

DISTINCTIVE
COVERAGE OPTIONS

HANOVER PRESTIGE



OUR MISSION:

Helping prepare for and recover from
the unexpected... giving peace of mind

Personal Lines

First-class care and service when it matters most

Prestige claims team

- Experienced professionals delivering tailored solutions for this market
- Claims experts who understand the unique needs and lifestyles of Prestige customers
- Expedited and prioritized adjuster response following first notice of loss
- **Dedicated Prestige claims team** of highly skilled adjusters available at 877-922-2774 for personalized support

Consultative culture

- Adjusters focused on identifying coverage solutions within the policy contract
- Ongoing training to stay aligned with Prestige customers' lifestyles and expectations
- Partnerships with agents and customers for a seamless claims experience
- Strong commitment to delivering an empathetic claims response

Specialized vendor list

- Professionals who support elevated expectations for valued art, jewelry, wine and collectibles
- A network of vendors that engages with speed and professionalism
- Established process for expedited vendor engagement

Proactive communications

- Dedicated Prestige director for all Prestige claims
- Forward-thinking communication with key stakeholders

Enhanced coverage that allows us to say 'yes'

- Mortgagee signature waived on losses <\$10K
- Loss mitigation for covered losses >\$10K
- Additional living expenses paid at incurred amount for the duration of the customer's need
- All other perils deductible waived when a covered loss exceeds the required threshold. See your state product guide for details

TRACK RECORD OF STRONG PERFORMANCE

"A"

ratings from
AM Best and S&P,
'A2' rating
from Moody's



A+ Better Business
Bureau Rating

\$5.8B

in total
revenues

170+
years

of delivering
on our promises

\$2.3+ million

donated to
local communities*



Forbes America's Best
Insurance Companies

2025

TIME World's Best Companies

Newsweek America's
Most Responsible Companies

U.S. News & World Report
Best Companies to Work For

*in 2024

WHAT PRESTIGE CUSTOMERS SAY ABOUT OUR CLAIMS SERVICE

*"Wonderful customer service! Hands down —
the best. Fast response."*

~ A Prestige customer, New York

*"Smooth transactions, very knowledgeable
and helpful adjuster."*

~ A Prestige customer, Illinois

*"Everyone I spoke with was very kind
and understanding regarding a stressful
situation, and I am very thankful for that."*

~ A Prestige customer, New Jersey

*"I wanted to share with you how amazed I was
with both Hanover and my claims adjuster.
They endured all my questions with grace,
professionalism, expertise and patience,
and made me feel better throughout the entire
process. I will be spreading the word on how
great The Hanover is to anyone who will listen."*

~ A Prestige customer

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>

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