Personal Lines

Why Platinum is right for your customers

Your customers have worked hard to obtain and maintain what they have. You work hard to help them protect it. The Hanover provides flexible and broad coverage for the homes and autos your customers cherish.

Top reasons why Platinum is right for you

- Platinum claims—dedicated line 800-799-6977
- Convenient online services—My Hanover Policy and Hanover Mobile app
- One account, one bill and one effective date
- Award winning and easy to understand policy documents

Platinum underwriting requirements

HANOVER PLATINUM GUIDELINES

- Both primary home and auto written with The Hanover
- Must have the same named insureds
- Common effective date for home and auto

Platinum Home compared to Connections Home

COVERAGE	CONNECTIONS SELECT	PLATINUM SELECT	CONNECTIONS SELECT PLUS	PLATINUM SELECT PLUS	CONNECTIONS SELECT PREMIUM	PLATINUM SELECT PREMIUM	HANOVER PRESTIGE
Extended dwelling replacement cost	125%	125%	150%	150%	150%	150%	
Other structures on property	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark
Personal belongings	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark
Personal property replacement cost	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark
Loss of use	20%	20%	30%	30%	50%	50%	Actual loss sustained
Liability	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark
Medical payments to others	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark
Debris removal	5%	5%	5%	5%	10%	10%	Reasonable expenses
Ordinance or law	10%	10%	20%	20%	30%	30%	100% Coverage A limit
Siding and roof restoration coverage		\checkmark		\checkmark		\checkmark	√*
Refrigerated contents	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark
Lock replacement	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark
Waiver of deductible		\checkmark		\checkmark	\checkmark	\checkmark	√ *
Mortgage extra expense coverage		\checkmark		\checkmark		\checkmark	√ *
Fire extinguisher recharge or replacement		\checkmark		\checkmark		\checkmark	√ *
Service line			\$10K	\$10K	\$20K	\$20K	\$20K
Personal injury			\checkmark	\checkmark	\checkmark	\checkmark	\checkmark
Identity protection program			\checkmark	\checkmark	\checkmark	\checkmark	\checkmark
Water backup and sump overflow			\checkmark	\$5K	\$10K	\$10K	\$25K
Revised deductible (large loss)					\checkmark	\checkmark	\checkmark
Loss mitigation expense							\$2,500
Guaranteed replacement cost plus (cash out)							\checkmark
					·		

*Only available for Platinum accounts

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Where do I place my policy?

Platinum Auto compared to Connections Auto

COVERAGE	CONNECTIONS	PLATINUM
Child passenger restraint		Essential
Ultimate rental		Essential
Waiver of deductible		Essential
Vehicle key replacement		Essential
Vehicle coverage enhancement (OEM + mechanical parts)		Essential
Second chance accident forgiveness	DriveSmart Advantage	Advantage
Deductible dividends	DriveSmart Advantage	Advantage
New car replacement	DriveSmart Advantage	Advantage
Newer car replacement	DriveSmart Advantage	Advantage
Accidental airbag deployment	Reassurance Plus	Elite
Additional funeral expense	Reassurance Plus	Elite
Rental car coverage	Travel Right	Elite
Trip interruption	Travel Right	Elite
Pet injury	Travel Right	Elite
Rental coverage upgrade		Elite
Home care services		Elite

COVERAGE	HANOVER PRESTIGE		
Prestige global rental	Included		
Prestige rental upgrade	Optional		
Prestige global rental	Optional		
Prestige travel companion	Optional		
Prestige lifetime OEM	Optional		
Prestige new car extender	Optional		



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

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

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PLATINUM AUTO GUIDELINES

Minimum of \$100K/\$300,000 BI or \$300,000 CSL

Ineligible risks

- Coverage lapse
- Major violations, including DUI
- Policies requiring proof of financial responsibility
- Policy level excluded drivers (vehicle level exclusions are acceptable)

PLATINUM HOME GUIDELINES

Primary home location Minimum Coverage A of \$150,000

Ineligible risks

- Homes with more than one loss (one additional loss is acceptable if an industry-designated CAT)
- Homes >5 miles away from the first responding fire station
- Dwellings under construction