



Personal Lines

The Hanover Household

Everything from auto and home coverage
to discounts for youthful drivers

The Hanover

Your Total Personal Insurance Solution



What does it mean to be a “total personal insurance solution”? First and foremost it means knowing that even though we’re a property and casualty insurance company, what we’re really insuring are intangibles. Not houses per se, but homes. Not automobiles, but transportation. Not snowmobiles, motorcycles or boats, but recreation. Not personal property, but comforts, heirlooms and memories. Not liabilities, but lifestyles and quality of life.

At The Hanover, we take this responsibility with the utmost seriousness. As a result we’re committed to doing everything in our power to provide our customers with the kind of auto, home and supplemental property insurance coverage they need to protect what matters to them most; all of it designed, shaped, packaged and supported to provide unsurpassed value.

This brochure provides an overview of the many innovative products and services that serve as testimony to this ongoing commitment.

Hanover Platinum Protection



We've made it easy to get the protection you need in one convenient bundled "package".

Hanover's **Platinum Protection** is designed to cover your auto, home, valuables, and recreational vehicles, with add-on features to help tailor your coverage to your unique needs.



Hanover Platinum Protection Auto



One policy, one coverage effective date, one bill and exceptional claims service—Hanover's Platinum Protection makes choosing the right coverage easy!

PLATINUM AUTO ESSENTIAL

Your base policy, featuring:

Waiver of Deductible

Hail storm damage to your two cars? Fire damage to your garage, car and home? Worried about paying multiple deductibles? No problem. With this feature, you'll only pay one deductible when a single loss affects multiple properties, which could save you up to hundreds of dollars.

Child Passenger Restraint System Replacement Coverage

Helps replace a child car seat when damaged during a covered loss, up to \$300 with no deductible.

Full/Preferred Glass Coverage

Use our Preferred Glass Provider to repair damaged safety glass on your covered auto and the repair will be completed with no deductible.

**Original Equipment****Manufacturer (OEM) Parts**

Provides coverage for OEM parts for the current and two previous model years of your covered vehicle.

Mechanical Parts Replacement

Coverage for mechanical parts (e.g., non-body related auto parts such as tires and batteries) without deduction for depreciation.

Ultimate Rental

Ultimate Rental expands your Transportation Expense coverage—pays your daily rental limit for as long as it takes to repair or replace your vehicle, up to \$3,000.

Hanover Platinum Protection Auto Endorsements

Customize your Platinum Auto policy with these valuable endorsements:

PLATINUM AUTO ADVANTAGE

Includes these valuable coverages:

New Car Replacement Guard

Feel confident when buying or leasing that new car. With New Car Replacement Guard, if your new car is totaled within one year or 15,000 miles of purchase, whichever comes first, we'll cover its replacement without deduction for depreciation.

Newer Car Replacement Guard

Don't have a brand new car? With Newer Car Replacement Guard, if your car is declared a total loss, we'll pay the Actual Cash Value of the same make, model, and equipment of a vehicle one model year newer than your current vehicle, up to 120% of the actual cash value of your current vehicle.

Second Chance Accident Forgiveness

Accidents happen and when they do, good drivers shouldn't be penalized. With Second Chance Accident Forgiveness, your first surchargeable accident in any 36-month period will be forgiven. That means no surcharge points on your policy for that accident and no increase in premium as a result of that accident.

Deductible Dividends

Deductible Dividends means immediate rewards, because your collision deductible is reduced as soon as the endorsement is added to your policy. Over the course of five years, this could save you up to \$500 off your deductible! (A minimum deductible of \$100 applies in the event of a loss.)



PLATINUM AUTO ELITE

We bundled some of our most popular coverages for the best value!

Pet Injury Protection

Helps ease the financial burden if your dog or cat is injured in a car accident. Covers up to \$500 in veterinarian bills and up to \$500 for burial/disposal expenses if your dog or cat passes on while in your vehicle during an auto accident.

