

Personal Lines

Hanover Platinum Protection

One account. One experience. One trusted carrier.



Hanover **PLATINUM**
PROTECTION



People are at the heart of everything we do

The Hanover approaches personal lines insurance as an opportunity to help people when we're needed most. We have an unwavering commitment to deliver on our promises to our agents and our customers, as well as the expertise, resources and financial stability to meet that commitment.

"From the time I contacted my local agent through the time the adjuster and claims department personnel called to discuss my claims, I felt listened to and understood. Everyone made me comfortable and got right to work to resolve the claim."

~ Hanover customer,
5-star Trustpilot review

Partnerships built on trust

We're proud to be dedicated exclusively to the independent agent channel, working to be your carrier of choice for preferred accounts. We build our relationships through trust, collaboration and a shared commitment to your agency's success.



A+ rating



A rating

Caring for customers

Peace of mind goes beyond great coverage. We offer our policyholders access to award-winning claim service, all backed by a carrier that has been helping customers for over 170 years.



A track record of excellence

The Hanover strives to create a strong, supportive network that benefits everyone involved. Together, we ensure that our customers receive the highest level of care and protection, supported by your expertise and dedication.



Platinum—your solution for total account protection

Your customers have worked hard for what they have. You work hard to help them protect it. Hanover Platinum helps you craft coverage that meets each customer's specific needs, from the cars they drive, to the homes they live in, to the passions they pursue. Platinum policyholders also enjoy the ease of having just **one account, one bill to pay** and **one common effective date**—all through one trusted carrier.

Your customers also benefit from:

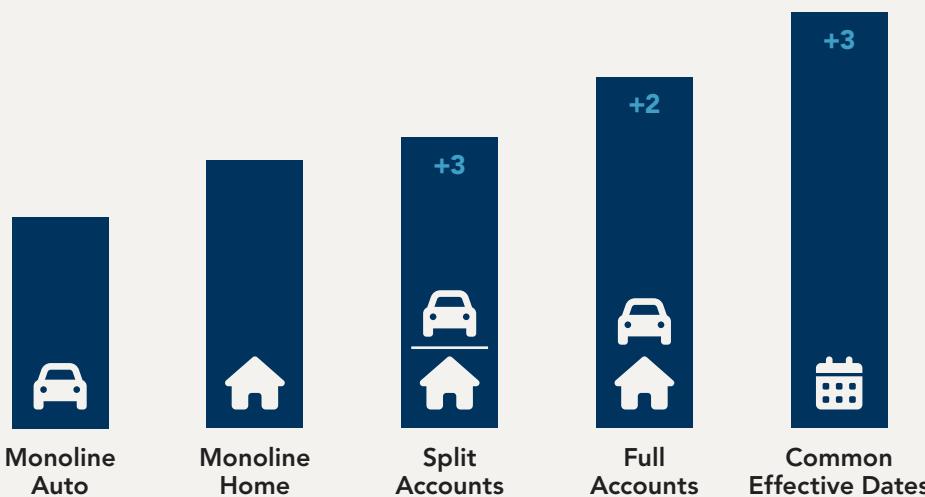
AN ELEVATED EXPERIENCE	DEDICATED CLAIMS LINE	WAIVER OF DEDUCTIBLE
<p>Including:</p> <ul style="list-style-type: none">• A Platinum welcome package• Coverage summary sheet• Status recognition in customer outreach	<p>Platinum policyholders can make a claim 24/7 by calling 800-799-6977, our dedicated phone number for Platinum claims, or electronically via My Hanover Policy.</p>	<p>If a loss impacts multiple Hanover insurance properties, only the highest deductible applies.</p>

"The Hanover's products are very comprehensive and offer our customers valuable coverage, limits and options that we like to sell. The Hanover's customer service and claims staff, our territory sales manager, personal lines underwriter, and high-value underwriter are always ready to help us, answer questions and provide options when needed. They are an exceptional group and make doing business with The Hanover so easy and enjoyable!"

~ Hanover agent

How your agency can grow with Hanover Platinum

The answer is simple: a one-carrier account boosts retention for your agency. It's about reinforcing your expertise and your role as a trusted adviser by being able to offer a total account solution that combines strong coverage, value and convenience.





With **Platinum Home**, we package our home coverage to fit a wide variety of assets and lifestyles. Plus, we offer additional flexibility through endorsements to help you craft a plan specific to the home your customer loves.

