

# Tenant

## 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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[www.hanover.com](http://www.hanover.com)



### The Hanover Insurance Company

440 Lincoln Street, Worcester, MA 01653

### Citizens Insurance Company of America

645 West Grand River Avenue, Howell, MI 48843



Our tenant's coverage can give you  
a new lease on life.



## Getting home coverage that's right for you has never been easier.

Getting the right insurance for your home can seem pretty complicated.

**Connections® Home's** flexible Tenants coverage  
lets you put the right package together for your needs.



**Connections® Home** Tenants coverage from The Hanover makes your decisions much easier, with flexible packages of the most widely-used coverages for your changing lifestyle. It's even easy to add protection that shields you against risks not normally covered by tenants insurance.

### Basic Level

The Hanover's Basic Tenants policy covers the following:

- **Personal belongings**—furniture, clothing, appliances, etc.
- **Loss of use**—helps cover the cost of additional living expenses you incur to maintain your normal standard of living when your apartment is uninhabitable due to a covered cause of loss
- **Liability claims**—claims against you for bodily injury and property damage
- **Building additions and alterations**—anything that you have installed or improved (e.g., permanently installed wall shelving, cabinets, wood trim, etc.)
- **Medical payments to others**—pays necessary medical expenses to non-household members who are accidentally injured

Build a strong foundation that supports your needs now and in the future. Select a package that covers your specific insurance needs beyond the basics. Our **Select** and **Select Plus** include coverage more specifically tailored to your needs.

## Select

Our **Select** coverage level includes Basic level coverage *and* the four additional coverages listed below. In addition, higher policy limits apply for many other important coverages.

### MORE COVERAGE

1. **Personal Property Replacement Cost**—covers damaged, destroyed, or stolen property *with no deduction for age or condition*
2. **Identity Fraud**—reimburses you for your legal fees, document duplication, mailing costs, and more
3. **Refrigerated Products**—covers food spoilage in a refrigerator or freezer due to loss of power
4. **Lock Replacement**—covers replacement of external locks when keys are stolen

## Select Plus

**Select Plus** has all the coverages of the Select level, *and* adds four important coverages *and* increases policy coverage limits for several additional coverages.

### COVERAGE HIGHLIGHTS

1. **Special Personal Property Coverage**—covers you against all but specifically named causes of loss (such as freezing, wear and tear, smog, rust and corrosion, release or escape of pollutants) and broadens some policy payment limits. Covers:
  - Misplacing or losing firearms, jewelry, and silverware
  - Breaking fragile items not covered in standard policies
  - Damage resulting from earth movement not associated with earthquakes



2. **Water Back-up and Sump Overflow**—covers up to \$10,000 for losses and clean-up costs that result from water backing up through sewers or drains or sump overflows
3. **Personal Injury**—adds protection against more types of personal injury lawsuits (like invasion of privacy, wrongful eviction, or wrongful entry), interest on judgments, lawyer's fees, court costs, and time off from work<sup>1</sup>
4. **Waive Deductible**—no deductible when the loss to your home exceeds 50% of the value of the contents of your home (Coverage C)

<sup>1</sup> This coverage is available as part of the Basic level of coverage in Indiana and Ohio.

## Act Today

Ask your local Hanover agent for more details or visit [www.hanover.com](http://www.hanover.com) for more information and a listing of agents in your area.

## CUSTOMIZING YOUR COVERAGE

In addition to your choice of packages, The Hanover offers a variety of special coverages, or endorsements, designed to fit your lifestyle. For example, do you:

- Collect antique silverware, jewelry or coins?
- Have a home-based business?
- Have a relative in an assisted living care facility or nursing home?
- Want a greater level of coverage for water back-up?

If so, your agent can help you customize your coverage by determining which endorsements are right for your unique needs.

## CREDITS AND DISCOUNTS\*

The Hanover recognizes the importance of creating a safe home and the value of loyal customers. That's why we try to make your insurance more affordable by offering policy premium credits to our customers who have safety and security devices, and for customers who also have an auto insurance policy with The Hanover.

## UMBRELLA LIABILITY COVERAGE

Umbrella liability coverage is protection most of us can't afford to be without. An Umbrella policy protects Insureds who are the target of a lawsuit resulting from most personal activities. This special coverage extends not only your policy's liability limits, but broadens coverage to include:

- Defense costs
- Judgments
- Court costs

Umbrella liability coverage is especially important if you have significant assets or earning potential which could be used to satisfy a judgment against you. *Worldwide coverage is available and could save you hundreds of thousands of dollars.*

\*Credit and discount availability varies by state.