Rental Car Coverage

Just say “No!” to that over-priced, coverage they try to sell you at the rental counter. With this feature, if you have an accident in a rented auto, we will pay (in addition to paying for the damage to the rented auto):

- **Loss-of-use:** The rental value of the duration the car is out of service for which you are liable
- **Diminished value:** The difference in the car’s resale value after it has been repaired
- **Reasonable fees:** The expenses the rental company incurs processing the claim for which you are liable

Trip Interruption

Vacations cost enough. Why pay more if your car gets damaged and can’t be driven? When you have a covered loss and are 100+ miles from home, this coverage provides reimbursement up to \$1,000 for reasonable and necessary expenses, including:

- Food and lodging
- Travel expenses to get home or to your intended destination
- Cost of returning your covered auto to your home or place of garaging (except in the case of a total loss)

Rental Coverage Upgrade

Lets you choose from Enterprise Rent-A-Car’s™ “luxury” car or “large SUV” fleet while your car is repaired after a covered accident. Why settle for less car than your own?

Home Care Services

If you’re hurt in an auto accident, Home Care Services takes the worry out of managing your home during recovery. If you are unable to perform home-based “essential services” while you recover, Home Care Services pays up to \$2,500 (maximum of \$500 per month) for services such as:

- Housekeeping
- Food preparation
- Transportation services
- Lawn mowing and snow removal

Accidental Airbag Deployment

If your factory-installed airbag deploys in an event not related to a collision or comprehensive loss, the cost of reinstalling your airbag is fully covered. No deductible.

Accidental Death Benefit

Pays \$10,000 for each Insured or family member whose death results from an auto accident involving your covered auto—provided they were wearing a seat belt at the time.

.....

Like the value of Platinum Auto Elite but looking for more streamlined coverage options? No problem—you can choose which features of Platinum Auto Elite you want with these four à la carte options:

- Home Care Services
- Travel Right (includes Pet Injury Protection, Rental Car Coverage, and Trip Interruption)
- Rental Coverage Upgrade
- Reassurance Plus (includes the Accidental Airbag Deployment and Accidental Death Benefit features)

Hanover Platinum Protection Home

Your home is your most valuable asset to protect—and we've made covering it easy with three options to choose from: **Platinum Select**, **Platinum Select Plus**, and **Platinum Select Premium**.

Platinum Select

Excellent coverages, including:

- **Extended Dwelling Replacement**
Cost of losses exceeding the policy's limit, up to 125% of Coverage A. Benefits include:
 - Covering spikes in rebuilding labor and material costs
 - Ensuring replacement of materials with those of comparable quality
- **Personal Property Replacement**
Cost for damaged, destroyed or stolen property—with no deduction for age or condition
- Food products in a refrigerator or freezer due to loss of power
- Lock Replacement of external locks when keys are stolen



Platinum Select

Platinum Select Plus

Gives you all the coverage of the **Select** policy, plus additional high-lighted product features such as:

- **Extended Dwelling Replacement**
Cost of losses exceeding the policy's limit, up to 150% of Coverage A
- **Water Back-up and Sump Overflow** covers property losses and clean-up costs that result from water backing up through sewers or drains or sump overflows—up to \$10,000
- **Personal Injury** costs including lawsuits involving invasion of privacy, wrongful eviction or wrongful entry as well as interest on judgments, lawyer's fees, court costs and time off from work
- **Identity Protection Program**—provides proactive and restorative services as well as reimbursement for legal fees, document duplication, mailing costs, etc.



Platinum Select

Platinum Select Plus

Platinum Select Premium

Includes all the coverages of **Select Plus** and additional highlighted product features:

- **Waive Deductible**—removes the deductible when the loss to the home exceeds \$50,000
- **Special Personal Property Coverage**—covers against all but specifically named causes of loss (such as freezing, wear and tear, smog, rust and corrosion, release or escape of pollutants) and broadens some policy payment limits. Covers:
 - Misplaced or lost jewelry, watches, furs, and silverware
 - Breaking fragile items not covered in standard policies
 - Damage resulting from earth movement not associated with earthquakes
- **Increased water back-up coverage** to \$25,000 (add a stand-alone endorsement for additional coverage if needed).

Upgrade to **Platinum Select Premium Extra** for *Guaranteed Replacement Cost, Increased Loss of Use limit to Actual Loss Sustained during a coverage period—from time of loss up to 24 months**, for the security of knowing that temporary living expenses will be covered—and those important “extras” you may face after a loss, such as debris removal, bringing an older home up to current building codes, permit fees, etc.



