

PROTECTION.  
SERVICE. CHOICE.

# HANOVER PRESTIGE

## *Personal Lines*

---

# Experience coverage with confidence

Your lifestyle is exciting and unique—which makes your insurance needs more complex. You deserve the confidence you'll feel knowing you are protecting it all with expertly crafted coverage.

Hanover Prestige is our distinctive brand of personal insurance options that provides flexible and broad coverage for high-value homes and autos, along with first-class care and service to help meet your needs. Prestige offers you maximum choice and flexibility, allowing you to craft a plan unique to your needs, without paying for coverage you don't need.



# Home



One of our customers who had a water loss used Prestige's loss mitigation coverage to install generators so their sump pump wouldn't fail again due to power loss. They were the only ones in their neighborhood who didn't get water in their basement again when the next big storm hit—preventing further damage and headaches for the customer.

~ A Hanover Prestige Agent

Your home isn't just a house. It's the showpiece of the life you've worked hard to build, the home of the people and possessions you care most deeply about.

**Hanover Prestige Home** is a flexible and broad suite of coverage options developed for those with higher-value homes. Along with the standard home protection, Hanover Prestige offers many unique coverage features as well.

- **Personal belongings** coverage with a flexible range of 30%–100% of your home's replacement cost
- **Water backup** coverage, in the event of backed up drains or sump pumps
- **Service line** coverage, with options ranging from \$10K to \$100K, for damage to sewer, water, electricity and other underground utility lines
- **Guaranteed replacement cost with a cash settlement option**, giving you the flexibility to rebuild or start over somewhere else after a total loss
- **Unlimited loss of use** coverage to support you and your family while your home is uninhabitable and under repair, with no time limit, up to the amount of the actual loss sustained
- **Ordinance or law** coverage for additional expenses following a loss for code and building requirement updates
- **Loss mitigation** coverage up to \$2,500 for devices and steps you take to help you prevent the same claim from disrupting your life again
- **Deductible waiver**, depending on the deductible, the all other perils deductible will be waived when a covered loss exceeds required threshold
- **Cyber protection**, providing peace of mind with coverage for cyber-attacks, data breach, cyber extortion, online fraud and cyberbullying, with coverage options up to \$100K
- **Dedicated Prestige claims team** of experienced adjusters available at 877-922-2774

# Auto

Your car isn't just transportation. It's a source of expression, taste, pride and freedom. It is worthy of a higher level of coverage.

**Hanover Prestige Auto** is a high-performance protection for high-value cars like yours. Prestige auto includes **global rental coverage**, offering protection for expenses incurred in an accident involving a rental car, anywhere in the world. You can further customize your coverage, by vehicle, with any or all of the following a la carte options.

- **Prestige new car extender** protects against depreciation for cars within the three latest model years, providing full replacement cost for a new car in the event of a total loss. Vehicles older than three model years (or 45K miles) will receive the actual cash value of a vehicle one model year newer.
- **Prestige rental upgrade** provides up to \$6K in rental car coverage—without a daily limit—if you're in an accident and need a rental car while your vehicle is getting fixed.
- **Prestige lifetime OEM** provides you with brand name original equipment manufacturer (OEM) parts in the event of a loss, regardless of how old your vehicle is, and they come with a lifetime guarantee.
- **Prestige travel companion** provides \$250 in coverage for towing and roadside assistance, and \$1K for hotel stays, meals and transportation, in the event your car becomes inoperable. Plus, up to \$2,500 if your dog or cat is injured in an accident while riding with you.

---

#### Increased protection for your prized possessions

For enthusiasts and collectors, **agreed value** is ideal protection for insuring antique, classic and high-value cars. Should there be a loss, you're receive the full insured value of your car, without depreciation.

---

**A dedicated Prestige claims team** of experienced adjusters is available at 877-922-2774.



It was my first experience with a Prestige homeowners insurance claim and you could not have done a better job making me trust The Hanover Insurance Group.

~ A Hanover Prestige  
customer

# Insurance works better when it's together

You have a lifestyle to protect—the family boat trips, the motorcycle rides, the ring you'll cherish forever. That's why we offer a wide range of coverage options, combined with the convenience of a one-carrier solution for all your needs.



