

▶ *Hanover Commercial Lines*

Hanover EZPay Policyholder Guide & Frequently Asked Questions

Getting Started

Setting up Hanover EZPay is quick and easy. The Hanover EZPay portal features user-friendly screens that will walk you through every step of the process—from self-registration to payroll submission.

If you need additional assistance or have questions, we're here to help. Contact our Hanover EZPay Customer Service Team at 800-853-0458 or HanoverEZPay@hanover.com.

Self-Registration

Registration only takes a few minutes. Please be prepared to do the following:

- Provide contact information for whomever processes payroll

- Verify a list of officers associated with your business
- Select a payroll submission method best suited for your business
- Authorize electronic payment from your bank account (ACH Authorization)

The Contact Information screen should be completed with the appropriate information for the individual who will be accessing Hanover EZPay and submitting payroll, if self-reporting. This individual will also be the designated contact person in the event that the Hanover EZPay administrator has any questions regarding the policy.

The Inclusions/Exclusions screen will require you to verify all individuals currently listed on your policy and you will have the opportunity to call-out individuals that will not be added to



your payroll in the future. If you do not see an individual listed on the policy that should be included on this page, check the box regarding “included or excluded individuals that are not listed here.” After checking this box, the Hanover EZPay administrator will contact you to obtain the additional information. ***Please note: only Sole Proprietors, Partners, Corporate Officers, and/or LLC Members may be included or excluded.***

The Payroll Information screen will allow you to select your payroll reporting frequency, the first check date in your policy term, and the payroll submission method. You will also have the opportunity to request that the Hanover EZPay administrator contact you to further discuss submission options.

For additional details on Payroll Submission, please see the *Payroll Submission* section of this User Guide.

The last screen is the Summary, which gives you the opportunity to verify the information provided during the self-registration process. After clicking Submit, you will be given a list of next steps based on the information provided during registration.

Payroll Submission

There are two ways to report your payroll through Hanover EZPay. You may self-report your payroll by logging into Hanover EZPay at <https://hanover.payrollpl.us> or, if you work with a payroll company, they may report on your behalf.

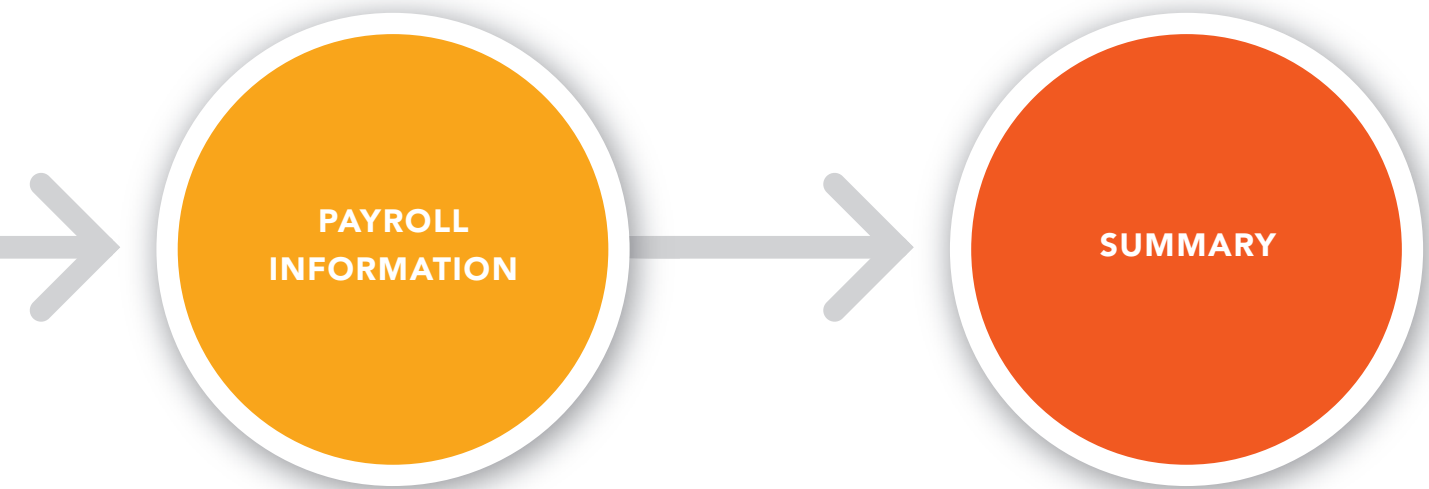
Regardless of which reporting method you utilize, you are ultimately responsible for timely reporting of your payroll information.

Please note: if you do not have payroll for a reporting period, you will still be required to log in to Hanover EZPay (<https://hanover.payrollpl.us>) and report Zero Payroll for the reporting period.

