



The Hanover Household =

Better Value + Smart Savings
for your best accounts

► Beyond a discount. Beyond compare.

Total Household Rewards, an exclusive bundle of features from The Hanover, is a result of choosing one carrier; one that is financially strong and has been in business over 150 years. This total personal insurance concept is a new and better way to talk about what you sell. And that helps both you and your customer come together to select the protection they need for the things that matter most in their lives.

BETTER VALUE AND SMART SAVINGS FOR YOUR CUSTOMERS.

Give your customers exceptional value and Smart Savings with the great benefits—all at no extra charge—when they insure their home and auto with us.

TOTAL HOUSEHOLD REWARDS

Single Loss Deductible*—When a single loss affects more than one policy, your customers pay only one deductible, which could save hundreds of dollars in the event of a loss.

Guaranteed Renewal**—This feature provides the security and peace of mind knowing your customers' home and/or auto policies will be renewed as long as they meet certain conditions.

Mortgage Extra Expense***—In the event of a total loss to a home, reimbursement is allowed for certain cost and expenses incurred within 120 days of the loss to replace the damaged property, including:

- Acquisition Costs up to \$1,000 for costs of title search fees, appraisal fees, and application fees.
- Additional Monthly Mortgage Expense including additional interest up to \$250 per month for one year when the interest rate on the replacement mortgage for the amount owed at time of loss is higher than the interest rate on the original mortgage. Payments made semi-annually. No deductible.

Child Passenger Restraint System—Up to \$300 to replace a child passenger restraint system when damaged during a covered loss. No deductible.

Fire Extinguisher Recharge or Replacement—Payment to recharge or replace a portable fire extinguisher after it is used to fight a fire to the covered home. No deductible.

MORE SMART SAVINGS AS A HANOVER HOUSEHOLD

Account Credit—Credit off auto and home premiums when both are insured with The Hanover.

Account Bill Option—One monthly bill for multiple policies. No minimum premium requirement, and only one service fee applies per installment.

No Fee EFT—Saves up to \$50 a year in installment fees. Sign up is easy at www.myhanoverpolicy.com

Spread the word!

Your customers care about value. We've created the following customer brochures to help showcase the value of **Total Household Rewards: Total Household Rewards 112-2815** and **Hanover Household Product Suite 112-2814**. You can order them on FAST. Quote an account today!

Learn more

Training is available on Hanover U (found on TAP). You can also visit us at www.hanover.com/personalinsurance

* Referred to as Waiver of Deductible in IN, OH, IL and WI

** Not available in CT, MA, NJ, NY or OK

*** Not available in CT or NY

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 contact the branch office nearest you.

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