With each of these options, your Platinum Home policy includes these valuable features:

- **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.
- **Fire Extinguisher Recharge or Replacement**—Pays to recharge or replace a portable fire extinguisher used to fight a fire in the covered home. No deductible.

* Specific state ordinance/law and Loss of Use limits apply.

Hanover Platinum Protection Home Endorsements

Some home additions that every homeowner should consider.

Not all home additions involve an increase in square footage. However, these special home endorsements will definitely add new dimensions to your

Platinum Home policy.

Equipment Breakdown

Today's homes run a lot of equipment. That means more risk for breakdown. For common household appliances, this affordable endorsement covers physical losses or damage caused by sudden mechanical, electrical, and pressure systems breakdown. It features a low deductible and coverage options of \$25,000 and \$50,000. Applies to air conditioning systems, refrigerators, laundry appliances, etc.

You can also benefit from:

Expediting Expense—
reasonable cost to expedite repairs or replacement

Pollution Clean-Up and Removal Coverage

Coverage for Food Spoilage
Does not cover wear and tear.

Assisted Living Care Coverage

Get the peace of mind providing an extra level of protection for your loved ones residing in an Assisted Living Care facility or nursing home. Includes:

Additional Living Expenses

Up to \$500 per month in increased living expense (12-month, \$6,000 maximum) if a loved one is temporarily displaced because of a loss.

Personal Liability Coverage

For unforeseen bodily injury or property damage resulting from the Insured's activity with a choice of limits of \$100,000 or \$300,000 per occurrence.

Personal Property Coverage

Provides special limits of liability for lost or broken personal belongings, including clothing, and specific items such as hearing aids, false teeth, eyewear, and walking aids.



Water Back-up and Sump Overflow Stand-alone

Coverage available above the limits provided by a Select, Select Plus, or Select Premium policy. Makes particular sense for customers with a finished basement who want to further protect:

- Boilers, washers, dryers, and other appliances
- Personal property stored at floor level

Guaranteed Replacement Cost

This coverage insures the full replacement cost to rebuild your home after a total loss with materials and craftsmanship of like kind and quality regardless of rising material and labor costs. Can be added to any Platinum Home policy as a standalone coverage, or as part of a bundle (Platinum Select Extra) for Platinum Select Premium customers.

Platinum Services

Delivering more than just coverage, **Hanover Platinum Protection** customers can enjoy benefits such as online services, Platinum Claims Service, keepsake policy package, a “total account view” easy to read bill, and more!



MYHANOVERPOLICY

All Hanover customers can enjoy the convenience of this secure customer website to pay their bills, view policy information, print ID cards, and file a claim. Access this tool on **hanover.com/mhp**

HANOVER SNAP

An app that your customers can download that will enable them to snap photos of their damaged vehicle (up to \$1,300 in damage) and upload the images for Hanover's inspection team. With this convenient tool, your customers will no longer have to meet with an appraiser or travel to a body shop for an inspection! Plus it will help make the claims process go faster, getting them back into their vehicle even sooner than before.

PLATINUM CLAIMS SERVICE

800-799-6977

We are committed to providing you with superior claim service, providing each and every customer with fast, fair claim handling, led by highly trained, compassionate professionals. Platinum Customers can choose to enter their claim online at **MyHanoverPolicy (hanover.com)** or by calling 800-799-6977. Your Adjuster will work with you throughout the claim process, providing you with the care and consideration you would expect from a world-class company.

ACCOUNT BILL

Your new bill will arrive reflecting a "total account view" of your Hanover Platinum Protection policies. Featuring account activity, minimum payments due, outstanding balances, and tips to promote savings and convenience opportunities, your bill can be viewed online and in printed form.

EASY TO READ POLICY DOCUMENTS

Arriving in a useful folder, your Hanover Platinum Protection welcome packet provides all the information you need about your new policy right at your fingertips. You will find a letter from your agent, informative coverage summary, welcome brochure, claim contact and ID cards—in addition to your policy forms. Like to view this information electronically? No problem! Log on to MyHanoverPolicy and you can view the details of your policy right on your computer or tablet.

SINGLE COVERAGE EFFECTIVE DATES

With Hanover Platinum Protection, your agent will be able to align your home and auto policy effective dates, providing flexibility with billing and convenience when it comes time to renew.