## Boats

Whether you are out on the water or at the dock, The Hanover provides coverage for motorboats up to 43' in length and sailboats up to 51' in length, valued between \$3K to \$500K. This coverage includes personal liability, with optional medical payments, to others for bodily injury or property damage, as well as options for recovery, salvage, towing, fishing equipment and more.



## Umbrella

Today, everyone is at risk of being sued, and the settlements are larger than ever. Adding umbrella coverage, with limits ranging from \$1M to \$10M, can help provide your family more security. Plus, with our umbrella non-owned auto coverage, you can get added protection for bodily injury and personal damage for vehicles that you don't own and use regularly, such as a company car.



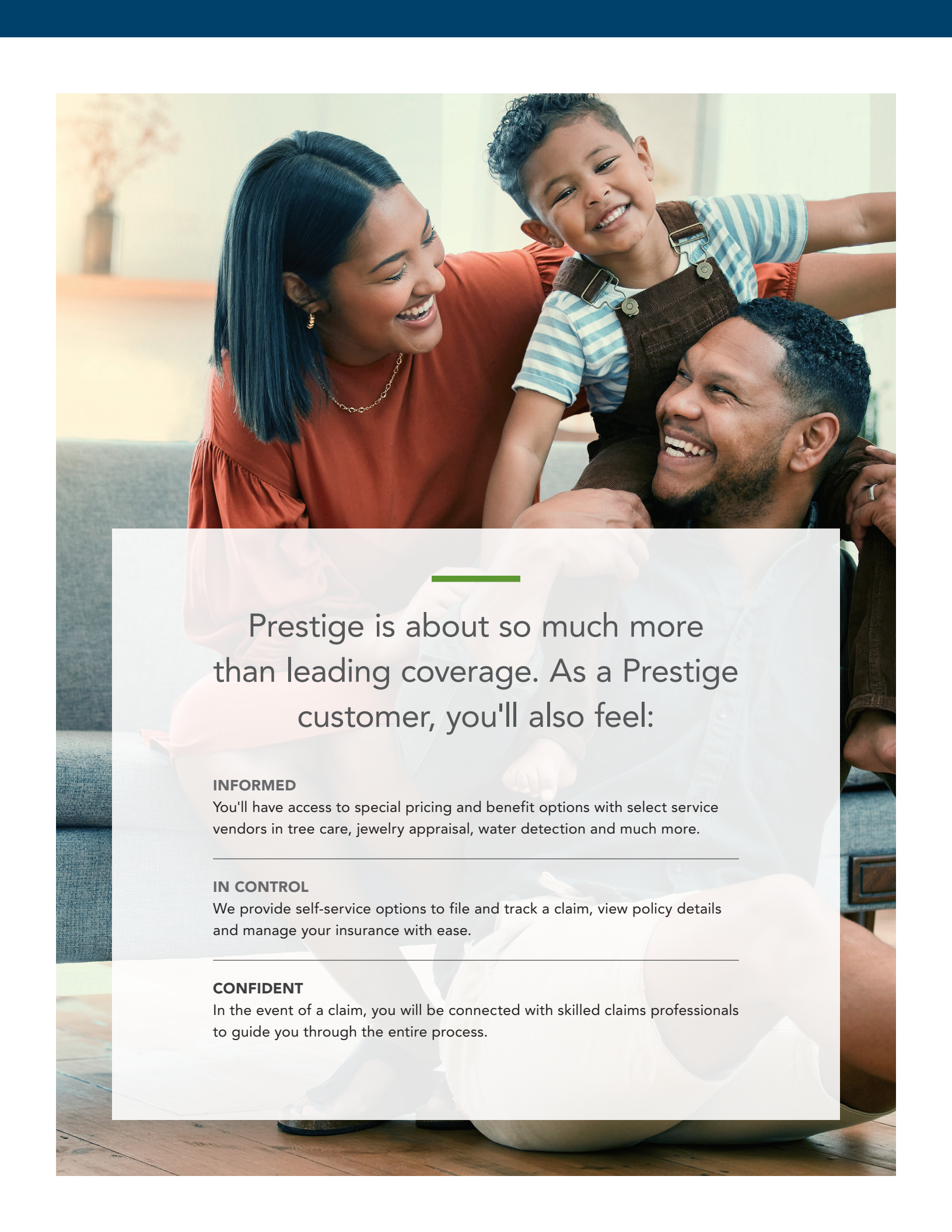
## Motorcycle

The Hanover's motorcycle protection can keep you on the open road, with options for protective gear, custom and chrome coverage, liability, second chance accident forgiveness, new/newer bike replacement, lifetime original equipment manufacturer parts and more. For even more security, you can select cash-out option for agreed value and a no-deductible option in event of total loss.



## Scheduled personal property

A valuable item can vanish at any time, due to theft, loss, natural disaster or other unforeseen events. For precious items that need protection—including jewelry, and collections such as wine or coins—that need protection, an endorsement can be added to your existing home to make sure your prized possessions are protected up to \$250K.



---

Prestige is about so much more than leading coverage. As a Prestige customer, you'll also feel:

**INFORMED**

You'll have access to special pricing and benefit options with select service vendors in tree care, jewelry appraisal, water detection and much more.

---

**IN CONTROL**

We provide self-service options to file and track a claim, view policy details and manage your insurance with ease.

---

**CONFIDENT**

In the event of a claim, you will be connected with skilled claims professionals to guide you through the entire process.



---

## Informed

with resources to help you stay safe  
and avoid claims

---

We strive to make the claims process as seamless as possible. But, having a claim is still a disruption in your life, which is why we work hard to offer you actionable advice and insights to help you avoid them in the first place.

With **Prepare now, learn how**, our customer education and resource library, you'll find guidance on home and auto safety, preventing common claims, understanding your coverage and much more. Topics include:

- Healthy home habits
- Umbrella coverage calculator
- Preventing water damage
- Weather resource center

---

Visit **Prepare now, learn how**  
