

▶ *Personal Lines*

Connections[®] Auto and Home

Connecting your best customers
to the best protection.



▶ One way we do it:

Connections®, a home and auto product suite is designed to help you attract and protect your customers.

It's how we connect you and your customers with the products, people, and support you deserve.

Connections Auto

The Hanover's auto product offers coverages that can be customized to suit your clients' individual needs and lifestyles. We offer many ways to enhance their auto coverage and add extra layers of protection with valuable endorsements:

<p>Connections Auto</p> <ul style="list-style-type: none"> • Comprehensive and collision options • Roadside assistance • Transportation expenses 	<p>DriveSmart</p> <ul style="list-style-type: none"> • Second Chance Accident Forgiveness • Ultimate Rental • Pet Injury 	<p>DriveSmart Advantage</p> <p>DriveSmart Advantage (in addition to the coverages included in DriveSmart)</p> <ul style="list-style-type: none"> • New Car Replacement Guard • Deductible Dividends • Accidental Airbag Deployment Coverage • Additional Funeral Expenses • Trip Interruption Coverage • Rental Car Expense Coverage • Home Care Services
<p>Additional optional endorsements that you can add to any Connections Auto policy include:</p>		<ul style="list-style-type: none"> • Rental Coverage Upgrade • Additional Customized Equipment (ACE) • Loan/Lease Gap Coverage

Connections Home

The Hanover makes the decision to place your customers' home coverage easier with flexible packages and options for homes with replacement costs up to \$3M. All base policies include coverage for replacement cost, other structures on property, personal belongings liability, and medical payments to others. For additional protection options, you can build your customer's coverages with:

<p>Select</p> <ul style="list-style-type: none"> • Extended Dwelling Replacement Cost • Personal Property Replacement Cost • Refrigerated Products • Lock Replacement 	<p>Select Plus</p> <p>Includes all the coverages of Select level and additional highlighted product features:</p> <ul style="list-style-type: none"> • Extended Dwelling Replacement Cost increased to 150% of dwelling value • Water Back-up and Sump Overflow • Personal Injury • Identity Protection Program 	<p>Select Premium</p> <p>Includes all the coverages of Select Plus and additional highlighted product features:</p> <ul style="list-style-type: none"> • Waive Deductible • Special Personal Property Coverage • Increased water back-up coverage to \$10,000 with additional options up to Coverage A limit
<p>For more protection options, you can add Select Premium Extra Endorsements to Select Premium packages:</p> <ul style="list-style-type: none"> • Guaranteed Replacement Cost • Increased Loss of Use Limit up to 24-months from time of loss* • Debris Removal up to 100% of Coverage A limit • Ordinance or Law up to 100% of Coverage A limit* • Cash out settlement option 		<p>Additional optional endorsements that you can add to any Connections® Home policy include:</p> <ul style="list-style-type: none"> • Equipment Breakdown • Assisted Living Care Coverage • Valuable Items Plus (VIP) • Schedule Personal Property Coverage

*Specific state Ordinance or Law limits and Loss of Use limits apply

Total Household Rewards

Complimentary when you insure both your home and auto with us.

- Account Single Loss Deductible
- Child Passenger Restraint System Replacement Coverage
- Fire Extinguisher Recharge or Replacement
- Mortgage Extra Expense Coverage
- Smart Savings with an account credit discount
- No fee EFT—signup at hanover.com/mhp

Umbrella

- Extends policy's liability limits from \$1,000,000 to \$5,000,000 in excess liability coverage
- Extends liability coverage when using your auto, boats, and snowmobiles
- Protects against liability related to both non-bodily and bodily injuries
- Protects against a judgment that could impact a policyholder's future income
- Worldwide coverage is available
- Offered with home policy or as stand-alone

Identity Protection Program

- Expense reimbursement coverage via identity fraud endorsement
- Proactive services
- Identity restoration services
- Offered via an alliance with Cyber Scout
- Tips and information can be found at hanoverIDprotection.com



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.



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hanover.com/personalinsurance
The Agency Place (TAP)— <https://tap.hanover.com>

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