Connections Suite



CONNECTIONS® AUTO

Our **Connections® Auto** product offers real value with a variety of coverages that can be customized to suit your individual needs and lifestyle. Our flexible auto coverages include:

- Comprehensive and collision options
- Roadside Assistance
- Transportation Expense
- Value-added endorsements

CONNECTIONS® AUTO ENDORSEMENTS

Choose from these optional endorsements to extend your coverage, protection and peace of mind:

- Travel Right
- Home Care Services
- Reassurance Plus
- Roadside Assistance
- Rental Coverage Upgrade
- Extended Non-Owned Auto Coverage
- DriveSmart Advantage

CONNECTIONS® HOME

Our **Connections® Home** product includes four tiered options of coverage:

Basic

Base policy which includes coverage for:

- Your home—from the most common causes of loss
- Other structures on your property—non-attached garages, tool sheds, etc.
- Personal belongings—furniture, clothing, appliances, etc.
- Liability claims—claims against you for bodily injury and property damage
- Medical payments to others—pays non-household members accidentally injured on your property

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



Select

Includes the features of Basic plus coverage for:

- Other Structures on Property
- Personal Belongings
- Liability
- Medical Payments to others
- Personal Property Replacement Cost
- 125% Extended Dwelling Replacement Cost
- Refrigerated Products
- Lock Replacement

Select Plus

Includes the features of Select, along with higher limits and more features:

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

Select Premium

Our highest package level includes all the features of the lower levels plus higher limits and more features:

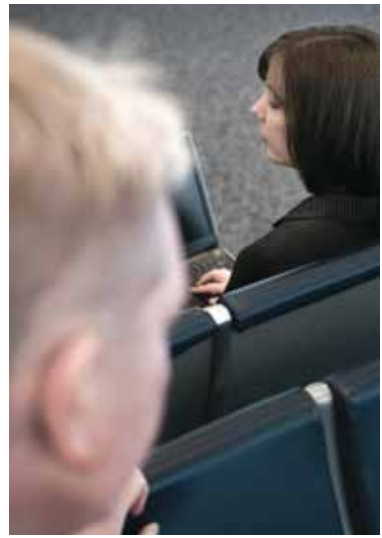
- \$25,000 Water Back-up
- Personal Injury
- Identity Protection Program
- Waiver of Deductible (Large Loss)
- Special Personal Property

CONNECTIONS® HOME ENDORSEMENTS

Customize your home policy with any of these options:

- Equipment Breakdown
- Assisted Living Care Coverage
- Water Back-up and Sump Overflow Stand-alone
- Umbrella

Umbrella and Identity Protection



Good judgment today can overcome any legal judgment tomorrow.

At The Hanover we want to ensure that you have all the coverage you need to protect yourself against life's unforeseen events. These two additional endorsements can go a long way to protect you against the types of losses that are becoming increasingly pervasive.



Umbrella

Protects you, your family and all the things you've worked so hard for by extending your policy's liability limits by \$1,000,000 up to \$5,000,000.

An Umbrella policy will:

- Cover defense costs, judgments and court costs
- Extend liability coverage while you are using autos, boats, and snowmobiles
- Protect against liability related to both non-bodily and bodily injuries
- Help protect against a judgment that impacts your future income
- Worldwide coverage is available

Identity Protection Program*

A truly essential program in our high tech, high vulnerability world, our Identity Protection Program includes:

- Coverage for credit card theft, forgery, fund transfer, and counterfeit money
- Proactive services
- Expense reimbursement coverage
- Identity restoration services
- Tips, news alerts and more found at hanoverIDprotection.com

*Offered via an alliance with IDT911

Valuables



Covering your treasures—big and small.

We all own things we could live without if we had to. But the truth is, you don't have to live without them. Especially with these very affordable coverages.

Valuable Items Plus (VIP) Blanket Property

An optional endorsement for people who want added protection for their valuables, but don't want the hassle of having to itemize them or obtain appraisals. For an additional premium, VIP covers physical loss on a blanket basis for certain classes of property, including:

Blanket Limits to \$50,000:

- Jewelry
- Silverware
- Fur
- Fine Arts

Blanket Limits to \$20,000:

- Musical Instruments
- Cameras
- Computer Equipment
- Firearms
- China/Crystal
- Golfer's Equipment

Sample VIP benefits:

- Any single item is covered up to \$10,000 per occurrence
- Important coverage since sub-limits on a home policy often aren't enough
- No deductible



Scheduled Personal Property

A valuable item can take a week's, month's or year's worth of income to buy, but only a moment to be lost, stolen or destroyed. Don't wait until you suffer a loss to find out that your precious possessions were not covered. Take action to provide yourself with maximum security.

