

## Claims

# The Hanover claims experience

## The Hanover mission

Helping prepare for and recover from the unexpected... giving peace of mind.

## Our promise to customers

We're here for you when the unexpected happens and will do everything we can to take care of you. We'll be with you every step of the way, providing the guidance, experts and tools to make things as easy as possible for you and your family or business.

## We're here for you 24/7

### REPORT A CLAIM

**Phone:** 800-628-0250

**Online:** myhanoverpolicy.com

**Mobile:** The Hanover app

The claims team is staffed with more than 1,200 highly trained employees who will respond to questions and provide resolutions:

- Catastrophe teams (CAT)
- Customer care team
- Hub teams and branch teams
- Adjusters and appraisers—both inside and in the field
- Directors—Claim Agency Relations
- Major case teams
- Specialty line of business teams

### THE RIGHT APPROACH FOR EACH CUSTOMER, EACH CLAIM

Reporting a claim directly to us ensures that your client's loss will be handled immediately by a skilled claims' professional. We evaluate the complexity of each claim using team expertise and digital tools, matching the claim to the right adjuster skill set and digital or in-person solution. Depending on the claim, our claims staff may offer self-service technology, onsite visits and/or a vendor partner.

### SOME OF OUR CUSTOMER SERVICES INCLUDE:

- 24/7 loss reporting and immediate adjuster claims assignment
- Agent acknowledgement—timely notification of claim number, adjuster and loss information
- Immediate appraisal assignments for convenient self-service options or in-person appointments
- Rental reservation and/or free second tow promptly scheduled
- Adjuster on call after hours for serious losses

### AGENT RESOURCES

#### Proactive communications

We connect with our agents and customers throughout the claims process including agent alert calls about significant developments on claim coverage issues, reservation of rights or denial letters and notices about large loss reserves at \$250,000.

#### The Agency Place—TAP

We provide easy access to the information you need to better serve your customers via The Agency Place—TAP. Visit us at <https://tap.hanover.com> where you will find:

- Adjuster claim notes and claim financial information
- CAT alerts and severe weather notifications
- Catastrophe planning:
  - How to complete a home inventory
  - Prepare for a hurricane, flood or tornado
  - Frequently asked questions on CAT losses
  - Institute for Business and Home Safety (IBHS)—Agents join free when sponsored by The Hanover.
- Claims manager contacts listed by states
- Loss runs
- Hanover marketing materials—Download, email and order print copies. Click Sales & Marketing>Services>Claims.
- Payment information for agents
- Services and produce information
- Worker's compensation claims kits by state (also on hanover.com)

**DIRECTORS—CLAIM AGENCY RELATIONS**

We have a dynamic, dedicated claims leadership resource to help agents with service needs. If you have further questions about a claim, we're here for you.



**Northeast**

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<b>West</b>		<b>Pacific</b>
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Kansas	Texas	
Louisiana	Utah	



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

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