Self-Reporting

If you elect to self-report your payroll, you will have the option to download and use an existing template to report your payroll, or you can upload a copy of a payroll report. The Hanover EZPay administrator will contact you after self-registration to ensure payroll report compatibility.

If you are unable to export a report or do not have a report that is compatible with Hanover EZPay, you will have additional options to self-report. The Quick Help topics on the Payroll Submission screen during self-registration will guide you through your options.



Payroll Company Reporting

The Hanover has no restrictions on which payroll vendor you use. You will have the option to specify your vendor during self-registration.

If the company is not on our list of vendors, we will be happy to contact them. Some payroll vendors will not elect to work with us until we have a mutual client. Payroll vendors may charge you a fee to submit files to us directly (including Intuit Payroll Services). You should discuss this with your payroll vendor before signing up for this payment plan.

Things You Need to Know

System Requirements

The following Internet browsers are supported for Hanover EZPay:

- Chrome
- Firefox
- Safari
- Internet Explorer 10+

Self-Registration

Timely self-registration is important. Please note the following:

- You will receive a self-registration email with a custom link prompting you to register once your policy is issued.
- Registration should be completed within three business days of the delivered email.
- If registration is not completed within the first 15 days of your issued policy term, we will place your policy onto "Direct Bill."
- Please contact our Customer Service Team at 800-853-0458 for assistance with self-registration.

Reporting Zero Payroll

You may not have payroll for a specific pay period. In order to avoid receiving late payroll notifications, follow the Zero Payroll link on the homepage.

You will choose the check date for which the payroll would have been owed. Premium owed for individuals that require a minimum or maximum premium will automatically be calculated, as well as any taxes, surcharges, and expense constant installments owed.

Hanover EZPay Notification Emails

You will receive communications from HanoverEZPay@hanover.com to notify you of billing activity or when action is required.

Below are the communications that will require action:

- **Self-Registration:** This email contains a custom link to complete your self-registration for Hanover EZPay.
- **ACH Authorization:** This email contains a unique PIN to complete the ACH Authorization. This step will establish your Hanover EZPay account.
- **Officer Assignment:** This email is a notification to login to Hanover EZPay to assign an officer to the applicable Employee Name/Employee# provided in a payroll file.
- **Employee Classification:** This email is a notification to login to Hanover EZPay to assign employees to their applicable class code. Once they have been classified, you will not have to do this again. Action must be taken by the date included in the email—otherwise, the employee will be defaulted to the highest-rate class code for the employee's state. For assistance, please contact your agent or the Hanover EZPay Customer Service Team at 800-853-0458 or HanoverEZPay@hanover.com
- **Late Payroll:** This email is a reminder that payroll has not yet been received. If you do not have payroll for the reporting period, login to Hanover EZPay to report Zero Payroll.
- **ACH Return:** This email notifies you that an error occurred with an ACH transaction. You will receive instructions on how to resolve the specific issue based on the return reason.

Need Help?

For policy and coverage questions, or changes, please contact your agent.

Please visit our FAQs for Hanover EZPay questions or support for self-registration, payroll reporting, or billing. Or contact our Hanover EZPay Customer Service Team at 800-853-0458 or HanoverEZPay@hanover.com.

The Hanover EZPay Customer Service Team is available Monday–Friday 8 a.m.–9 p.m. EST.

The Hanover EZPay portal contains policy information related to your payroll reporting and billing. Access this information by logging in at <https://hanover.payrollpl.us>

FAQs

Q. What is Hanover EZPay?

A. Hanover EZPay is The Hanover's pay-as-you-go billing option for Workers' Compensation policies that allows businesses to link their payroll directly to their Workers' Compensation premiums.

Q. Who is eligible for Hanover EZPay?

A. Hanover EZPay is a billing option that is available for Workers' Compensation policies with no minimum premium restrictions.

Q. Does my business have to be a certain size to use Hanover EZPay?

A. Hanover EZPay is available to businesses of every size.

Q. How does Hanover EZPay work?

A. Hanover EZPay allows businesses to pay their Workers' Compensation premium in real-time as they run their payroll. Hanover EZPay offers two payroll reporting options—businesses can either self-report their payroll at the end of each pay period or link Hanover EZPay with a payroll company. Automated premium withdrawals will occur regardless of reporting method. Please note: if you have more than one Workers' Compensation policy on Hanover EZPay, you will need to submit payrolls for each policy individually.

Q. What are the benefits of Hanover EZPay?

A. Benefits to businesses include:

- No down payment
- Real-time Workers' Compensation premium calculations
- Improved cash flow for businesses
- Automatic premium withdrawals
- Reduced audit exposure due to real-time premium calculations

Q: Are there costs associated with Hanover EZPay?

A: Hanover EZPay is a billing option provided through our partnership with Intuit—there are no up-front or service fees from The Hanover. If you choose to work with a payroll vendor to report payroll on your behalf, the vendor may charge a fee for this service (including Intuit Payroll Services).

