

HANOVER PRESTIGE

The first name in high-value protection

Your customers have worked hard to obtain and maintain what they have. You work hard to help them protect it.

Hanover Prestige is a distinctive brand of personal insurance options that provides flexible and broad coverage for higher value homes and autos, along with service that excels.



Powerful protection—
for those with more
complex needs and assets
to protect



Care and service—
including dedicated
underwriting and claims
teams with extensive
expertise



**Flexibility
and choice—**
allowing you to tailor
a coverage plan unique
to each customer



Powerful protection

Hanover Prestige includes coverage and service options that are typically not found in an average insurance program. These coverages also offer flexibility, giving you the ability to tailor a program to the needs of your preferred account customers. Plus, Hanover Prestige can be added to both Platinum and Connections® policies.

Hanover Prestige Auto

Available to customers with liability limits starting at \$250K/\$500K or combined single limits of \$500K.

Hanover Prestige Auto comes with **Prestige global rental coverage**, providing world-wide rental coverage including liability, physical damage, loss of use and diminished value for the rented vehicle. Plus, choose any or all of the following a la carte options:

- Prestige rental upgrade**—Provides up to \$6K in rental car coverage with no daily limit.
- Prestige travel companion**—Coverage of \$250 for towing and roadside assistance, \$1K for trip interruption, and \$2,500 for pet injury protection.
- Prestige lifetime OEM**—Original equipment manufacturer (OEM) parts and mechanical parts will be used, regardless of model year.
- Prestige new car extender**—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.

Hanover Prestige Home

Available to customers with home replacement cost values starting at \$750K.

- **Guaranteed Replacement Cost Plus**—provides the added benefit of a cash-out option
- **Flexible property limits:**
 - Other structures on property — 10% of Coverage A with option to buy down to 5%
 - Personal belongings—50% of Coverage A with option to increase or decrease coverage from 30% to 100%
- **Loss of use**—actual loss sustained
- **Jewelry, watches, furs**—\$10K
- **Loss assessment**—\$50K
- **Ordinance or law coverage**—100% of Coverage A
- **Debris removal**—reasonable expense
- **Loss mitigation expense coverage**—\$2,500
- **Service line coverage**—\$20K
- **Water backup and sump pump overflow**—\$25K with options available up to Coverage A
- **Deductible waiver for large loss**—included when loss exceeds \$50K

Additional coverage geared towards the Hanover Prestige customer

Agreed value—pays the full agreed upon value of the vehicle in the event of a total loss

SafeTeen—safety and savings programs for teen drivers, including online course, mobile app and deductible

Umbrella—coverage options up to \$10M along with optional UM/UIM limits up to \$2M

Dwelling fire—flexible protection for rental properties, including extended replacement cost and water backup



Care and service

Your agency has choices where to place your customers. That is why The Hanover has made significant investments in people, technology, products and services to become your go-to market for your preferred account customers.



Real expertise

We have an experienced and dedicated group of underwriters and claims professionals to support your agency and customers, with exceptional service and claims capabilities.

High-value underwriting

- Direct access to an executive underwriter with expertise in this market who will work with your agency on preferred accounts
- Binding authority allows you to issue accounts up to \$2M in Coverage A
- Executive underwriters are empowered with pricing flexibility (varies by state) and decision-making authority

Claims with a personal touch

- Our regional claim directors act as liaisons for your agency, providing guidance and support in navigating complex claims
- A claims outreach program which includes email updates on claim status, real-time access to claim notes and direct access to a claims manager should the need arise
- Expedited and prioritized adjuster response after first notice of loss

Caring for homes

Our home evaluation program is a value-added service, featuring easy-to-understand communications and safety recommendations for your customers through:

- Partnerships with home evaluation vendors with expertise in high-value homes
- Customer postcards explaining the home evaluation program in consumer-friendly language
- Satisfaction surveys to evaluate the performance of our vendor partners
- Direct communications between your Hanover underwriter and your agency
- Customer-facing home evaluation report provided to the agency as an added customer touchpoint

hanover.com/homeevaluation

Partners in protection

Our network of preferred vendors provides Hanover Prestige customers with access to auto and home services, often with special pricing and additional benefits.

hanover.com/partnersinprotection



Flexibility and choice

Hanover Prestige provides our most robust coverage offering, and it pairs this powerful protection with an unprecedented level of choices and flexibility, for your agency and your preferred account customers. Prestige is not an out-of-the-box product, but a suite of coverage options that allows you to craft a plan unique to each customer's needs.

Flexibility

- Adjustable limits for contents and other structures
- Prior high-value home evaluations in the last two years can be accepted with underwriting approval
- Relaxed mortgagee requirements for losses under \$10K
- Appraisals not required for jewelry and fine arts <\$100K
- Coverage can be added to both Platinum and Connections policies
- Options to adjust and expand coverage to meet evolving customer needs, including adding teenage drivers

Choice

- Rebuild or cash-out in the event of a total loss
- Hanover Prestige Auto coverage adjustable by vehicle
- Customers may choose any repair shop or dealership for auto repairs
- Rental and towing coverage provided, regardless of service provider
- Umbrella limits up to \$10M with optional limits for UM/UIM available up to \$2M

Hanover Prestige customers are special. Their insurance experience should be, too. Please contact your executive underwriter or your territory sales manager with any questions about **Hanover Prestige**.

The
Hanover
Insurance Group®

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

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

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

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