



Welcome!

We're glad you're joining us!

Moving forward, but always here for you.

For nearly 100 years Citizens Insurance, a company of The Hanover Insurance Group, has stood on solid financial ground. While many companies were downgraded, Citizens holds an excellent rating from A.M. Best Company. Which means you can be 110% confident that we're not going anywhere. We'll be here for you.

Our financial strength allows us to continuously and aggressively develop meaningful products and services to meet the pressing and ever changing needs of our customers. So, in that sense, we're always moving forward.

Citizens Insurance At A Glance*

- \$3.9 billion in revenues
- A select group of Independent Agents countrywide
- Rated "A" (Excellent) by A.M. Best Company
- Profitable growth in all lines of business
- Ranks among top 25 of the largest property and casualty insurers in the U.S.
- Ranked among the Fortune 1000®
- Named one of America's 100 most trusted companies in a study commissioned by Forbes®

*as of January 2012



Personal Coverage—with Smart Savings Opportunities.

Citizens Household = Auto + Home + More!

It probably doesn't surprise you to hear that Citizens offers a wide range of automobile, homeowners and specialty insurance products and services for individuals and families. But you should also be aware that when you insure both your auto and home with Citizens, becoming a "Citizens Household", you get a whole assortment of other great benefits. Several of which are complimentary.

You can benefit from **Total Household Rewards**; a unique bundle of features including Mortgage Extra Expense, Child Passenger Restraint System Replacement, and Fire Extinguisher Recharge/Replacement; at no additional charge. In addition, you will get other Smart Savings, which include an Account Credit (money off on both of your policy premiums), numerous discounts (paid-in-full, multi-car, safety and security devices, youthful driver renewal discount, etc.), Waiver of Deductible, Guaranteed Renewal, billing options such as Account Bill (one bill for multiple policies saving on installment fees), no-fee EFT, and more.

AUTO AND HOME

Citizens also offers special coverages that can be added to your auto and home policies, for more special needs. For example, if you have a relative in an assisted living care facility or nursing home, have a finished basement and need a greater level of coverage for water back-up, or have expensive electronics you'd like protected from unexpected breakdown; we have coverage for you. Or if you like to travel and have heard about trip interruption or rental car coverage, or really like the sound of accident forgiveness, Citizens offers all these coverages and more.



VALUABLES

Got valuables? For everything from art to hobby collections to wedding rings, we have the added protection you need. What's more, should the value of such property exceed your policy limits, we offer "Scheduled Items" —which means your valuables can be specifically listed on your policy with associated coverage limits. Or perhaps you will prefer our "Valuable Items Plus" endorsement, which provides added protection for valuables without the need to itemize.

UMBRELLA & IDENTITY INTEGRITY PROGRAM

Accidents happen. And almost as frequently these days, so do lawsuits. When you add Umbrella coverage to your **Connections® Home** policy, you can be assured that you have the protection you need, which extends to your auto and home, just in case the unforeseeable happens. This special coverage extends not only your policy's liability limits, but broadens coverage to include defense costs, judgments, and court costs. This is especially important if you have significant assets or earning potential which could be used to satisfy a judgment against you. Worldwide coverage is available and could save you hundreds of thousands of dollars.

Finally, since the world is filled with people who'd love to be you, we offer an Identity Integrity Program that features preventative services, expense reimbursement, and restoration services. Who today can afford to be without that?



The Citizens Household=

Better Value + Smart Savings



RECREATIONAL VEHICLES

Kids of all ages love their toys. And since you want to play rather than think about insurance, Citizens has made it quick and easy to cover many of your toys right on your Citizens policy.

Got a motorhome? No worries. How about a classic or antique car? Ditto. All can be added to your **Connections® Auto** policy to give you the liability and/or physical damage coverage you need. You can also get physical damage coverage for your trailer or camper.

Or if watercraft (less than 22' and 200 horsepower), sailboats (less than 26'), golf carts, ATVs or snowmobiles are more your speed, the good news is you can cover it right on your **Connections Home** policy. Simple.

