

Safe driving should be
rewarded. But when
accidents happen, you
should be **protected**.

Platinum Auto Advantage
can give you the
confidence knowing
you can get both.

About The Hanover

The Hanover Insurance Group, Inc. is the holding company for several property and casualty insurance member companies which together is one of the largest insurance businesses in the United States. The Hanover provides exceptional insurance solutions through a select group of independent agents and brokers. Together with its agents, The Hanover offers standard and specialized insurance protection for small and mid-sized businesses, as well as for homes, automobiles, and other personal items for individuals and households. For more information, please visit www.hanover.com.

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hanover.com/personalinsurance

The
Hanover
Insurance Group®

The Hanover Insurance Company
440 Lincoln Street, Worcester, MA 01653

Citizens Insurance Company of America
808 North Highlander Way, Howell, MI 48843

Personal Lines

Platinum Auto Advantage

Be confident in your coverage



With over 6 million car crashes happening annually in America. It's important to make sure you have the protection you need. The Platinum Auto Advantage endorsement is available to provide more coverage options for your car while saving you money.

**DriverKnowledge.com*



Coverage includes:

New car replacement guard

Drive off the new car lot with confidence knowing, 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

No new car? No worries, with newer car replacement. If your car is declared a total loss, it pays the actual cash value of the same make, model, and equipment of a vehicle one model year newer than the vehicle which was declared a total loss (minus any applicable deductible). If the make and/or model has been discontinued, we will use the most similar vehicle one model year newer.

Second chance accident forgiveness

Accidents happen and when they do, good drivers shouldn't be penalized. With second chance accident forgiveness, your first at-fault 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 credits \$100 towards your collision deductible every year you are claim-free. 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.)

The Platinum Experience is more than just auto and home insurance. You also get access to a variety of convenient services and tools including Platinum claims service, access to your account on My Hanover Policy, and more.

**Products may vary by state*

Want to learn more?

Ask your local agent for more details or visit [hanover.com](https://www.hanover.com) for more information and a listing of agents in your area.

