



## **The Hanover Insurance Group Online Privacy Statement**

Thank you for your expressing your interest in our company, products and services by visiting our website. In our increasingly information-based society, sensitive personal information must be adequately protected. At The Hanover Insurance Group, we value our customers, prospective customers, employees, prospective employees, agents, investors and business partners and are committed to protecting their privacy by protecting the personal information that we collect or maintain. We believe that the responsibility belongs to each of our employees to protect the confidentiality of confidential and proprietary information. We have created this Online Privacy Statement to explain how we protect the information that is shared with us through our website and online platforms.

If you are a customer, please visit the privacy page on our website where we have posted our customer privacy policy, as well as any applicable state-specific privacy statements.

### ***What does this Online Privacy Statement apply to?***

This Online Privacy Statement applies to the information that users share with us through our website and online through online forums, applications that we offer and social media accounts that we control. It also applies to information that agents share with us online.

### ***What types of information does The Hanover collect?***

As part of our business operations we collect information that identifies you, or personally identifiable information. This information may include, but is not limited to: name, address, phone number, email address, Social Security number, consumer reports, automobile and driver's information or claims information. As part of our business operations, customer information is often shared with us securely online by our independent agents.

In addition, we collect personal information that is provided to us by users of our website. This information may include username and password information, geographical location or zip code, information submitted by job applicants, and information contained in requests for additional information, publications, services or materials, among other things. For our commercial customers we also collect certain company information.

The Hanover also collects certain other information that your browser or device may provide to us when you visit our website. This information does not identify you as an individual. Please see below for more information on tracking and cookies.

### ***How does The Hanover use personal information?***

We collect personal information so that we may offer quality products and services. We use this information in our insurance business in order to provide rate quotes, insure our policyholders, service policies, communicate with our agents, renew coverage and process claims. We may use your contact information to respond to inquiries, provide you with information or deliver you marketing or promotional materials. We also use the information that you provide to us to enhance our delivery of products and services and to improve your

experience on our website. For prospective employees, we use collected information to help match qualified candidates to opportunities within our organization.

We may disclose non-public, personal information as required to conduct our business and as permitted or required by law. We may also share information with our insurance company affiliates or with third parties that assist us with our business. We also may share your information with regulatory or law enforcement agencies, reinsurers and others, as permitted or required by law.

Our insurance companies may share information with their affiliates, but will not share information with non-affiliated third parties who would use the information to market products or services to you.

***Are there links to any third-party websites on The Hanover website?***

Yes, in the interest of providing you with better service, information or resources, The Hanover website may contain links to third-party websites. Since these websites are maintained by third parties, The Hanover does not have any control over and is not responsible for the content or safety of any information that you transmit on a third-party website.

***Does The Hanover website engage in tracking through cookies, pixel tagging and other technologies?***

We, and the third parties we partner with, may track some of the web pages you visit through cookies, pixel tagging or other technologies. These technologies are intended to collect information about you to help us to monitor and analyze user activity on our site, aid your website experience and make improvements to serve you better. We currently do not process or comply with any web browser's "do not track" signals or similar mechanisms that request us to take steps to disable online tracking. As a user of our website you may choose to disable cookies on your internet browser or device. If you choose to disable cookies, some of the functionality of our website may be affected.

***How does The Hanover protect social security numbers and other personally identifiable information?***

We recognize the need to prevent unauthorized access to the information we collect, including information held in an electronic format on our computer systems. We maintain physical, electronic and procedural safeguards intended to protect the confidentiality and integrity of all non-public, personal information, including but not limited to social security numbers, driver's license numbers and other personally identifiable information.

***Is The Hanover website intended for children?***

No, our website is intended for our customers, prospective customers, employees, prospective employees, agents, investors and business partners and is not intended for children under the age of thirteen. We do not intentionally collect personal information from minors.

***Does this Online Privacy Statement also apply to online forums, applications and social media accounts operated by The Hanover?***

Yes, in addition to the use of our website, this Online Privacy Statement also applies to online forums, applications that we offer and social media accounts that we control. We reserve the right to remove any content that is

posted to our website, our online forums, applications that we offer and social media accounts that we control that we find objectionable, offensive, illegal or inappropriate.

***How does this Online Privacy Statement apply to non-U.S. users?***

We maintain our website in the U.S. and in accordance with U.S. laws. Certain foreign jurisdictions may have more stringent privacy laws and protections. By providing us with information through our website, you consent to the transfer of that information to the U.S., our storage of that information in the U.S. and our use of that information in accordance with this Online Privacy Statement.

***Who can I contact if I would like more information?***

If you have questions about our Online Privacy Statement, our customer privacy policy or any state-specific privacy notice, please write to us at our Privacy Office, N435, The Hanover Insurance Group, Inc., 440 Lincoln Street, Worcester, MA 01653. Please provide your complete name, address and, if you are a customer, your policy number(s).

***How is this Online Privacy Statement updated and when are changes effective?***

From time to time we may update and revise this Online Privacy Statement, in our discretion. Changes to the Online Privacy Statement will be posted on our website. Any changes become effective upon the posting of the revised policy. The date this policy was last updated can be found below.

***How do I consent to this Online Privacy Statement?***

No affirmative action is required to consent to the Online Privacy Statement; by using our website or submitting content to us you provide your consent to this Online Privacy Statement.

**Last Updated: December 2014**