

## Why schedule your personal property?

According to findings from a 2020 National Crime Victimization Survey conducted by the U.S. Department of Justice's Bureau of Statistics, U.S. residents age 12 and older were victims of approximately 16.4 million crimes:

- 12.1 million were property crimes
  - 1.2 million were burglaries
- 545,800 were motor vehicle theft

### 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 offered by 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 all insurance company subsidiaries are rated "A" (Excellent) by A. M. Best Company.

*All products are underwritten by The Hanover Insurance Company or one of its insurance company subsidiaries or affiliates ("The Hanover"). 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](http://www.hanover.com).*

©2022 The Hanover Insurance Group, Inc. All Rights Reserved.

---

[hanover.com/personalinsurance](http://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 insurance

## Scheduled personal property

Gratitude for what you have begins with always having it



There are times in your life when it is appropriate to stop what you're doing and take inventory. This is one of those times. A time to *literally* take stock of what you have. Because while your current homeowners policy from The Hanover provides excellent coverage at a very affordable price, some of your most precious items may not be fully



A **scheduled personal property endorsement** can fill the shortfall. It's quick and easy to add, providing protection for items such as:

- Jewelry (in and out of vault), including engagement rings and watches
- Coins—rare and current
- Stamps and stamp collections
- Silverware, including silver plated, gold plated, or pewter ware
- Hobby collections, including items such as memorabilia, souvenirs, and collection items such as trading cards, comic books, etc. and limited editions, including limited edition dolls, plates, figurines such as Hummels®, rare books, antiques and historical photographs
- Fine arts
- Cameras
- Furs and fur garments
- Musical instruments
- Sports equipment
- Firearms
- Wine

Here are just a few of the many benefits of a scheduled personal property endorsement:

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

A valuable item can take week's, month's or year's worth of income to purchase, but only a few seconds to be lost due to theft, natural disaster or other unforeseen events. Don't wait until you suffer a loss to find out that your precious possessions were not covered.

Not sure what's worth covering, or how much coverage you need? Not a problem. Your agent can determine what coverage provides you with the best value.

### Act today

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

