



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

The Hanover's renters coverage lets you put the right package together for your needs.

Renters coverage from The Hanover makes your decisions much easier, with flexible packages of the most widely-used coverages for your changing lifestyle. It's even easy to add protection against risks not normally covered by renters insurance.

BASIC LEVEL

The Hanover's basic renters policy covers the following:

- Personal belongings—furniture, clothing, appliances, etc.
- Loss of use—helps cover the cost of additional living expenses you incur to maintain your normal standard of living when your apartment is uninhabitable due to a covered cause of loss
- Liability claims—claims against you for bodily injury and property damage
- Building additions and alterations—anything that you have installed or improved (e.g., permanently installed wall shelving, cabinets, wood trim, etc.)
- Medical payments to others—pays necessary medical expenses to non-household members who are accidentally injured

Why The Hanover?

The Hanover is a leading property and casualty insurance company offering a broad portfolio of tailored coverage solutions for personal, commercial and specialty customers. The Hanover is a Fortune 1000® company, with nationally-recognized claims service and proactive risk management expertise. The company's financial strength has earned it high marks from key industry analysts, including an "A" rating (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.

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hanover.com/personalinsurance



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Personal Lines

Renters

Our renters coverage can give you a new lease on life



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 **select** and **select plus** 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 for many other important coverages.

More coverage

1. **Personal property replacement cost**—covers damaged, destroyed or stolen property with no deduction for age or condition
2. **Identity fraud**—reimburses you for your legal fees, document duplication, mailing costs, and more
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 four important coverages and increases policy coverage limits for several additional coverages.

Coverage highlights

1. **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
2. **Water back-up and sump overflow**—covers for losses and clean-up costs that result from water backing up through sewers or drains or sump overflows (coverage may vary by state)
3. **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 work¹

¹This coverage is available as part of the Basic level of coverage in Indiana and Ohio.

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 and the value of loyal customers. That’s why we try to make your insurance more affordable by offering policy premium credits to our customers who have safety and security devices, and for customers who also have an auto insurance policy with The Hanover.

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
- Court costs

Umbrella liability coverage 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.

Act today

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