



First ChoicesSM Excess

A.M. Best rating of A+ (Superior), FSC XV
Fortune 100 company

Your access to excess

The competitive advantage is yours with Nationwide's First ChoiceSM excess policy. Created at your request and built around your needs, First ChoiceSM is transparent and streamlined. It truly follows the primary form. No unnecessary terms and conditions. No haggling. No hidden language. First ChoiceSM is all you need.

Product features:

- Policy follows "Followed Policy," easy to ensure terms match the "Followed Policy"
- Reduction or Exhaustion of Underlying Limits coverage section includes wording for payment by "Underlying Insurer," "Insured," and "DIC Insurer"
- No Discovery provision; policy will use the terms of the "Followed Policy"
- No Termination or Cancellation provision; terms as per "Followed Policy"
- No Pending and Prior Litigation Exclusion; policy will use the language of the "Followed Policy"
- Policy can sit above any of our products—directors and officers, fiduciary liability, financial institutions fidelity & crime including social engineering, private equity, asset management, and other management and professional liability coverages
- Up to \$25 million in available capacity

Contact your Nationwide Specialty Lines underwriter to find out more or visit nationwide-mls.com.

About Nationwide

Nationwide represents a wealth of experience in Specialty Liability insurance, and provides solution expertise, dynamic innovation, and decisive responsiveness to the needs of its clients. With an A.M. Best rating of A+ (Superior), FSC XV, the company's financial strength and stability allows it to serve as a vanguard in Specialty Liability lines.