[hanover.com/prepare-now-learn-how](https://hanover.com/prepare-now-learn-how)



---

## In control

with the support of expert vendors

---

With the help of our **Partners in protection**, you'll be able to rely on expert vendors and qualified professionals for devices and services to help you stay in control of your personal risk, including:

- Water loss mitigation devices such as sensors and automatic water shut off options
- Home security solutions
- Jewelry appraisal and purchase services, and much more

Plus, as a Prestige customer, you receive a discount with many of these vendors—and could qualify for further discounts with the safety steps you take as responsible homeowner.

---

Visit our **Partners in protection** page  
[hanover.com/partners-protection](https://hanover.com/partners-protection)



# Confident

that you'll be  
made whole again

When your situation is at its worst, we're at our best. In the event of a claim, you'll work with dedicated Hanover Prestige claims experts that understand your unique needs and will guide you through your claims journey with care.

You can file a claim your way, through My Hanover Policy, your online self-service portal, or by calling our dedicated Prestige claims line, 877-922-2774. Either way, we'll be ready when you need us, and won't have to go through the process on your own.



Everyone we spoke to the very first question was "are you ok" —then about the house... It could not have been more pleasant, or more supportive.

~ Chick Weiss,  
a Hanover Prestige customer



I can't rate The Hanover more highly... They were so helpful at every stage of the process and dealt with everything expertly and efficiently. It makes such a difference knowing that your insurance company is even better than your expectations and go the extra mile, not just to deal with the costs but to guide you through the stages of the claim. It was great to know they are completely on your side and will be supporting you. I wouldn't even consider another company after this, they were that good.

~ 5-star Trustpilot review

We believe in the power of relationships and expertise. That's why, for more than 170 years, we have partnered solely with select trusted independent insurance agents, and we continue to do so today. Plus, with exemplary ratings from the industry's most respected analysts, agents know they are working with a company that will be there when it matters most.

**"A"**  
**RATING**

**A.M. Best,  
S&P and Moody's**

Talk to your agent today  
to see how Hanover Prestige  
is uniquely suited  
to protect the life you love.

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

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

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 visit [www.hanover.com](http://www.hanover.com).

©2025 The Hanover Insurance Group. All Rights Reserved.