

Personal Lines Claims

Emergency preparedness information for homeowners

A loss can be sudden and confusing. Being prepared for an emergency is the best advice we can give to our customers. Knowing the next steps to take and who to call can help prevent further damage, reduce time to recover and help to preserve your home and personal belongings as best as possible.

Steps which can help avoid or minimize a future loss

- Perform regular yard maintenance**—Care for trees and shrubs that are close to the home. To reduce fire risk, make sure garden mulch isn't placed against siding. Check for damaged and downed limbs as well as rotted portions of a tree, and take action to remove them.
- Install detection devices**—Heat, water and security system monitors notify you in the event of a potential risk so you can take preventative steps. In case of lightning, consider surge protectors for high-value items that are plugged in.
- Locate your water main**—First, locate the water main in your home. If you need assistance, consider contacting a plumber who can help you to operate the main. Add a tag or marker to help you remember where it's located. When on vacation, consider turning the water off to your washing machine. If you have a water leak in your home, the quickest step to reduce damage is to shut off the water main.
- Secure your valuables**—Put important papers and treasured items in a locked, waterproof and fireproof container. Compile a home inventory list that can be accessed in the event of a loss. We recommend taking a video of your home, room by room. Keep a digital copy of the list and video that can be accessed from anywhere.
- Monitor smoke and carbon monoxide detectors**—Change smoke and carbon monoxide detector batteries annually and test them at least twice a year. We recommend replacing the detectors every seven to ten years.
- Keep fire extinguishers handy**—Have fully charged fire extinguishers on every level of your home and one extinguisher in your kitchen. Check the devices at least once a year to ensure they are still charged, as they can deteriorate over time.
- Maintain a consistent indoor temperature**—To avoid frozen pipes, keep your home between 55–65 degrees, even when you aren't home. Be aware of pipes that go through cooler parts of your home and consider wrapping them in towels or insulation.
- Perform regular home maintenance**—Have HVAC and heating systems serviced and cleaned annually. Regularly remove lint from drier vents and check washing machine hoses for bulges and proper connections. Inspect and clean chimneys every year.
- Install a sump pump**—If you are in a low-lying or flood-prone area, add a sump pump with a battery backup power source to keep the pump running during power outages.

Preparedness plan

Put together a list of local area contacts to reach out to in the event of a loss. Also, adding these contacts to your phone would be a good resource.

Local fire and police: _____

Insurance agent: _____

General contractor: _____

Roofing company: _____

Water mitigation company: _____

Plumber: _____

Landscaping/arborist: _____

Electrician: _____

There are a few places you could find referrals:

- Your community
- Your insurance agent
- Social media
- Online referral companies

Check out our Partners in Protection for home service providers who offer special pricing and benefits to customers of The Hanover.

Mitigation tactics

If you are experiencing an emergency in your home, there are ways to help mitigate the loss and possibly reduce the severity of the damage. While it's best to call local experts and inform your insurance agent right away, there are a few steps you can take immediately—once it's safe to do so.



Water damage

- **Shut off water main** if the water is coming from the home.
- **Add a tarp** or cover to the home if safe to do so and the water damage is coming from the outside.
- **Remove excess water** from the home if possible. A wet vac, towels and buckets can help.
- **Take photos** of the damage.
- **Call your local contractor.**
- **Call a water mitigation company** if you are unable to control the water.



Fire

- **Evacuate the home** as quickly and safely as possible.
- **Call your local fire/police department.**
- **Add tarping or boards** to the home to reduce any weather damage, theft or other future risks to the property.
- **Call a local contractor** to assess the property.
- **Reach out to a fire restoration company** to help with any smoke or fire damage to the home or contents.
- **Gather valuables from the home**, including driver's licenses, passports, valuables and collectibles to help reduce the risk of theft.
- **Take photos** of the impacted areas.



Tree on your home or vehicle

- **Get out of the home** and/or vehicle if safe to do so.
- **Call a local arborist** if you are not at risk. If there is risk, call your local police/fire department to assist.
- **Tarp any holes or openings** that the tree caused, to avoid further damage.
- **Gather valuables** and move them to a safe location.
- **Take photos** of the damage.

A loss can be a stressful and life-altering event. While we cannot assess coverage until a claim is filed, we hope that you will take some of these preventative steps to help avoid the possibility of a loss occurring.

If you do have a claim, contact us at one of the numbers below:

General claims: **800-628-0250** | Platinum claims: **800-799-6977** | Prestige claims: **877-922-2774**

If you have any questions, reach out to your agent or you can find more information at **hanover.com**.



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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