



Getting homeowners coverage that's right for you has never been easier. Getting the right homeowners insurance can seem pretty complicated. **Platinum and Connections® Home's** flexible coverage lets you put the right package together for your needs.

BASIC LEVEL

The Hanover's basic homeowners policy covers the following:

- **Your home**—from the most common causes of loss
- **Other structures on your property**—non-attached garages, tool sheds, etc.
- **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 condominium is uninhabitable due to a covered cause of loss
- **Liability claims**—claims against you for bodily injury and property damage
- **Medical payments to others**—pays non-household members accidentally injured on your property

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

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

Connections® Home

Home

There's no place like home.
And no home like yours.



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 three packages are called **Select**, **Select Plus**, and **Select Premium** and include coverage more specifically tailored to your needs.



SELECT

Our Select coverage includes Basic level coverage and the four additional coverages listed below. In addition, higher policy limits apply to many coverages.

More coverage

1. **Extended dwelling replacement cost**—covers additional costs when the loss is more than the policy’s limit
 - Helps cover spikes in rebuilding labor and material costs
 - Helps ensure replacement of materials with like/kind and quality
2. **Personal property replacement cost**—covers damaged, destroyed or stolen property *with no deduction for age or condition*
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 option, adds four important coverages and increases policy coverage limits for several additional coverages.

Coverage highlights

1. **Water back-up and sump overflow**—coverage available for losses and clean-up cost that result from water backing up through sewers or drains or sump overflows
2. **Identity fraud**—provides proactive and restorative services as well as reimbursement for your legal fees, document duplication, mailing costs and more
3. **Personal Injury**—adds protection against personal injury lawsuits (line invasion of privacy, wrongful eviction, or wrongful entry), interest on judgments, lawyer’s fees, court costs, and time off from work
4. **Service Line**—provides coverage for failure of underground piping and wiring such as sewer, water or electrical wiring.

SELECT PREMIUM

Select Premium is designed for the well-established homeowner. It goes beyond Select Plus with even more coverages and policy payment limit increases such as an additional \$15,000 of coverage for Water Back-up and Sump Overflow losses totaling \$25,000 in coverage.

Coverage highlights

1. **Waive deductible**—removes the deductible when the loss to your home exceeds \$50,000

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.

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. That’s why we try to make your insurance more affordable by offering the following policy premium credits in most states.

- Account or multi-policy credit
- Home buyer discount
- Group discount (availability varies by state)

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, and court costs. This 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.*