

More Value.  
Smart Savings.

Real value that could save you  
hundreds in the event of a loss!

- Account Credit Discount
- Single Deductible
- Policy Renewal—Guaranteed
- Additional Interest Coverage
- Safety Items Replaced
- Peace of Mind
- No Cost to You!
- Exclusively from The Hanover!

#### OUR POLICY IS PERFORMANCE™

The Hanover is a leading super regional 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 "Excellent" from A.M. Best.

*This material offers a brief description of coverages and programs and is provided for informational purposes only. Actual coverages may vary by state. Options and credits are not available in all states. For terms, conditions, exclusions, and limitations, please refer to your policy.*

*Policies are underwritten by one or more of the following: Allmerica Financial Alliance Insurance Company, Allmerica Financial Benefit Insurance Company, Citizens Insurance Company of America, Citizens Insurance Company of Illinois, Citizens Insurance Company of the Midwest, Citizens Insurance Company of Ohio, Massachusetts Bay Insurance Company, The Hanover American Insurance Company and/or The Hanover Insurance Company.*

*Florida: Policies in the state of Florida are underwritten by Allmerica Financial Benefit Insurance Company, Massachusetts Bay Insurance Company, The Hanover American Insurance Company and/or The Hanover Insurance Company.*

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[www.hanover.com](http://www.hanover.com)



#### The Hanover Insurance Company

440 Lincoln Street, Worcester, MA 01653

#### Citizens Insurance Company of America

645 West Grand River Avenue, Howell, MI 48843

CONNECTIONS® HOME AND AUTO

# Total Household Rewards



Five simple reasons to insure your home  
and auto with The Hanover.



# Total Household Rewards

You've invested a lot in your home and auto. At The Hanover we're continuously investing in new ways to protect them and your family, while giving you the greatest possible value at the same time. To this end, customers who have current home and auto policies with The Hanover will receive—at no extra cost—**Total Household Rewards**.\*

## FIVE REASONS WHY YOU'LL SLEEP BETTER BEING INSURED WITH THE HANOVER

### 1. Single Loss Deductible\*\*

**Hypothetical:** a hailstorm damages your auto and your roof causing \$600 damage to your auto and \$1,200 to your home. You have a \$500 deductible on your auto policy and \$1,000 deductible on your homeowners. With our Single Loss Deductible, you only pay the higher of the two deductibles, meaning the deductible on your auto policy is waived because the loss to your home policy was higher than the homeowner deductible. That's an extra \$500 in your pocket.

\*Not available in all states.

\*\*Applies to auto and home policies in all applicable states. In IN, OH, IL, and WI applies to rental dwellings, mobile homes and boats and is referred as Waiver of Deductible on your policy.



### 2. Guaranteed Renewal

You've got enough on your plate without having to worry about policy renewals. That's why Total Household Rewards includes a Certificate of Guaranteed Renewal, which means both your auto and/or home policies are guaranteed to be renewed as long as you continue to meet certain conditions. Simple enough?

### 3. Mortgage Extra Expense

Your home is a source of comfort and security for your family. The last thing you may want to think about is what you would do if you suffered a total loss. Well, with Total Household Rewards you can rest a little easier. In the event you suffer a total loss, you may need to secure a new mortgage on your replacement dwelling. Sometimes the new mortgage has a higher interest rate than your previous one—even though you're borrowing the same principal amount for the same term. When that happens, this feature covers the additional interest expense—up to \$250 per month for one year, with payments made semi-annually. \$1,000 in application, appraisal, and title search fees are included.

### 4. Child Passenger Restraint System Replacement

Keeping your family safe is one of your top priorities—providing you smart insurance solutions is one of Hanover's. That's why if your child's safety seat is damaged during an auto accident we will pay up to \$300 to replace it. No deductible.

### 5. Fire Extinguisher Recharge or Replacement

It's amazing how something so small can make a huge difference when a fire strikes. We want to make sure that you always have the protection a fire extinguisher offers and will pay to recharge or replace a portable fire extinguisher after it's been used to fight a fire covered under your homeowners policy. No deductible.

At The Hanover we're pleased to bring you Total Household Rewards, at no additional cost to you. It's all part of our commitment to provide industry leading products and services at exceptional values.

## Act Today

Ask your local Hanover agent for more details or visit [www.hanover.com](http://www.hanover.com) for more information and a listing of agents in your area.