Platinum Home*

PLATINUM SELECT

Our base home policy

- 125% extended dwelling replacement cost
- Personal property replacement cost
- Personal belongings available up to Coverage A
- Refrigerated products
- Lock replacement
- Waiver of deductible
- Fire extinguisher replacement/recharge
- Service line available up to \$100K
- Water backup available up to \$25K
- Loss of use—20% of Coverage A

PLATINUM SELECT PLUS

The above coverage, plus:

- 150% extended dwelling replacement cost
- Water backup available up to \$50K
- Personal injury
- Identity protection program
- Loss of use—30% of Coverage A

PLATINUM SELECT PREMIUM

All of the above coverage, plus:

- Water backup available up to Coverage A
- Deductible waiver for loss >\$100K
- Loss of use—50% of Coverage A

À la carte endorsements

Add any of these to any **Platinum Home** policy.

- Guaranteed replacement cost (including a cash-out option)
- Assisted living care coverage
- Equipment breakdown
- Valuable Items Plus
- Scheduled personal property
- Earthquake
- Home-based business
- Home sharing
- Trust endorsement

HANOVER PRESTIGE

Hanover Prestige Home

Prestige Home is a suite of flexible coverage options developed for homes with replacement cost values starting at \$750K. This coverage can be added to any Hanover 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**—reasonable expense
- **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**—up to \$100K
- **Water backup** available up to Coverage A
- **Deductible waiver for large loss**—included when loss exceeds \$100K

*Platinum Home requires customers to have a primary dwelling location, no more than one loss in the past five years, and meet the minimum Coverage A amount. Minimum Coverage A amounts vary by state.

Auto



With **Platinum Auto**, you can draw on a wide range of à la carte auto coverage options to help you protect your customer's total account and capture new business, while providing value and peace of mind to your customers.

Platinum Auto

PLATINUM AUTO ESSENTIAL Our base auto policy

- Waiver of deductible
- Child passenger restraint system replacement
- Original equipment manufacturer's (OEM) parts
- Mechanical parts replacement
- Extended rental reimbursement
- Vehicle key replacement coverage

Bundled endorsement packages

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
- Single limit rental reimbursement
- Home care services
- Accidental airbag deployment
- Accidental death benefit

À la carte endorsements

Add any of these to any **Platinum Auto** policy.

- Roadside assistance
- Rental reimbursement
- Full/preferred glass coverage
- Agreed value
- Single limit rental reimbursement
- Auto loan/lease coverage
- Excess custom equipment
- Excess electronic equipment
- Travel Right
- Home care services
- Reassurance Plus

**HANOVER
PRESTIGE**

Hanover Prestige Auto

Prestige Auto is a high-performance protection for high-value cars. This suite of à la carte options is available to customers with liability limits starting at \$250K/\$500K or combined single limits of \$500K, which can be added to any Hanover auto policy.

Prestige Auto automatically includes Prestige Global Rental coverage, along with any or all of the following options:

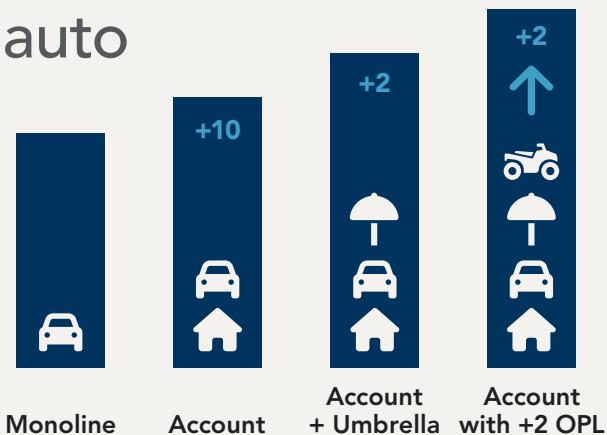
- **Single limit rental reimbursement**—Up to \$6K in rental car coverage with no daily limit
- **Travel companion**—Emergency roadside services with up to 100 miles of towing and \$1,000 for hotel stays, meals, and transportation in the event the insured car becomes inoperable
- **Lifetime OEM parts**, regardless of model year
- **New car extender**—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.

Delivering beyond home and auto

Your clients work hard to build and maintain a life they love.

We can help you provide essential protection designed to offer them complete peace of mind. It's not just their home and cars you are protecting, but everything they value.

Your agency benefits too, with increased retention and minimized E&O exposure.



THE ESSENTIALS

Umbrella

The costs associated with a major accident or legal verdict can exceed the limits of even the most robust home and auto policy.

With an umbrella insurance policy, your customer can protect their personal assets, including future earnings, from liability costs as a result of injury to others on their property, legal settlements and much more.

Cyber

As the threat of cybercrime continues to grow, so does the need to have coverage against a potential attack.

The Hanover offers home cyber coverage options up to \$100,000. Plus, we're one of the few carriers to include cyberbullying coverage automatically in our policy.

Valuable items

Our insurance coverage for your customer's prized possessions offers the protection they need in the event of a covered loss, all with no deductibles.

For that one special item

Our **scheduled items** option provides itemized coverage for cherished items of higher value. Agreed value is available for all scheduled personal property (excluding hearing aids).