Q: Is there a down payment required for Hanover EZPay?

A: No down payment is required. We spread the expense constant, taxes and surcharges throughout the policy term.

Q: How do I sign up for Hanover EZPay?

A: Let your agent know that you would like to participate in Hanover EZPay.

Q: Can a policy billing plan be changed from Hanover EZPay to Direct Bill mid-term?

A: If you elect not to continue with the Hanover EZPay program, your policy can be endorsed to a Direct Bill payment plan. If the Workers' Compensation policy is monoline, the payments received to date will remain on the policy. You will receive a refund if the monoline policy was overpaid based on the estimated premium. Otherwise, the outstanding balance will be billed directly.

Q: How important are initial policy estimated payrolls?

A: Keep the payroll estimates as true as possible. Accurate estimates reduce the potential for a significant premium audit adjustment at the end of the policy term.

Q: How are the classifications of employees determined?

A: Your agent should continue to ensure that policy application and renewal information include proper class codes for the business operations.

Q: How are the classifications of executive officers and excluded individuals determined?

A: Your agent will advise you on the classification of executive officers and excluded individuals, according to state rules and regulations.

Q: What if I need to update information on executive officers and excluded individuals?

A: During self-registration in Hanover EZPay, officer information should be reviewed. If changes are required, you will have the opportunity to request changes through the Hanover EZPay Administrator. After your first payroll report, if you have a change in officers, you should contact your agent to make policy changes. It is important that changes regarding officers be submitted as policy changes through your agent prior to submitting payroll according to the updated information.

Q: How do I make changes to my Hanover EZPay policy?

A: All policy changes will continue to be made through your agent. It is important that new class codes, locations, or officers be submitted as policy changes through your agent prior to submitting payroll for these new entities.

Q: What information will I need to setup my Hanover EZPay account for ACH withdrawals?

A: In addition to your name and account type, you will need your Bank Routing and Account Number.

Q: What if I don't complete my self-registration?

A: If self-registration is not completed, you and your agent will be contacted. If self-registration is not completed in a timely manner, the policy will be removed from the Hanover EZPay program and will be changed to Direct Bill.

Q: How often will premiums be withdrawn by ACH (Automated Clearing House) from my bank account?

A: Payments to The Hanover are made through ACH withdrawals from your bank account and will coincide with your payroll reporting schedule. You will receive an email invoice notification prior to the ACH withdrawal from your bank account. Funds will be withdrawn on the Monday following your payroll reporting.

Q: What if I don't have enough funds in my bank account to cover the Hanover EZPay withdrawal?

A: Your bank will make up to two attempts to withdraw funds for a single period, and if unsuccessful, we will send a notice of intent to cancel for non-payment. You may contact us if you would like us to attempt a third time, prior to your cancellation effective date.

Q. How is my personal information protected?

A. The Hanover is committed to protecting customers' personal information. All data is transferred with industry-standard SSL encryption to prevent unauthorized access.

Q: Which payroll vendors will The Hanover allow?

A: The Hanover has no restrictions on which payroll vendor you use. You will have the option to specify which payroll vendor you use during self-registration. If the company is not on our list of vendors, we will be happy to contact them. Some payroll vendors will not elect to work with us until we have a mutual client.

Q: What if I don't send in my payroll information on time?

A: We are unable to invoice and collect premiums if you do not submit payroll information. We will send daily email reminders if payroll has not been received as of the expected check date. If, after one week, we have not received payroll, the policy payment plan may be changed to Direct Bill.

Q: What if I don't have any payroll to submit in a reporting period?

A: You are still required to login to Hanover EZPay and report Zero Payroll. There are details on how to do this under Things You Need to Know.

Q: Will The Hanover eliminate audits for Hanover EZPay policies?

A: Policies will continue to process through The Hanover's audit guidelines and may receive a mail, phone, or physical audit. All policies will receive an audit reconciliation, a truing up of reported payroll, which can result in small differences due to statistical reporting rules or rounding.

Q: How do I view my Hanover EZPay account information?

A: Once self-registration has been completed, you will be able to login to your Hanover EZPay account at any time using the following URL: <https://hanover.payrollpl.us> and the username and password you created during registration. You will have access to view payroll detail and billing history.

Q: What are the system requirements needed to access and use Hanover EZPay?

A: Chrome, Firefox, Safari, and Internet Explorer 10+ are all supported browsers.

Q: Who do I contact if I have a question regarding the Hanover EZPay program?

A: For general questions regarding the Hanover EZPay program, contact your agent. For self-registration, payroll reporting, or billing questions call 800-853-0458 or email HanoverEZPay@hanover.com.



Learn more

To find out how Hanover EZPay can help you manage your cash flow and your business, talk to your Hanover Agent today.



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.



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