

▶ *Hanover Personal Lines*

# Hanover Platinum Protection

Better Coverages. Better Services.  
A Better Bundle.



## ▶ Packaged perfection.

As part of the Platinum Experience, we are introducing **Hanover Platinum Protection**—a product designed to help attract and retain customers with high quality expectations who enjoy the benefits of packaging all of their personal insurance needs into a **single account**. Offering excellent coverage protection, a single account bill, one effective date, world-class Claims service, new online tools, and more—Platinum has it all.

### Platinum Auto

#### Platinum Auto Essential

##### Customer's base auto policy

Includes:

- Waiver of Deductible\*\*
- Child Passenger Restraint System Replacement
- OEM Parts
- Mechanical Parts Replacement
- Ultimate Rental
- Vehicle Key Replacement Coverage

#### Platinum Auto Advantage

*A bundled optional endorsement that adds real value!*

Includes:

- Second Chance Accident Forgiveness
- Deductible Dividends
- New Car Replacement Guard
- Newer Car Replacement

#### Platinum Auto Elite

*A comprehensive optional endorsement for increased protection:*

- Pet Injury Protection
- Rental Car Coverage
- Trip Interruption
- Rental Coverage Upgrade
- Home Care Services
- Accidental Airbag Deployment
- Accidental Death Benefit

*Additional optional endorsements that you can add à la carte to a Platinum Auto policy include:*

- Travel Right
- Rental Upgrade
- Home Care Services
- Reassurance Plus
- Roadside Assistance
- Extended Non-Owned
- Full/Preferred Glass Coverage



### Platinum Home

#### Platinum Select

##### Customer's base home policy

- 125% Extended Dwelling Replacement Cost
- Personal Property Replacement Cost
- Personal Belongings 75% of Coverage A
- Refrigerated Products
- Lock Replacement
- Siding and/or Roof Restoration Coverage
- Waiver of Deductible\*\*
- Mortgage Extra Expense
- Fire Extinguisher Replacement/Recharge

#### Platinum Select Plus

**Customers can upgrade and receive higher limits and more features. Includes Select coverages and:**

- 150% Extended Dwelling Replacement Cost
- \$5,000 Water Back up
- Personal Injury
- Identity Protection Program

*These optional endorsements can be added to any Platinum Home package:*

- Guaranteed Replacement Cost
- Assisted Living Care Coverage
- Equipment Breakdown
- Valuable Items Plus (VIP)
- Scheduled Items
- Guaranteed Replacement Cost Plus (which includes a cash settlement option)

#### Platinum Select Premium

**Our highest package level includes all the features of the lower levels plus:**

- 150% Extended Dwelling Replacement Cost
- \$10,000 Water Back up
- Personal Injury
- Identity Protection Program
- Revised Deductible—large loss
- Loss of Use 50% of Coverage A

\*\*Waiver of Deductible—When there is a single loss that affects more than one property (such as two cars, or a car, home, and boat) only the highest policy deductible will apply when the loss to that policy exceeds the deductible. All other policy deductibles will be waived. Coverage availability may vary by state.

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# HANOVER PLATINUM PRESTIGE

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Our Hanover Prestige product offers an excellent selection of coverages, well suited for the needs of your emerging affluent customers. Well designed with both home and auto in mind, Prestige can be added to your customer's Platinum or Connections policy, and customized with a suite of optional coverages.

## Prestige Auto

Customers with liability limits starting at \$250,000/\$500,000 or Combined Single Limit Liability of \$500,000 or higher, can choose our Prestige Auto bundle and benefit from the following features:

- **Prestige Global Rental Coverage\***—Provides worldwide rental coverage including loss of use and diminished value for the rented vehicle
- **Prestige Rental Upgrade**—Provides up to \$6,000 in rental car coverage with no daily limit, rental car coverage for loss of use and diminished value, and gives the customer an upgrade to a luxury car or large SUV
- **Prestige Travel Companion**—provides coverage for \$250 for towing and roadside coverage, \$1,000 for Trip Interruption in case the insured vehicle becomes inoperable due to accident/mechanical/electrical breakdown, and \$2,500 for Pet Injury protection when the family dog(s) or cat(s) are injured in an accident.
- **Prestige Lifetime OEM**—OEM (Original Equipment Manufacturer) parts and Mechanical Parts will be used as long as they are available, regardless of model year
- **Prestige New Car Extender**—In the event of a total loss, provides full replacement cost for vehicles in their first three model years. Vehicles older than three model years will receive the actual cash value of a vehicle one model year newer.

\*Customers can tailor their Prestige Auto policy by adding or removing features, with the exception of Prestige Global Rental, which is a foundational feature to the Prestige Auto bundle.

**Agreed Value**—Ideal for antique and high value cars, this coverage will insure the vehicle on an agreed upon value. At the time of loss, we pay the full insured value without depreciation.

## Prestige Home

Well suited for customers whose home replacement cost values are between \$750,000 and \$2,000,000, Prestige Home includes the following:

- Guaranteed Replacement Cost Plus (which includes a Cash Settlement option)
- Other Structures on Property—10% of Coverage A with option to buy down to 5%
- Personal Belongings—50% of Coverage A with the flexibility to increase or decrease coverage from 30%–100% of Coverage A
- Loss of Use—Actual loss sustained
- Jewelry, watches & furs—\$10,000 (no per item limit)
- Increased Debris Removal, tree removal, and loss assessment
- Refrigerated Products—\$5,000
- Water Back up—\$25,000 with new options of \$100,000, \$150,000, \$200,000, \$250,000 and Coverage A
- Valuable Items Plus offering blanket limits to \$100k (for jewelry and fine arts)

**Prestige Claims Experience**—Our team of claims experts understand the unique needs of the emerging affluent clientele, offering empathetic support while providing hassle-free service. Prestige customers receive a personal touch which includes multiple options to report a claim 24/7, direct access to a claims manager and emails that keep them up to date on their claim status. Customers can also expedite the claims process using our Hanover SNAP app for small auto claims or ClaimXperience video conferencing for home claims. What's more, we have expanded the role of our Regional Claim Directors to act as liaisons that assist your agency in managing complex claims, end to end.

**Coming Soon**—New Watercraft and Dwelling Fire automated entry products!

## Why The Hanover?

The Hanover is a leading 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 "A" (Excellent) from A.M. Best.



**The Hanover Insurance Company**  
440 Lincoln Street, Worcester, MA 01653

**Citizens Insurance Company of America**  
808 North Highlander Way, Howell, MI 48843

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**hanover.com/personalinsurance**  
The Agency Place (TAP)—<https://tap.hanover.com>

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*The Hanover is the marketing name for the property-casualty and general insurance operations of The Hanover Insurance Group, Inc. All products are underwritten by The Hanover Insurance Company, Citizens Insurance Company of America or one of their insurance company subsidiaries or affiliates. Coverage may not be available in all jurisdictions and is subject to the company underwriting guidelines and the issued policy. This material is provided for informational purposes only and does not provide any coverage. For more information about The Hanover visit our website at [www.hanover.com](http://www.hanover.com).*

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