

Connections® Auto

Turning the corner in today's market requires more ways to steer



Eight great auto coverages

There's no doubt about it. The Hanover is totally committed to doing more business with you and to help you write total accounts. The latest evidence? Eight great auto coverages that will enable you to round accounts and capture new business like never before.

These attractive coverages offers you a way to push broader value, write more and higher level business, and bolster retention. And all will provide your customers with that invaluable peace of mind they all seek, priced at a great value. They are:

OFFERING	OVERVIEW	BENEFITS
Travel Right endorsement: <ul style="list-style-type: none"> – Trip interruption – Rental car coverage – Pet injury protection 	<ul style="list-style-type: none"> • Trip interruption coverage—When you have a covered loss over 100 miles away from home and your covered auto cannot be safely driven, we will reimburse up to \$1,000 for: <ul style="list-style-type: none"> – Food and lodging – Travel expenses to get to your home or intended destination – Cost to return your covered auto to your home or place of garaging (except in the case of a total loss) • Rental car coverage—In the event of any covered loss to a rented auto, we will pay for: <ul style="list-style-type: none"> – Loss of use for which insured is liable – Diminished value – Reasonable fees as a result of damage to the rental vehicle for which Insured is liable • Pet injury protection—Pays up to \$500 for veterinary fees and \$500 for burial fees related to injuries or death to the Insured's dog or cat while occupying the covered auto that is involved in an accident. 	<ul style="list-style-type: none"> • When traveling over 100 miles away from home if you are involved in an accident, you are covered up to \$1,000—with no deductible. • Saves customer's money by eliminating the need to buy the extra insurance that rental companies offer to cover these costs. No deductible applies to loss of use, diminished value, or reasonable fees. • Covers the expense of veterinary or burial bills—which can be very costly—in the event of an accident.
Home care services endorsement	<ul style="list-style-type: none"> • Pays up to \$2,500 per accident for expenses relating to essential household services, eight days after the date of the accident—up to six months. • Maximum \$500 per month. • Reimbursement is for "essential services" that the Insured is unable to perform as a result of a covered accident. • Essential services are services the Insured normally performs without pay such as housekeeping, food preparing, transportation services, lawn mowing, and snow removal. • This is in addition to the medical payments limit. For PIP states it is in addition to PIP coverage. 	<ul style="list-style-type: none"> • Basic home care costs can be expensive; this helps to cover those costs <ul style="list-style-type: none"> – Housekeeping costs average \$70-\$90 for a mid-size home per week. – Average costs for basic lawn services \$65-\$130 a month.
Rental coverage upgrade endorsement	<ul style="list-style-type: none"> • Pays the expense incurred to rent a luxury car or large SUV through Enterprise Rent-A-Car,TM Hanover's preferred rental provider. • Applies when Optional Limits Transportation Expense (OLTE) is purchased at the highest limit offered and there is a covered loss. • Coverage will be provided up to \$3,000 in aggregate. There is no daily limit. 	<ul style="list-style-type: none"> • Customer can rent the same class of vehicle they own through Enterprise Rent-A-CarTM while their vehicle is being repaired due to a covered loss.

OFFERING	OVERVIEW	BENEFITS
Reassurance Plus endorsement: – Accidental airbag deployment – Accidental death benefit	<ul style="list-style-type: none"> • Accidental airbag deployment—Pays to reinstall a factory-installed airbag in the covered auto if it deploys when not caused by a collision or other than collision loss. • Accidental death benefit—Pays \$10,000 for each Insured and any family member who dies as a result of an auto accident involving the covered auto. Person must have been wearing a seat belt at the time of the accident. 	<ul style="list-style-type: none"> • Save money for the unexpected expense of having to reinstall your airbag for deploying when “it shouldn’t”—with no deductible.
Extended non-owned auto coverage endorsement	<ul style="list-style-type: none"> • Provides excess liability and medical payments coverage when the Insured or a family member is regularly furnished a company car. An Insured must own and insure with Hanover at least one personal vehicle to be eligible for this coverage. 	<ul style="list-style-type: none"> • Smart savings with a multi-car discount when combined with a single car Connections Auto policy.
Youthful driver: – Renewal discount – Good student discount – Student away at school discount	<ul style="list-style-type: none"> • Youthful renewal discount —Applies to qualifying youthful operators currently on or being added to a policy that has been continuously in force with Hanover for at least 12 months • Good student discount—To qualify the youthful operator was on the “dean’s list” or <ul style="list-style-type: none"> – Has a grade average of at least 3 points on a 4 point scale (or its equivalent); or – In a school using letter grades, has a grade average of “B” or greater (if the system of letter grading cannot be averaged, no grade shall be below “B”); or – Ranked among the upper 20% of his/her class scholastically. • Student away at school discount—For students that attend a school 100+ miles from home without a car 	<ul style="list-style-type: none"> • Reducing the rate impact when adding a qualified youthful operator on a renewal policy • Good grades pay off! By maintaining higher grade standards, youthful operators can receive an additional discount • Get a discount for your full-time student who is away at school without a car
Roadside assistance coverage endorsement	24/7 emergency roadside services include roadside assistance (tire change, fluid delivery, battery jump, lockout service, etc.) and towing service when an insured’s car becomes disabled	<ul style="list-style-type: none"> • One phone call to receive 24/7 service gives customers peace of mind when traveling • No out-of-pocket expense to your Insured when using Hanover’s preferred roadside provider (up to \$150 coverage benefit)

Help your customers get more mileage
out of their car insurance

Contact your Territory Sales Manager for more information.

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.



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

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

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