And that's not all. If you happen to have more specialized toys, such as boats (above 26'), motorcycles and collectible cars, we offer coverage through our relationship with American Modern Insurance Group (AMIG).

Beyond that, AMIG offers coverage for multi-unit or vacant property. So you can relax about your income property while you're off playing.



Payment Plans and Methods

Paying bills doesn't have to be a hassle. Citizens offers several convenient payment methods, so you can use the one that suits you best.



Electronic Funds Transfer—free, easy, automated monthly payment system that saves you time and money



Pay by Phone—make payments over the phone using your bank account, credit card, or debit card



Pay Online—pay online using your bank account or credit card



Direct Bill—traditional paper bills mailed to you.

Citizens' Fast, Fair Claims Service

Got a claim? Our claims reporting service is accessible 24/7 by calling 800-628-0250 or visiting **www.citizensinsurance.com/personal**. We handle reported claims quickly and provide you with a clear explanation of the claims process. Our fast, responsive service team works with your local adjusters, contractors, and vendors to speedily resolve your claims. What's more, we're committed to continuous improvement. Feedback from our Customer Service Survey Program helps us monitor and enhance our claims service.

We listen to our customers!

Contact Information

BILLING INFORMATION

To learn more about payment methods	www.mycitizenspolicy.com
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POLICY COVERAGE QUESTIONS AND CHANGES

Your agent is the best source of assistance when you want to:

- Make changes to your policy
- Change your address
- Have an in-depth discussion about your policy coverage
- Find out about Citizens' wide range of products and the discounts and credits available to you!

SAFETY INFORMATION AND DISASTER PREPAREDNESS

Visit the claims section of www.citizensinsurance.com/personal for safety information that includes how to prepare for a disaster.

 *We'll be able to help you more quickly if you have your policy number ready when you contact us. Just fill in the information below and keep this brochure in a handy spot.*

MY CITIZENS POLICY NUMBERS



Auto _____



Home _____



Umbrella _____

Contact Information

CLAIMS

24-Hour Claims Reporting Hotline	800-628-0250
Report a claim online	www.citizensinsurance.com/personal <i>("report a claim" tab at top of page)</i>
Locate an auto body shop near you	www.citizensinsurance.com/autorepair

BILLING OPTIONS AND SERVICE

Citizens Customer Service Center	800-922-8427
To pay your bill by phone	800-573-1187
To pay your bill by Web	www.mycitizenspolicy.com
Enroll in EFT	www.mycitizenspolicy.com



We'll be able to help you more quickly if you have your policy number ready when you contact us. Just fill in the information below and keep this brochure in a handy spot.

MY CITIZENS AGENT

Name _____

Address _____

Tel. _____

Fax _____

Why Citizens?

Citizens Insurance is a leading property and casualty insurance company dedicated to achieving world-class performance. Our commitment is to deliver the products, services, and technology offered by the best national companies with the responsiveness, market focus, and local decision making of the best regional companies. This powerful combination has been a proven success since our founding in 1915, and all insurance company subsidiaries are rated "A" (Excellent) by A.M. Best Company.

The Hanover is the marketing name for the property-casualty and general insurance operations of The Hanover Insurance Group, Inc. All products are underwritten by The Hanover Insurance Company, Citizens Insurance Company of America or one of their insurance company subsidiaries or affiliates. Coverage may not be available in all jurisdictions and is subject to the company underwriting guidelines and the issued policy. This material is provided for informational purposes only and does not provide any coverage. For more information about The Hanover visit our website at www.hanover.com.

Products offered in The Hanover Account Extras Program are underwritten by companies of the American Modern Insurance Group, Inc, which are not members of The Hanover Insurance Group, and include American Family Insurance Company, American Modern Insurance Company, American Southern Insurance Company and American Modern Select Company.

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www.citizensinsurance.com/personal



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