

Getting Homeowners Coverage That's *Right for You*

Has Never Been Easier

Getting the right Homeowners insurance can seem pretty complicated. Connections Home's flexible coverage lets you put the right package together for your needs.

Connections™ Home from The Hanover makes your decisions much easier, with flexible packages of the most widely-used Homeowners coverages for your changing lifestyle. It's even easy to add protection that shields you against risks not normally covered by Homeowners insurance.



» BASIC LEVEL

The Hanover's Basic Homeowners policy covers the following:

- **Your home**—from the most common causes of loss
- **Other structures on your property**— non-attached garages, tool sheds, etc.
- **Personal belongings**—furniture, clothing, appliances, etc.
- **Liability claims**—claims against you for bodily injury and property damage
- **Medical payments to others**—pays non-household members accidentally injured on your property

About The Hanover Insurance Group

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 its financial strength rating of "Excellent" from A.M. Best.

Policies are underwritten by Citizens Insurance Company of America, Citizens Insurance Company of Illinois, Citizen 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.

This document offers a brief description of coverages and programs. Actual coverages may vary by state. Options and credits are not available in all states. For exact terms, conditions, exclusions and limitations of coverages, please refer to your policy or contact an agent of The Hanover Insurance Group.

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Homeowners Coverage *That's as Individual as You Are*

Package Coverages That Fit Your Individual Needs

Build a strong foundation that supports your needs now and in the future. Select a package that covers your specific insurance needs beyond the basics. Our three packages are called **Select, Select Plus and Select Premium** and include coverage more specifically tailored to your needs.



» SELECT

Our **Select** coverage level includes Basic level coverage *and* the four additional coverages listed below. In addition, higher policy limits apply to many coverages.

MORE COVERAGE

- 1. Extended Dwelling Replacement Cost**—covers additional costs when the loss is more than the policy's limit
 - Helps cover spikes in rebuilding labor and material costs
 - Helps ensure replacement of materials with like/kind and quality
- 2. Personal Property Replacement Cost**—covers damaged, destroyed or stolen property *with no deduction for age or condition*
- 3. Refrigerated Products**—covers food in a refrigerator or freezer
- 4. Lock Replacement**—covers replacement of external locks when keys are stolen

» SELECT PLUS

Select Plus has all the coverages of the **Select** level, *and* adds three important coverages *and* increases policy coverage limits for 18 coverages.

COVERAGE HIGHLIGHTS

- 1. Water Back-up and Sump Overflow**—covers property losses and clean-up costs that result from water backing up through sewers or drains or sump overflows
- 2. Personal Injury**—adds protection against more types of personal injury lawsuits (like invasion of privacy, wrongful eviction or wrongful entry), interest on judgments, lawyer's fees, court costs and time off from work
- 3. Identity Fraud**—reimburses you for your legal fees, document duplication, mailing costs and more

» SELECT PREMIUM

Select Premium is our premier coverage package. Designed for the well-established homeowner, it goes beyond **Select Plus** with even more coverages and policy payment limit increases.

COVERAGE HIGHLIGHTS

- 1. Waive Deductible**—removes the deductible when the loss to your home exceeds \$50,000
- 2. Special Personal Property Coverage**—covers you against all but specifically named causes of loss (such as freezing, wear and tear, smog, rust and corrosion, release or escape of pollutants) and broadens some policy payment limits. Covers:
 - Misplacing or losing firearms, jewelry and silverware
 - Breaking fragile items not covered in standard policies
 - Damage resulting from earth movement not associated with earthquakes



» CUSTOMIZING YOUR COVERAGE

In addition to your choice of packages, work with your Agent and consider special coverages designed to fit your lifestyle. Collect antique silverware, jewelry or coins? Want to protect against water back-ups? Have a home-based business? Ask your Agent what endorsements are right for you.

» CREDITS AND DISCOUNTS*

The Hanover recognizes the importance of creating a safe home. That's why we try to make your insurance more affordable by offering the following policy premium credits in most states.

- Credit for having no claims over a period of time
- Credit for newly built homes
- Superior construction credit
- Safety and security devices
- Account or multi-policy credit
- Renewal credits

*Credit and discount availability varies by state.

» UMBRELLA LIABILITY COVERAGE

Umbrella liability coverage is protection most of us can't afford to be without. An Umbrella policy protects insureds who are the target of a lawsuit resulting from most personal activities. This special coverage extends not only your policy's liability limits, but broadens coverage to include defense costs, judgments and court costs. This is especially important if you have significant assets or earning potential which could be used to satisfy a judgment against you. *Coverage extends worldwide and could save you hundreds of thousands of dollars.*