane losses, among other types of weather that fall under the windstorm or hail peril, fall under this endorsement; however, if a home is deemed to be a total loss, the schedule would not be applied to the roof surfaces.

4. **Will Nationwide automatically update the roof renovated year on the policy if the roof is replaced because of a claim?** No, it is the responsibility of the customer and agent to update the policy with this information. Claims associates are not authorized to make changes within the policy management system.

5. **Will customers with an ACV Roof endorsement be automatically rolled to the Limited Roof endorsement?** No, renewing customers that already have ACV Roof will continue with ACV Roof.

6. **What's the difference between ACV Roof endorsement and Limited Roof endorsement?** ACV Roof utilizes depreciation which applies to the material portion of a repair or replacement only. Limited Roof schedule applies to all components of a repair or replacement; thus, the factor is more impactful on the settlement amount.

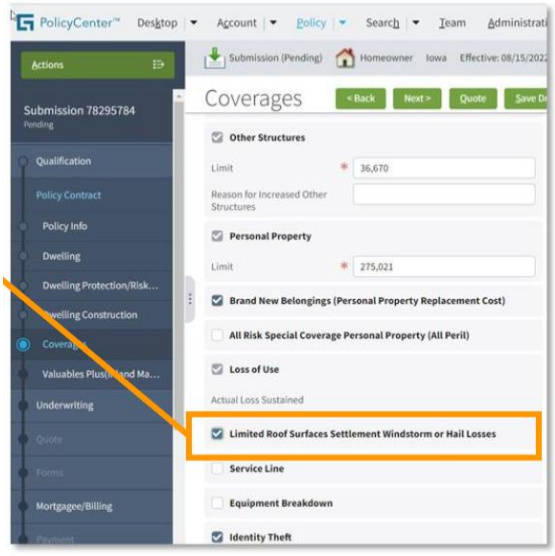
7. **Are gutters considered "roof surfaces"?** No. "Roof surfaces" are defined in the endorsement and include, but are not limited to, roof sheathing/decking, roof covering, flashing and common accessories

8. **Are trailing documents required?** No. Agents and/or customers should provide informed and accurate information to the best of their ability.

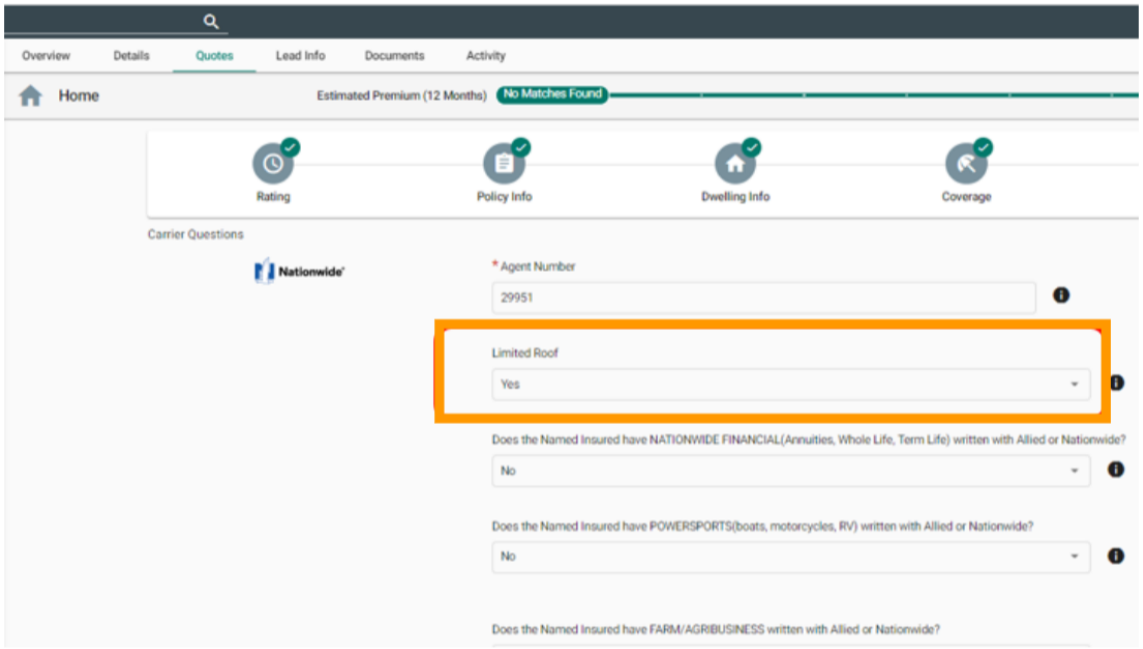
9. **Why can't I select Better Roof coverage AND Limited Roof?** These roof coverages contradict each other and therefore cannot co-exist.

10. **Can the Limited Roof endorsement be added/removed mid-term?** No, changes can only be made at the policy annual effective date. There are no overrides available.

11. **Where can I choose to include (or not include) Limited Roof coverage in PolicyCenter?** Agents may toggle the endorsement on/off in the Coverages section as highlighted below. Note: Limited Roof can only be added or removed at annual policy effective date.



12. **Where can I choose to include (or not include) Limited Roof coverage in comparative raters?** Comparative raters will vary slightly in appearance, but each will include a company-specific question. Below is an example of how it appears in EZLynx Rater.


Overview
Details
Quotes
Lead Info
Documents
Activity
Home
Estimated Premium (12 Months)
No Matches Found
Rating
Policy Info
Dwelling Info
Coverage
Carrier Questions
Nationwide
* Agent Number
29951
Limited Roof
Yes
Does the Named Insured have NATIONWIDE FINANCIAL(Annuities, Whole Life, Term Life) written with Allied or Nationwide?
No
Does the Named Insured have POWERSPORTS(boats, motorcycles, RV) written with Allied or Nationwide?
No
Does the Named Insured have FARM/AGRIBUSINESS written with Allied or Nationwide?