

Assisted Living Care Coverage

Did you know...

More people than ever are residing in assisted living facilities or nursing homes. This trend is only expected to increase as the Baby Boomers retire and look toward alternative living arrangements. Changes in lifestyle often require changes in insurance coverages.

Assisted living residences are generally secure, but many individuals do have access to private living areas within them and this increases the risk of theft to personal belongings.

Adding Assisted Living Care Coverage ensures we will help, if the resident is displaced due to weather, fire, or other circumstances that render their facility unlivable.

OUR POLICY IS PERFORMANCE™

The Hanover is a leading super regional property and casualty insurance company dedicated to achieving world class performance. Our commitment is to deliver the products, services, and technology of the best national companies with the responsiveness, market focus, and local decision-making of the best regional companies. This powerful combination has been a proven success since our founding in 1852, and is backed by our financial strength rating of "Excellent" from A.M. Best.

This material offers a brief description of coverages and programs and is provided for informational purposes only. Actual coverages may vary by state. Options and credits are not available in all states. For terms, conditions, exclusions, and limitations, please refer to your policy.

Policies are underwritten by one or more of the following: Allmerica Financial Alliance Insurance Company, Allmerica Financial Benefit Insurance Company, Citizens Insurance Company of America, Citizens Insurance Company of Illinois, Citizens Insurance Company of the Midwest, Citizens Insurance Company of Ohio, Massachusetts Bay Insurance Company, The Hanover American Insurance Company and/or The Hanover Insurance Company. Participation in the group auto and home insurance program is based upon group membership and company underwriting guidelines.

Florida: Policies in the state of Florida are underwritten by Allmerica Financial Benefit Insurance Company, Massachusetts Bay Insurance Company, The Hanover American Insurance Company and/or The Hanover Insurance Company. Participation in the group auto and home insurance program is based upon group membership and company underwriting guidelines.

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The Hanover Insurance Company

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Citizens Insurance Company of America

645 West Grand River Avenue, Howell, MI 48843



Even in a protected environment
loved ones need more protection.

Assisted Living Care Coverage Endorsement

Choosing the right living arrangements for an elderly parent or child who needs special care can be difficult and costly.

The last thing you need to worry about is being faced with unforeseen expenses such as those associated with stolen or broken personal property, or injury. Would you be prepared to absorb the additional financial burden?

Let us help. When you add the protection of The Hanover Assisted Living Care Coverage Endorsement you automatically have the peace of mind that comes with knowing your loved ones now enjoy the same type of insurance benefits that covered them at home.

Professional assistance gives you peace of mind.

Your Hanover homeowners policy can be enhanced to include Assisted Living Care Coverage. Ensuring your homeowners policy provides for family members outside your home through:

- Personal Property Coverage
- Additional Living Expenses
- Personal Liability Coverage



PERSONAL PROPERTY COVERAGE*

Includes special sub-limits tailored to the needs of many in assisted living facilities or nursing homes; helping to replace the small (and not so small) personal items that may become stolen or damaged.

- Hearing Aids
- Eye Glasses
- False Teeth
- Dentures
- Contact Lenses
- Medi-alert Devices
- Walking Aids and Devices (Walkers or Canes)
- Wheelchairs

ADDITIONAL LIVING EXPENSES

The Assisted Living Care Coverage Endorsement provides reimbursement for additional living expenses up to \$500 per month/\$6,000 maximum if your loved one is temporarily displaced.

PERSONAL LIABILITY COVERAGE*

For unforeseen injury to others, the Assisted Living Care Coverage Endorsement provides liability coverage for injury to residents and visitors, with a choice of limits up to \$100,000 or \$300,000 per occurrence.

ADDITIONAL COVERAGE CONSIDERATIONS

The Hanover offers many special coverages to meet your own individual needs and lifestyle. Collect antique silverware, jewelry, or coins? Want the extra protection an Umbrella policy provides? Looking for protection against home equipment breakdown? If so, your agent can help you customize your coverage by determining what endorsements are right for your unique needs.

*Subject to certain per item limits and excludes bodily injury to the employees of the facility. Policy deductible applies.

▶ Act Today

Ask your local Hanover agent for more details or visit www.hanover.com for more information and a listing of agents in your area.