

The Hanover Insurance Group

Do Not Call Policy

Regulatory Background

Federal Do Not Call regulations were designed to protect consumers from unwanted telephone solicitations. Do Not Call regulations went into effect on October 1, 2003, and included the creation of a national Do Not Call Registry. On June 11, 2008, the Federal Communications Commission amended its rule to require telemarketers to honor registrations with the Do Not Call Registry indefinitely. Previous rules provided that registrations would expire after five years.

The Federal Telephone Consumer Protection Act (TCPA) requires companies to:

1. Maintain a written Do Not Call Policy, available to consumers promptly upon request
2. Train all personnel engaged in any aspect of telemarketing on the existence and use of the Do Not Call Policy and List
3. Maintain a company Do Not Call List and honor a consumer's request to have their telephone number placed on the Do Not Call List within thirty days of such request
4. Only make calls between the hours of 8:00 am and 9:00 pm local time, unless there is prior consent from the person being called
5. Promptly identify the caller's name, company name and a telephone number or address at which the caller may be contacted

Statement of Company Policy

Introduction

The companies of The Hanover Insurance Group are committed to serving our customers in conformity with the rules governing telemarketing activities. The majority of our telephone activity is in response to customer requests for information regarding our insurance products, which include inbound telephone calls from existing customers who may wish to receive a quotation concerning our property and casualty insurance products.

On occasion, our companies contact existing customers to obtain information necessary in the underwriting, rating and claims processes. During any of these calls we may inquire about the customers' interest in other insurance products that we may have available. Our companies do not contact individuals with whom we do not have or have not had a recent business relationship.

Do Not Call List

The Hanover Insurance Group and its subsidiaries maintain a corporate Do Not Call List which is accessible to and utilized by our Customer Service Representatives. Any customer who informs us orally or in writing that he or she does not want to receive marketing calls from us will be placed on our corporate Do Not Call List. This list is updated regularly. Telephone numbers will remain on the corporate Do Not Call List indefinitely unless the customer cancels the registration.

Do Not Call Policy Requests

Any customer who requests a copy of this Do Not Call Policy is entitled to receive it as soon as possible. Our Customer Service Representatives have been instructed to provide this policy to anyone requesting a copy.

Training

Customer Service Representatives have been trained regarding our Do Not Call Policy. This training includes the requirements that any person making a telemarketing call 1) must do so between the hours of 8:00 am and 9:00 pm local time, unless there is prior consent from the person being called; and 2) promptly disclose his/her identity, the name of the company on whose behalf the call is being made and a telephone number or address at which the caller may be contacted.

Exceptions

The inclusion on our corporate Do Not Call List does not prohibit the Company from contacting any customer in order to handle its obligations under a policy of insurance. These calls may be related to underwriting, billing, claims or other non-marketing type contacts.