Classes include:

- Jewelry (in and out of vault)
- Silverware
- Stamp and Coin Collections
- Musical Instruments
- Furs
- Cameras
- Golfer's Equipment
- Firearms
- Limited Editions (with and without breakage): limited edition dolls, rare books, collectible plates, figurines (such as Hummels®), etc.
- Hobby Collections: memorabilia, souvenirs and collectible items such as trading cards, comic books

Sample Scheduled Personal Property benefits:

- Coverage provided for mysterious disappearances and breakage
- Standard homeowner policies cap coverages in these classes
- No deductible

Toys



RECREATIONAL VEHICLES WITH PLATINUM AND CONNECTIONS AUTO

No doubt about it. Kids of all ages love their toys. That's why The Hanover has made it easier than ever for you to make sure that your toys are always around to play with. In fact, you can now endorse many recreational vehicles right onto your auto policy. The following recreational and specialty vehicles are eligible for liability and/or physical damage coverage:

- Motorhome
- Dune Buggy
- Antique Vehicle
- Snowmobile
- Golf Cart
- All Terrain Vehicle
- Classic Vehicle
- Trailer/Camper

WATERCRAFT TOYS WITH PLATINUM AND CONNECTIONS HOME

Of course toys are not limited to off-road recreational vehicles. Which is why we've created a special toys endorsement that can be added to your home policy to cover other means of getting from point A to point wherever. It can be used to cover:

- Watercraft (to 26')
- Sailboat (to 40' and 200 horsepower)
- Personal Watercraft



ACCOUNT EXTRAS

And that's not all. Just ask your agent about coverage for other toys through our relationship with American Modern Insurance Company. Items such as:

- Boats (above 26')
- Motorcycles
- Manufactured Home
- Classic and Collectible Cars (for Agreed Value coverage)
- Multi-unit or Rental Property, etc.

Smart Ways to Save

In today's economy it's more important than ever to make sure you're getting the most for your premium dollar. That's why we've developed innovative products and programs that go beyond normal coverage, providing added protection—often with no additional premium—as well as numerous special discounts. It all adds up to something we call “Smart Savings.” Something we figured everyone could use a little more of.

DISCOUNTS AND CREDITS*

Account Credit

Saves you money on both your auto and home premiums when both policies are insured with The Hanover.

Auto

- Paid-in-Full discount on new auto policies
- Anti-theft devices discounts
- Safety features
- Multi-car discount
- Accident prevention courses
- Prior Carrier discount
- Good Student discount
- Student Away At School discount

Home

- Newer home credit
- Credits for no claims over period of time
- Superior construction credit
- Safety and security devices (such as smoke detectors and central station alarms)
- Renewal credits

No Fee EFT

Saves you up to \$66 a year in installment fees when you enroll in EFT. Sign up is easy at MyHanoverPolicy—login at hanover.com/mhp

Account Bill

Enjoy the convenience of one combined monthly bill for all your policies and save money with only one service fee.

*Credit and discount availability varies by state.

The financial strength

to do more



The Hanover is a leading Property and Casualty insurance company dedicated to achieving world-class performance. Our commitment is to deliver the products, services, and technology of 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 1852, and is backed by our financial strength rating of "A" (Excellent) from A.M. Best.

In fact, during these hard times, when many other companies are making deep cuts, we continue to introduce innovative new coverage options and smart ways to save for our customers! Nor have our philanthropic efforts missed a beat. We continue to support our local communities with major investments of time and money, with a particular emphasis on building world class public education systems and empowering our young people to achieve their full potential.

THE HANOVER AT A GLANCE*

\$5.0 billion in revenues

A select group of Independent Agents nationwide

Rated "A" (Excellent) from key industry analysts—A.M. Best, Standard & Poor's and Moody's

Ranks among top property and casualty insurers in the U.S.

Ranked 511 on Fortune® 1000

Named one of America's 50 most trusted companies in a study commissioned by Forbes®

* as of January 2015

Billing Options

Paying bills is never fun, but The Hanover works to make it easy and convenient to make your insurance payments.