For a valuable collection

Our **blanket endorsement—Valuable Items Plus (VIP)**—allows customers to protect valuables without having to itemize them. Individual items are covered up to \$10,000, while jewelry or fine arts items are covered up to \$25,000, with the option for higher limits at an additional cost.

RECREATIONAL LINES

Watercraft

The Hanover provides coverage for motorboats up to 43' in length and sailboats up to 51' in length, valued between \$3K and \$500K. This coverage includes personal liability, as well as options for recovery, salvage, towing, fishing equipment and more.

Motorcycle

The Hanover's motorcycle protection is loaded with options for gear, safety equipment, liability protection and much more. For additional security, Prestige motorcycle customers can select a cash-out option for the agreed value and a no-deductible option in event of total loss.

More options on and off the road

The Hanover also offers coverage for classic and collector cars, as well as off-road vehicles including ATVs, golf carts, dirt bikes and more.

With Hanover Platinum, recreational lines vehicles are all eligible for our waiver of deductible.

Motorcycle, collector car and off-road vehicle coverage not available in all states.

Services that stand out

No one wants to experience the disruption and stress of a loss. That's why we work to empower our policyholders with expert advice, educational materials and tools to take proactive steps to safeguard what they cherish.

And if there is a claim, we strive to provide empathetic care, responsive service and clear guidance that meets them in their moment of need.

Loss prevention

Partners in Protection—We partner with high-quality vendors in water mitigation, home services, trees care and much more to help customers maintain their homes, often at discounted rates.

Home self-evaluations—We can help ensure customers have the proper coverage for their home, without the hassles of appointments and inspector visits.

SafeTeen program—For parents of teen drivers, we can help lower rates while developing safe driving habits for their new drivers, with features including a driver safety course, rewards for safe driving and cost-saving deductible options.

Prepare Now. Learn How.—Our article library contains a wealth of information about home and auto safety, insurance explainers and much more.

Seasonal tips—We can help customers proactively care for their assets before they're faced with a storm.

Weather alerts—Customers can opt in to receive these via email, with the option to switch to text alerts.

Everyday convenience

We provide our policyholders with secure self-service options to help them manage their accounts. With **My Hanover Policy** and the Hanover Mobile app, customers can:

- File and track claims
- View policy information
- View and print documents
- Order auto ID cards
- Manage payments
- Enroll in paperless
- Receive text alerts

CLAIMS EXCELLENCE



Dedicated Platinum claims line
800-799-6977



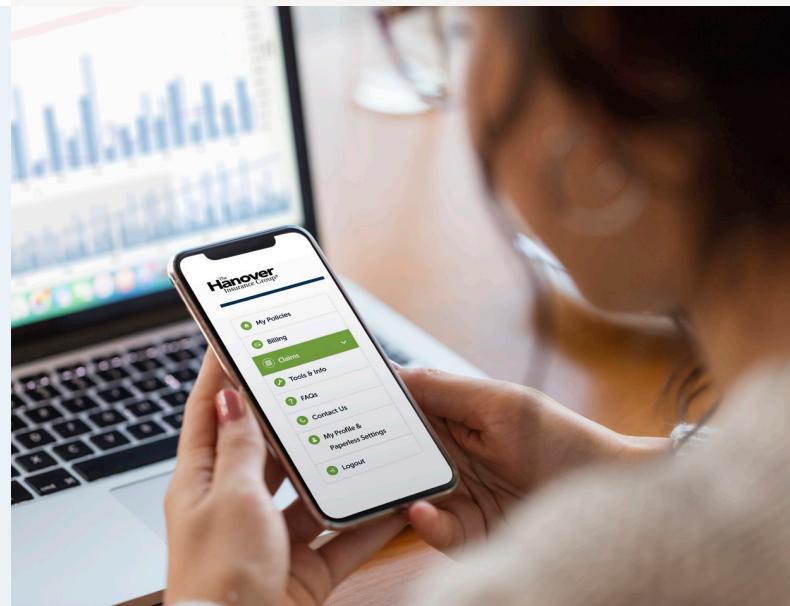
9 out of 10
customers express high levels of satisfaction with their claims experience.



7,200/year
claims handled on average



1,290
claims employees at the ready when the unexpected occurs



With a higher standard of coverage,
care and convenience for your customers, and a thoughtful,
productive partnership with your agency,

The Hanover is *with you, every step.*

To learn more

Contact your territory sales manager
or follow the QR code to visit our
Platinum page on Agent Solutions.



[hanover.com/agents/agent-solutions/
personal-lines/hanover-platinum](http://hanover.com/agents/agent-solutions/personal-lines/hanover-platinum)



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808 North Highlander Way, Howell, MI 48843

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

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