

▶ *Personal Lines Hanover At A Glance*

Michigan



The Citizens Advantage:

Citizens is redefining the way we do Personal Lines insurance, working hard to be your most innovative and responsive Personal Lines market. Introducing The Citizens Platinum Experience—including new services, product features, and agency solutions designed to help you attract and protect your account customers.

The Citizens Platinum Experience is our new 'package policy', designed for account-oriented customers who enjoy the benefits of a single account and great services.

Platinum Agency Solutions Provide new tools and programs intended to help our partners grow and retain account customers. The solutions give you access to industry-leading vendors with expertise in Website Development, Cinema Advertising, Continuing Education and Lead Generation, all at deep discounts.

Citizens has elevated our commitment to helping Independent Agents like you succeed by combining services and products you and your customers will love while helping to maximize your presence, extend your reach, and stay one step ahead of the class. For more information, visit citizensplatinumexperience.com.

Why Citizens Is Right for Your Agency and Customers

Platinum Claims Service

Platinum customers receive a Platinum phone number, 800-799-6977 or they can go online to hanover.com for all claims questions and reporting. Our fast, responsive service team works with local adjusters, contractors and vendors to speedily resolves claims.

MyCitizensPolicy

With MyCitizensPolicy, customers can register today at hanover.com and get access to their accounts 24/7 with convenient options such as:

- Access to My Hanover Garage, My Hanover Home and My Hanover Inventory
- View and pay bills
- File and track a claim
- Print/order ID Cards

My Coverage Profile

This tool allows prospective customers to build an interactive profile based on their current insurance needs. The program then prompts them to think about different coverages they may need and to have a conversation with their agent about their needs.

Updated Billing System

Citizens has made significant improvements to their billing system to provide their customers with:

- **Account Level Billing**—All policies billed as one account
- **Payment Plan Offerings**—Customers can select different installment plans for each policy and still receive only one bill
- **EFT**—Customers can select EFT without you having to cancel/rewrite the policy

New, Improved Look of Policy Documents

Best in class new business output gives customers all their information in one handy packet including:

- Welcome Letter and Brochure
- Coverage Summary
- ID and Claims Cards
- Policy Forms

Platinum Online Tools

The Platinum Experience provides tools that customers can access through their MyCitizensPolicy on hanover.com:

- **MyHanoverGarage**—The vehicle maintenance tool provides recall notices, service reminders, online diagnostics and more!
- **MyHanoverHome**—The home maintenance tool has reminders, weather alerts, document storage, and more!
- **MyHanoverInventory**—A home inventory management website and smartphone app. Items can be organized by room with pictures, receipts and appraisals.

Customer Service Center

The Citizens Customer Service Center has a dedicated team of representatives ready to answer customers' questions. With this valuable service, customers can expect:

- Assistance from a multi-skilled, dedicated, experienced and professional associate
- Prompt service regarding making payments, billing inquiries and policy premium information
- Customers should refer to their bill for the correct contact phone number

PLATINUM AUTO

Customer's base auto policy includes:

- Waiver of Deductible*
- Full/Preferred Glass Coverage
- OEM Parts
- Mechanical Parts Replacement
- Ultimate Rental
- Ultimate Towing & Labor
- Child Passenger Restraint System Replacement

Optional endorsements include:

Platinum Auto Advantage:

- Second Chance Accident Forgiveness
- Deductible Dividends
- New Car Replacement
- Newer Car Replacement

Platinum Auto Elite:

- Pet Injury Protection
- Rental Car Coverage
- Trip Interruption
- Rental Coverage Upgrade
- Accidental Airbag Deployment

Additional optional endorsements—

Available a la carte to a Platinum Auto Policy:

- Travel Right
- Rental Upgrade
- Roadside Assistance
- Extended Non-Owned

PLATINUM HOME

Platinum Select—Customer's base policy

- Waiver of Deductible*
- Fire Extinguisher Replacement/Recharge
- Other Structures on Property
- Medical Payments to others
- Personal Property Replacement Cost
- 125% Extended Dwelling Replacement Cost
- Siding and/or Roof Restoration Coverage

Platinum Select Plus—Upgrade for more features. Includes Select coverages and:

- 150% Extended Dwelling Replacement Cost
- \$10,000 Water Back up
- Personal Injury
- Identity Protection Program

Platinum Select Premium—Includes all the features of the lower levels plus:

- 150% Extended Dwelling Replacement Cost
- \$25,000 Water Back up
- Waive of Deductible (large loss)

Platinum Select Premium Extra—

This optional endorsement can be added to Platinum Select Premium!

- Guaranteed Replacement Cost
- Loss of Use
- Debris Removal
- Ordinance or Law

Optional endorsements—to any Platinum Home package:

- Guaranteed Replacement Cost
- Assisted Living Care Coverage
- Equipment Breakdown
- Valuable Items Plus (VIP)
- Scheduled Items

OTHER PERSONAL COVERAGE

Connections Auto and Home Coverage

Customers who still want the excellent protection of a Hanover policy, but may need less coverage can benefit from our Connections Suite.

Connections® Auto

- DriveSmart Advantage™—New Car Replacement Guard, Second Chance Accident Forgiveness and Deductible Dividends
- Roadside Assistance
- Ultimate Service
- Extended Non-Owned Coverage
- Travel Right Endorsement
- Rental Coverage Upgrade

Connections® Home

Starting with a Base Coverage and three upgrade packages:

- Select
- Select Plus
- Select Premium

Coverages can include:

- Equipment Breakdown
- Assisted Living Care Coverage
- Water Back-up and Sump Overflow
- Valuable Items Plus (VIP) Blanket Property
- Scheduled Personal Property

Personal Umbrella

- Up to \$2 million limit
- \$1 million UM/UIM Platinum Coverage is also available
- \$250/500K/100K or \$300K CSL underlying automobile liability required

- \$250/500K/100K or \$300K CSL personal watercraft liability required
- \$300K property liability required
- Umbrella endorsed to home or written as a standalone policy

Identity Protection Program

- Expense reimbursement via identity fraud endorsement
- Proactive services
- Identity restoration services
- Offered via alliance with Identity Theft 911®

RECREATIONAL VEHICLES—

Written on Connections Auto Policy

- Antique and Classic Cars and Motor Homes

PERSONAL WATERCRAFT—

Written on Connections Home Policy

- Pleasure use only
- Less than 65 mph

Account Extras Program—AMIG®

- Motorcycles, manufactured homes, classic or antique cars for agreed value, watercraft above 26' up to 64'

- Seasonal homes, rental/dwelling

Please refer to your Agent Guides for complete details on all products and availability.

* Waiver of Deductible—When there is a single loss that affects more than one property (such as two cars, or a car, home, and boat) only the highest policy deductible will apply when the loss to that policy exceeds the deductible. All other policy deductibles will be waived.



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