Whether you prefer mailing a check, or paying your bill online, we offer a series of flexible options to meet your specific needs.



ELECTRONIC FUNDS TRANSFER

Electronic Funds Transfer (EFT) is a great way to ensure you never miss a payment. What's more, you can save up to \$66 a year in installment fees depending on your payment plan. This form of payment allows you to set up automatic payments directly from your bank or checking account. The number of payments is up to you (payment plan availability varies by state). You have total control of when the payment is made—pick any day of the month, from the 1st to the 28th. Setting up EFT is simple. You can enroll on MyHanoverPolicy by logging in at hanover.com/mhp or complete the EFT Authorization Form and fax or mail it.



PAYMENT ONLINE AT hanover.com

Are you one of the millions who like to transact business online 24/7? Then web payments may be for you. You can:

E-Bill

E-Bill is a convenient way to pay your monthly bill online by setting up funds to be drawn directly from your checking account. Simply go to hanover.com and complete a new user registration to get started. It's that easy! Once set-up is complete, you can be set-up to receive e-mail notifications and alerts when new bills arrive and payment is due. Your bill payment history is also available.

Pay by Credit Card

There's another way to make a payment online. You can make a single payment using your credit card. Availability varies by state and services fees apply. Go to hanover.com to complete this intuitive self-service transaction.



PAYMENT BY PHONE

When you are looking to make a payment and don't have access to your computer, our pay-by-phone option may be for you. Using The Hanover's toll-free number (800-573-1187) allows you to make a payment from your credit card, debit card or checking account.



PAYMENT BY MAIL

Some of us prefer the familiarity of a traditional bill and to mail a check. As a reminder, when mailing your bill by check, please allow for sufficient mailing time. Service fees associated with your selected pay plan apply.

Finally, if you have multiple policies with us, consider setting up an account bill. You can take advantage of any method outlined above AND have the added convenience of one combined monthly bill for all your policies. What's more you will only have one single service fee! Talk to your Independent Agent today!

And don't forget, by paying your policy premium in full, you may be eligible for a policy discount!

Claims

The Hanover Claims team offers total support to policyholders in times of need. Driven by world-class service standards and meticulous attention to detail, our claims professionals manage claims large and small—everything from a minor fender bender to a catastrophic loss—quickly, accurately, and fairly.

CLAIMS SERVICE

- Highly Trained Professionals
- Dedication to Quality Service

CONVENIENT CLAIMS REPORTING 24/7:

Connections 800-628-0250

Platinum 800-799-6977

Online at hanover.com

E-mail at firstreport@hanover.com

Fax Countrywide: 800-399-4734

FLEXIBLE PROGRAMS

Which include:

- Express Claims Auto Repair with shops conveniently located throughout the U.S.
- 24-hour glass repair and replacement service
- Water Mitigation and Emergency Services

CONTACTS

Connections Claims 800-628-0250

Platinum Claims 800-799-6977

The Hanover First Contact Team
800-922-8427 (payments, policy changes, billing inquiries, and policy/premium information)

Or visit us at hanover.com

Corporate Office

How to reach us:

HEADQUARTERS

The Hanover Insurance Group, Inc.
440 Lincoln Street
Worcester, MA 01653

Main Phone

508-855-1000

Toll Free

800-853-0456

Online

hanover.com

Report a claim

To report a claim, please call the
24-hour toll-free hotline:

Connections 800-628-0250

Platinum 800-799-6977

or hanover.com/mhp at
MyHanoverPolicy

Billing

For help with billing information,
please call Customer Service at:

800-922-8427

Why The Hanover?

The Hanover is a leading Property and Casualty insurance company dedicated to achieving world-class performance. Our commitment is to deliver the products, services, and technology of 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 1852, and is backed by our financial strength rating of "A" (Excellent) from A.M. Best.

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.

Connections and The Hanover Insurance Group, are registered trademarks of The Hanover Insurance Group, Inc.

©2016 The Hanover Insurance Group, Inc.

hanover.com/personalinsurance



The Hanover Insurance Company

440 Lincoln Street, Worcester, MA 01653

Citizens Insurance Company of America

808 North Highlander Way, Howell, MI 48843