

Connections[®] Home

OUR POLICY IS PERFORMANCE™

The Hanover is a leading super regional 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 "Excellent" from A.M. Best.

This material offers a brief description of coverages and programs and is provided for informational purposes only. Actual coverages may vary by state. Options and credits are not available in all states. For terms, conditions, exclusions, and limitations, please refer to your policy.

Policies are underwritten by one or more of the following: Allmerica Financial Alliance Insurance Company, Allmerica Financial Benefit Insurance Company, Citizens Insurance Company of America, Citizens Insurance Company of Illinois, Citizens Insurance Company of the Midwest, Citizens Insurance Company of Ohio, Massachusetts Bay Insurance Company, The Hanover American Insurance Company and/or The Hanover Insurance Company. Participation in the group auto and home insurance program is based upon group membership and company underwriting guidelines.

Florida: Policies in the state of Florida are underwritten by Allmerica Financial Benefit Insurance Company, Massachusetts Bay Insurance Company, The Hanover American Insurance Company and/or The Hanover Insurance Company. Participation in the group auto and home insurance program is based upon group membership and company underwriting guidelines.

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www.hanover.com



The Hanover Insurance Company

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Citizens Insurance Company of America

645 West Grand River Avenue, Howell, MI 48843



There's no place like home.
And no home like yours.



Getting homeowners coverage that's right for you has never been easier.

Getting the right homeowners insurance can seem pretty complicated. **Connections**[®]
Home's flexible coverage lets you put the right package together for your needs.



Connections[®] **Home** from The Hanover makes your decisions much easier, with flexible packages of the most widely used homeowners coverages for your changing lifestyle. It's even easy to add protection that shields you against risks not normally covered by homeowners insurance.

Basic Level

The Hanover's Basic Homeowners policy covers the following:

- **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

Build a strong foundation that supports your needs now and in the future. Select a package that covers your specific insurance needs beyond the basics. Our three packages are called **Select**, **Select Plus**, and **Select Premium** and include coverage more specifically tailored to your needs.

Select

Our **Select** coverage level includes Basic level coverage and the four additional coverages listed below. In addition, higher policy limits apply to many coverages.

MORE COVERAGE

1. **Extended Dwelling Replacement Cost**—covers additional costs when the loss is more than the policy's limit
 - Helps cover spikes in rebuilding labor and material costs
 - Helps ensure replacement of materials with like/kind and quality
2. **Personal Property Replacement Cost**—covers damaged, destroyed or stolen property *with no deduction for age or condition*
3. **Refrigerated Products**—covers food spoilage in a refrigerator or freezer due to loss of power
4. **Lock Replacement**—covers replacement of external locks when keys are stolen



Select Plus

Select Plus has all the coverages of the **Select** level, and adds three important coverages and increases policy coverage limits for several additional coverages.

COVERAGE HIGHLIGHTS

1. **Water Back-up and Sump Overflow**—covers up to \$10,000 for losses and clean-up cost that result from water backing up through sewers or drains or sump overflows
2. **Personal Injury**—adds protection against more types of personal injury lawsuits (like invasion of privacy, wrongful eviction, or wrongful entry), interest on judgments, lawyer's fees, court costs, and time off from work
3. **Identity Fraud**—reimburses you for your legal fees, document duplication, mailing costs and more

Act Today

Ask your local Hanover agent for more details or visit www.hanover.com for more information and a listing of agents in your area.

Select Premium

Select Premium is designed for the well-established homeowner. It goes beyond Select Plus with even more coverages and policy payment limit increases such as an additional \$15,000 of coverage for Water Back-up and Sump Overflow losses totaling \$25,000 in coverage.

COVERAGE HIGHLIGHTS

1. **Waive Deductible**—removes the deductible when the loss to your home exceeds \$50,000
2. **Special Personal Property Coverage**—covers you 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:
 - Misplacing or losing firearms, jewelry, and silverware
 - Breaking fragile items not covered in standard policies
 - Damage resulting from earth movement not associated with earthquakes

SELECT PREMIUM EXTRA* COVERAGE HIGHLIGHTS

- Guaranteed replacement cost to ensure we rebuild your house with materials and craftsmanship of like kind and quality in the event of a covered loss
- Increased Loss of Use limit to the Actual Loss Sustained during a coverage period up to 24-months from the time of loss
- Debris Removal coverage up to 100% of the limit that applies to the damaged property
- Ordinance or Law coverage up to 100% of the Coverage A limit, provides coverage to meet current building codes, pay permit fees, engineering fees, etc.

*Optional coverage may be added for an additional premium.

CUSTOMIZING YOUR COVERAGE

In addition to your choice of packages, The Hanover offers a variety of special coverages, or endorsements, designed to fit your lifestyle. For example, do you:

- Collect antique silverware, jewelry, or coins?
- Have a home-based business?
- Have a relative in an assisted living care facility or nursing home?
- Want a greater level of coverage for water back-up?

If so, your agent can help you customize your coverage by determining which endorsements are right for your unique needs.

CREDITS AND DISCOUNTS*

The Hanover recognizes the importance of creating a safe home. That's why we try to make your insurance more affordable by offering the following policy premium credits in most states.

- Credit for having no claims over a period of time
- Credit for newly built homes
- Superior construction credit
- Safety and security devices
- Account or multi-policy credit
- Renewal credits

UMBRELLA LIABILITY COVERAGE

Umbrella liability coverage is protection most of us can't afford to be without. An Umbrella policy protects Insureds who are the target of a lawsuit resulting from most personal activities. 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.*

*Credit and discount availability varies by state.