

▶ *Personal Lines*

Hanover Platinum Protection

Better coverages. Better services. A better bundle.



The
Hanover
Insurance Group®

Your customers have worked hard to obtain and maintain what they have. You work hard to help them protect it. **Hanover Platinum Protection** provides flexible and broad coverage for the homes and autos your customers cherish, along with convenience and service that excels all in one single account with one effective date, one bill and exclusive claims services.

Platinum auto

Platinum Auto Essential

Our base auto policy includes:

- Waiver of deductible**
- Child passenger restraint system replacement
- OEM parts
- Mechanical parts replacement
- Ultimate rental
- Vehicle key replacement coverage

Platinum Auto Advantage

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

Platinum Auto Elite

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

Additional optional endorsements that you can add to a Platinum Auto policy include:

- Travel Right
- Rental upgrade
- Home care services
- Reassurance Plus
- Roadside assistance
- Extended non-owned
- Full/preferred glass coverage

**When a single loss affects more than one property (such as two cars, or a car, home, and boat), only the highest policy deductible will apply. All other policy deductibles will be waived. Availability may vary by state.

Hanover Prestige Auto is a suite of à la carte options available to customers with liability limits starting at \$250K/\$500K or combined single limits of \$500K, which can be added to any Platinum or Connections® auto policy.

Hanover Prestige Auto automatically comes with Prestige global rental coverage, providing worldwide rental coverage including loss of use and diminished value for the rented vehicle. Plus, any or all of the following options:

- Prestige rental upgrade—Provides up to \$6K in rental car coverage with no daily limit.
- Prestige travel companion—Coverage for \$250 for towing and roadside coverage, \$1K for trip interruption and \$2,500 for pet injury protection.
- Prestige lifetime OEM—Original equipment manufacturer (OEM) parts and mechanical parts will be used, regardless of model year.
- Prestige new car extender—Provides full replacement cost for vehicles in their first three model years. Vehicles older than three model years will receive the actual cash value of a vehicle one model year newer.

Platinum home

Platinum Select

Our base home policy includes:

- 125% extended dwelling replacement cost
- Personal property replacement cost
- Personal belongings 75% of Coverage A
- Refrigerated products
- Lock replacement
- Waiver of deductible**
- Fire extinguisher replacement/recharge
- Siding and/or roof restoration coverage—\$20K

Platinum Select Plus

Builds on Select coverage to include:

- 150% extended dwelling replacement cost
- \$5K water backup
- Personal injury
- Identity protection program
- Service line—\$10K

Platinum Select Premium

This package level includes all the features of Select and Select Plus, as well as:

- \$10K water backup
- Deductible waiver for loss >\$50K
- Loss of use—50% of Coverage A
- Service line—\$20K

Additional optional endorsements that you can add to a Platinum Home policy include:

- Guaranteed replacement cost
- Assisted living care coverage
- Equipment breakdown
- Valuable items plus (VIP)
- Scheduled items
- Service line
- Guaranteed replacement cost plus (includes a cash-out option)

Hanover Prestige Home is available to customers whose replacement cost values start at \$750K, which can be added to any Platinum or Connections® home policy.

- Guaranteed Replacement Cost Plus—provides the added benefit of a cash-out option.
- Flexible property limits:
 - Other structures on property—10% of Coverage A with option to buy down to 5%
 - Personal belongings—50% of Coverage A with option to increase or decrease coverage from 30% to 100%
- Loss of use—actual loss sustained
- Jewelry, watches, furs—\$10K
- Loss assessment—\$50K
- Ordinance or law coverage—100% of Coverage A
- Debris removal—reasonable expense
- Loss mitigation expense coverage—for losses exceeding \$10K*
- Service line coverage—\$20K
- Water backup and sump pump overflow—\$25K with options available up to Coverage A
- Deductible waiver for large loss—included when loss exceeds \$50K

*Not available in Indiana

Getting started

We make writing a new Platinum policy simple, with our easy “upgrade” feature right in TAP Sales. Agency staff can either select **“Upgrade to Platinum”** for existing **Connections® auto** and **home** quotes, or begin a brand new quote by selecting the **“Platinum”** option on the transaction screen. The easy to follow flow will take you from the auto quote through the home quote, prefiling the named insured information and displaying the new Platinum coverage. Platinum customers will also automatically be quoted an umbrella policy.

Plus, when you use “Smart rating” in a comp rater, it is designed to automatically quote the best product for your customer based on the underwriting criteria you select.

To learn more, visit TAP (<https://tap.hanover.com>) or attend one of our agency training sessions.

Download codes

PRODUCT	CODE
Platinum Auto Essential	ESSNL
Platinum Auto Advantage	ADVTG
Platinum Auto Elite	ELITE
Mechanical parts	MPRPL
OEM parts	OEMP
Newer Car Replacement Guard	RRGAP
Travel Right	TRAVL
Rental coverage upgrade	URENT
Home care services	OTEXP
Reassurance Plus	RPLUS
Platinum Select	SELEC
Platinum Select Plus	SELPL
Platinum Select Premium	SELPR
Prestige	PRSTG
Prestige Global Rental	PGLBL
Prestige Lifetime Original Equipment Manufacturer Replacement	PLOEM
Prestige Rental Upgrade	PRNUP
Prestige Travel Companion	PTRVL
Prestige New Car Extender	PNCEX
Guaranteed replacement cost	FVREP
Maintenance of existing insurance	EXINS
Company product code	PLTM



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[hanover.com/personalinsurance](https://tap.hanover.com)
The Agency Place (TAP)—<https://tap.hanover.com>

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