



## Platinum: a higher standard in insurance protection

**Excellent coverage, world-class claims service,  
convenient online tools, and more—Platinum  
has it all.**

**Hanover Platinum Protection** is single-account protection for auto, home, valuables, and recreational vehicles, with add-on features to help tailor the right coverage at a competitive price.

As a Platinum customer, you have access to a wealth of services, from online tools to award-winning claim service, all backed by a carrier that has been helping customers for over 165 years.



### Personal Lines

# Hanover Platinum Protection

Personal insurance for every life stage

### About The Hanover

The Hanover Insurance Group, Inc. is the holding company for several property and casualty insurance member companies which together is one of the largest insurance businesses in the United States. The Hanover provides exceptional insurance solutions through a select group of independent agents and brokers. Together with its agents, The Hanover offers standard and specialized insurance protection for small and mid-sized businesses, as well as for homes, automobiles, and other personal items for individuals and households. For more information, please visit [www.hanover.com](http://www.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 about The Hanover visit our website at [www.hanover.com](http://www.hanover.com).*

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[hanover.com/personalinsurance](http://hanover.com/personalinsurance)

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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



## Platinum Auto

Platinum Auto Essential, our base policy, includes the coverage you depend on, while offering the flexibility to truly tailor the policy that’s right for you.

### Platinum Auto Essential

- Waiver of deductible
- Full glass
- Vehicle coverage enhancement
- Child passenger restraint system replacement
- Ultimate rental

Customize your Platinum Auto policy with any of these valuable options:

- Home care services
- Travel Right (includes pet injury protection, rental car coverage and trip interruption)
- Rental coverage upgrade
- Reassurance Plus (includes accidental airbag deployment coverage and accidental death benefits)

Plus, we offer two optional coverage packages for drivers seeking elevated protection for the vehicles they love.

### Platinum Auto Advantage

- New car replacement guard
- Newer car replacement guard
- Second chance accident forgiveness
- Deductible dividends

### Platinum Auto Elite

- Pet injury protection
- Rental car coverage
- Trip interruption coverage
- Rental coverage upgrade
- Home care services
- Accidental airbag deployment
- Accidental death benefit

## Platinum Home

There are three levels of coverages you can select from to protect one of your most valuable assets—your home.

Each Platinum Home policy includes the following coverage (varies by state):

- Waiver of deductible
- Fire extinguisher recharge or replacement

Plus, your Platinum Home policy can be tailored with these optional endorsements:

- Guaranteed replacement cost
- Scheduled items coverage (specific items’ actual value)
- Valuable Items Plus (“blanket” coverage for group of valuables)
- Assisted living care coverage
- Equipment breakdown
- Identity protection program
- Service line
- Green upgrades
- Guaranteed replacement cost plus with a cash out option
- Loss mitigation



## Platinum services

The Hanover’s skilled customer service and claims personnel are among the best in the business. They are expertly trained, knowledgeable, friendly, and are dedicated to helping make our customers’ lives easier and hassle-free. Claims can be reported 24/7 online or by calling the Platinum Claims team at **800-799-6977**.

You can also review your policy details, report and track a claim, or pay a bill online with My Hanover Policy at hanover.com.

## Prestige Protection

For owners of higher-end homes and autos, Hanover Prestige provides the coverage, flexibility and expertise to protect the things you cherish. Talk to your insurance agent about Prestige Home and Auto coverage options.



**Act today**

Ask your local independent insurance agent for more details or visit [hanover.com](https://www.hanover.com) for more information and a listing of agents in your area.