

DISTINCTIVE
COVERAGE OPTIONS

HANOVER PRESTIGE

Personal Lines

Protection, service, choice

Hanover Prestige is our distinctive brand of personal insurance protection that provides flexible and broad coverage for high-value homes and autos, along with first-class care and service to meet your client needs. We crafted our coverage suite to meet or exceed the offerings of other high-net-worth carriers specializing in the \$750K to \$3M Coverage A segment.

Home

COVERAGE DESCRIPTION	HANOVER PRESTIGE	OTHER CARRIERS (CHUBB, PURE, AIG, ETC.)
Cash out: Pays up to Cov A if client chooses to rebuild house at other location	Included	Varies
Cyber: Cyberattack, cyber extortion, fraud, data breach, cyberbullying	Available	Varies
Actual loss sustained: No time or budget cap	Included	Available
Service line: Physical damage to buried service lines, including wear and tear	\$20K	Unable to validate
Loss mitigation: To prevent similar losses when loss is over \$10K	\$2,500	Not offered
Schedule wine, jewelry, etc: All risk coverage. Market value loss settlement up to 150% value for jewelry over \$10K	Endorsement available	Endorsement available
Water backup: Covers damage as a result of sewer backup or sump pump failure	\$25K included up to 100% of Cov A available as an endorsement	Available up to Cov A
Large loss deductible waiver: Losses over \$50K have no deductible	Included	Unable to validate
Named insured for trust: Coverage for owners with property held within a trust	Available	Endorsement available
Contents: Personal property replacement cost	50% included, up to 150% of Cov A available	Typically, 50% to 75% of Cov A available

Additional Hanover coverage available—ordinance or law, debris removal, personal injury, green upgrades, replacement cost for non-building structures, and more.

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MARKET LEADER

Top insurance company in the \$750K
to \$3M segment

CUSTOMER SATISFACTION

9 out of 10 Prestige customers with a paid
claim would recommend The Hanover

TAILORED PROTECTION

Prestige offers your clients maximum
choice and flexibility, so you can craft
the plan they need—and they won't pay
for coverage they don't need

Auto

COVERAGE DESCRIPTION	HANOVER PRESTIGE	OTHER CARRIERS (CHUBB, PURE, AIG, ETC.)
Agreed value: Pays up to value selected	Endorsement available	Varies
Worldwide rental: Extends coverage for rented vehicles to any country, excluding those with trade embargos	Included	Varies
Motorcycle: Comprehensive coverage options	Available	Available

Additional Hanover coverage available—rental upgrade, travel companion, lifetime original equipment manufacturers parts, new car extender, agreed value, waiver of deductible and more.

Additional protection

COVERAGE DESCRIPTION	HANOVER PRESTIGE	OTHER CARRIERS (CHUBB, PURE, AIG, ETC.)
Umbrella: Limits up to \$10M	Available	Varies
Nonprofit board member: Coverage available when no compensation is received	Included with umbrella	Varies
Dwelling fire: Coverage for rental properties up to eight units	Available	Varies
Watercraft: Watercrafts valued up to \$500K	Available as standalone policy	Varies

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

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