

▶ Personal Lines

Platinum coverage comparison worksheet

The Platinum Experience—one account and one bill for your insurance needs.

Auto coverage

	BASE POLICY		ADDITIONAL ENDORSEMENT OPTIONS			
	CURRENT COVERAGES	PLATINUM AUTO ESSENTIAL	PLATINUM AUTO ADVANTAGE	PLATINUM AUTO ELITE	HANOVER PLATINUM PRESTIGE	AVAILABLE A LA CARTE
Liability coverage		✓				
Collision/comprehensive coverage		✓				
Original equipment manufacturer (OEM) parts*		✓				
Mechanical parts replacement		✓				
Child passenger restraint system replacement		✓				
Waiver of deductible		✓				
Ultimate rental		✓				
Vehicle key replacement coverage		✓				
Second chance accident forgiveness			✓			
New car replacement guard			✓			
Newer car replacement guard			✓			
Deductible dividends			✓			
Accidental airbag deployment				✓		
Accidental death benefit				✓		
Pet injury protection				✓		
Rental car coverage (diminished value, loss of use and reasonable fees)				✓		
Trip interruption coverage				✓		
Rental coverage upgrade				✓		✓
Home care services				✓		✓
Prestige global rental coverage					✓	
Prestige rental upgrade					✓	✓
Prestige travel companion					✓	✓
Prestige lifetime OEM					✓	✓
Prestige new car extender					✓	✓
Excess custom equipment						✓
Excess electronic equipment						✓
Travel right (includes trip interruption, pet injury and rental car coverage)						✓
Full/preferred glass coverage						✓
Reassurance plus (includes accidental airbag deployment and accidental death benefit)*						✓
Roadside assistance						✓
Extended non-owned						✓
Agreed value						✓

“Platinum Auto Essential is the base policy, which is required prior to adding on Advantage, Elite, or any a la carte endorsements.”

*Coverage may vary by state.

Home coverage comparison on back ▶

Home coverage

	CURRENT COVERAGES	PLATINUM SELECT	PLATINUM SELECT PLUS	PLATINUM SELECT PREMIUM	HANOVER PLATINUM PRESTIGE	AVAILABLE A LA CARTE
Extended dwelling replacement cost		125%	150%	150%		
Other structures on property		✓	✓	✓	✓	
Personal belongings		✓	✓	✓	✓	
Personal property replacement cost		✓	✓	✓	✓	
Loss of use		20%	30%	50%	ALS*	
Liability		✓	✓	✓	✓	
Medical payments to others		✓	✓	✓	✓	
Debris removal		5%	5%	10%	Reasonable expenses	
Ordinance or law		10%	20%	30%	100%	
Siding and/or roof restoration coverage		✓	✓	✓	✓	
Refrigerated property		✓	✓	✓	✓	
Lock replacement		✓	✓	✓	✓	
Waiver of deductible		✓	✓	✓	✓	
Mortgage extra expense coverage		✓	✓	✓	✓	
Fire extinguisher recharge or replacement		✓	✓	✓	✓	
Service line			\$10K	\$20K	\$20K	
Personal injury			✓	✓	✓	✓
Identity protection program			✓	✓	✓	✓
Water backup and sump overflow			\$5K	\$10K	\$25K	✓
Revised deductible (large loss)				✓	✓	
Loss mitigation expense					\$2500	
Guaranteed replacement cost plus (cash out)					✓	✓
Valuable items plus (VIP)						✓
Guaranteed replacement cost						✓
Green upgrades						✓
Scheduled items						✓
Assisted living						✓
Equipment breakdown						✓

*Actual loss sustained

Umbrella is available as a standalone policy for customers.
 Coverage is available in increments of \$1 million up to \$10 million.

PROPRIETARY AND CONFIDENTIAL INFORMATION OF THE HANOVER INSURANCE GROUP, INC.



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