

## Personal Lines

# Rental car coverage for the unexpected

Providing auto insurance is an important part of how we protect our customers. That includes rental car insurance to ensure protection on the road—even when traveling or temporarily driving another vehicle. See the different rental coverage options we offer, and how they can be customized depending on the situation.

## Rental coverage details and requirements\*

COVERAGE NAME	COVERAGE DETAILS	REQUIREMENTS
Rental reimbursement coverage	Provides coverage for transportation expenses if the customer can't drive their car due to a covered loss. Limits of \$30 per day, \$40 per day, \$50 per day, \$75 per day, and \$100 per day are available.	Vehicle must have collision coverage. Selected limits may vary on a multi-vehicle policy.
Rental car coverage	In the event of a covered loss to a rented auto, The Hanover will pay for loss of use, diminished value, and reasonable fees that the insured is obligated to pay because of a covered Collision or Comprehensive loss. No deductible applies.  This coverage is found within the Platinum Elite, Prestige Global Rental and Travel Right coverage packages.	At least one vehicle on the policy must be covered by Collision and Comprehensive coverage for rental car coverage to apply.
Single limit rental reimbursement	Enhances rental reimbursement coverage to allow the insured to rent a vehicle from The Hanover's "preferred rental provider" that is in the luxury or large SUV class without limitation to the daily rental limit, up to a maximum limit of \$3,000.  This coverage is found within the Platinum Elite package or as an à la carte endorsement.	Vehicle must have rental reimbursement coverage. For the à la carte endorsement, the daily limit must be at least \$50 per day. For the Platinum Elite coverage, rental reimbursement must be purchased at any coverage limit.
Extended rental reimbursement	Enhances rental reimbursement coverage to extend the rental coverage period from 30 days to a time period that is reasonable to repair or replace the insured's vehicle due to a covered loss.  This coverage is found within the Platinum Essential coverage package.	Rental reimbursement coverage.
Prestige single limit rental reimbursement	Enhances rental reimbursement coverage to allow the insured to rent a vehicle from The Hanover's "preferred rental provider" that is in the luxury class, large SUV class or a similar vehicle or quality to the covered auto without limitation to the daily rental limit, up to \$6,000.	Vehicle must have rental reimbursement coverage purchased at a limit of at least \$50 per day.

## Getting rental coverage is easier than ever

Contact your independent agent to learn more about our rental insurance options.

\*Refer to the specific policies for complete details, requirements, limitations, and exclusions.

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