

## Personal Lines

# Uncover new opportunities with recreational lines coverage



1 in 9 households owns a boat

U.S.  
estimate



1 in 14 households owns a motorcycle

**How many of these households are your customers?** Recreational vehicle coverage is one of the easiest ways to round out accounts, deepen value and strengthen your customer relationships.

At The Hanover, we've updated our pricing and enhanced our underwriting approach to improve consistency and competitiveness when writing recreational lines. That means more opportunities for you, and more chances to provide a product that compares favorably to leading carriers.

This guide can help you start conversations, find new wins and ensure your customers are receiving the most complete protection you can offer.

## Why should your customers choose The Hanover?

- ✓ **Competitive products:** More built-in protection and valuable options for boats, motorcycles, collector cars and off-road vehicles
- ✓ **New pricing:** Competitive offering designed to round out the account
- ✓ **Superior claims experience:** One carrier, coordinated handling and added benefits for bundled accounts
- ✓ **Customer convenience:** One bill to pay, one number to call in the event of a claim

## When reviewing an account:

- Ask about recreational vehicles early
- Identify coverage gaps
- Explain features clearly
- Illustrate the customer experience benefits
- Tie everything back to the benefits of a total account
- Quote The Hanover first

## Your agency benefits, too

- ✓ Higher retention when more coverage stays within the total account
- ✓ Increased ease of doing business, with the ability to quote and service everything in one place
- ✓ Reduced E&O exposure by identifying gaps early and having a full view of the household's risk profile

## DETERMINE THE NEED

Don't wait for customers to bring up recreational vehicles. Instead, ask proactively upfront.

## FOR NEW BUSINESS

*"I'm reviewing your account—do you have a boat, motorcycle or off-road vehicle that we haven't talked about yet?"*

## FOR RENEWALS

*"Have you made any recent purchases that might need coverage?"*

## IF THEY SAY YES:

*"Since you already trust us with your home and auto coverage, perhaps we should look at your recreational vehicles as well."*

*"Would you prefer a more cohesive service experience with all your policies under one carrier?"*

Your questions can help prompt customers to think about this important coverage.

## EXPLAIN THE COVERAGE

The Hanover offers strong coverage and competitive pricing with features that match or exceed other carriers.

## WATERCRAFTS

- Fishing equipment and personal effects coverage
- Agreed value, actual cash value or replacement cost, offering boat owners options to fit their vessel's age, value and budget

## MOTORCYCLES

- Equipment and chrome coverage
- Rider safety apparel for added protection

COLLECTOR CARS  
AND OFF-ROAD VEHICLES

- Specialized protections designed for how these vehicles are maintained and enjoyed

## ILLUSTRATE THE VALUE

## Strong protection

*"The Hanover's competitive coverage aligns with current offerings in the marketplace, backed by a company you can trust."*

## Peace of mind

*"For many customers, the convenience of a simplified claims process is as valuable as the coverage itself."*

## Waiver of deductible

*"Imagine a storm damages both your home and boat. With Platinum, you have one carrier, one claims process and potentially less to pay."*

## OVERCOME PRICE CONCERNS

## Consistent protection

*"Having everything with one carrier ensures aligned coverage and reduces the risk of unexpected costs."*

## Fewer potential gaps

*"Keeping recreational vehicles with the same carrier helps reduce coverage gaps and unexpected costs in the event of a claim."*

## Overall value

*"Bundling recreational lines with home and auto may offer additional savings and creates a more seamless experience for you."*

## See how you can drive total account protection

Visit [Hanover.com](https://www.hanover.com) to get the details on our offerings for watercrafts, motorcycles, off-road vehicles and collector cars.

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