

DISTINCTIVE  
COVERAGE OPTIONS

# HANOVER PRESTIGE

## *Personal Lines*

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## Protection, service, choice.

Hanover Prestige is our distinctive brand of personal insurance options that provides flexible and broad coverage for high-value homes and autos, along with first-class care and service to meet your needs. Hanover Prestige is one more way to protect all your belongings with one leading insurance company.

With Hanover Prestige, you're never on your own. Designated Hanover Prestige experts are there with the guidance, services and protection options that you expect from a high-value insurance provider. Our Prestige claims team is here when you need us most **877-922-2774**.

### MARKET LEADER

Top insurance company in the \$750K to \$3M segment\*

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### CUSTOMER SATISFACTION

9 out of 10 Prestige customers with a paid claim would recommend The Hanover

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### PROTECTION TAILORED TO YOU

Prestige offers you maximum choice and flexibility, so you have the protection you need and don't pay for ones you don't



# Home



**Hanover Prestige Home** is a flexible and broad suite of coverage options developed for those with higher-value homes. It's protects the place you live, and the things you care about inside it. Along with the standard home protection, Hanover Prestige offers many unique coverages as well:

“ One of our customers who had a water loss used the loss mitigation coverage to install generators so their sump pump wouldn't fail again due to power loss. They were the only ones in their neighborhood who didn't get water in their basement again when the next big storm hit—preventing further damage and headaches for the customer. ”

~ An agent in New Jersey

- **Personal belongings** coverage with ranges of 30%–100% of your home's replacement cost.
- **Water backup** coverage starting at \$25K, all the way to the full replacement value of your home.
- **Service line** coverage for up to \$20K of damage of sewer, water, electricity and other lines underground that are the owners' responsibility.
- **Guaranteed replacement cost with a cash settlement option** gives you the flexibility to rebuild or start over somewhere else after a total loss.
- **Unlimited loss of use** coverage supports you and your family while your home is being repaired and is uninhabitable. No dollar limit, no time limit.
- **Ordinance or law** coverage protects you from additional expenses following a loss for code and building requirement updates.
- **Loss mitigation** coverage up to \$2,500 for devices and steps you take to help protect against a loss from occurring again (when a loss exceeds \$10K).
- **Cyber protection** can help provide peace of mind with coverage for cyberattacks, data breach, cyber extortion, online fraud and cyberbullying with coverage options up to \$100K.

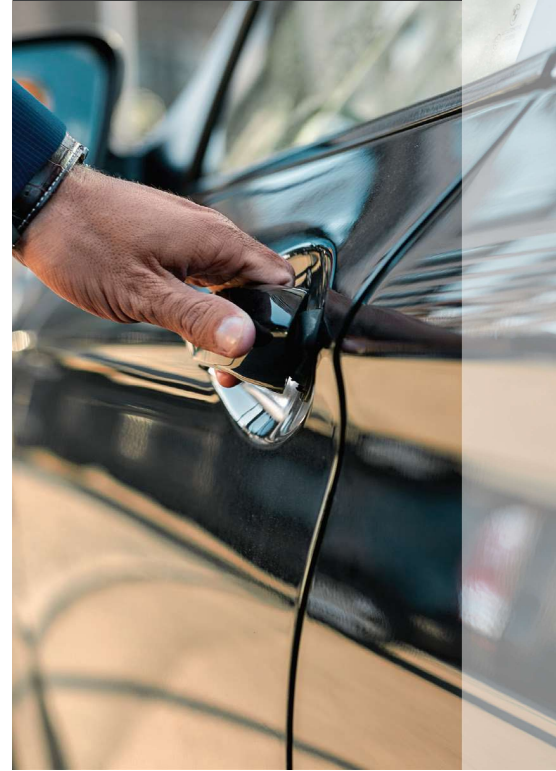
# Auto

**Hanover Prestige Auto** is a high-performance coverage engineered for cars, since they're not just for transportation, but a reflection of a lifestyle. Prestige auto includes **global rental coverage**, offering protection for expenses incurred in an accident involving a rental car, anywhere in the world. You can further customize your coverage, by vehicle, with any or all of the following a la carte options:

- **Prestige new car extender** protects against depreciation for cars within the three latest model years, providing full replacement cost for a new car in the event of a total loss. Vehicles older than three model years (or 45K miles) will receive the actual cash value of a vehicle one model year newer.
- **Prestige rental upgrade** provides up to \$6K in rental car coverage without a daily limit if you're in an accident and need a rental car while your vehicle is getting fixed.
- **Prestige lifetime OEM** provides you with brand name original equipment manufacturer (OEM) parts in the event of a loss, regardless of how old your vehicle is, and they come with a lifetime guarantee.
- **Prestige travel companion** provides \$250 in coverage for towing and roadside assistance, and \$1K for hotel stays, meals and transportation, in the event your car becomes inoperable. Plus, up to \$2,500 if your dog or cat is injured in an accident while riding with you.

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Looking for even more protection for your car? **Agreed value** is ideal protection for a prized possession, insuring antique, classic and high value cars for an agreed upon value. Should there be a loss, you'll receive the insured value without depreciation.



“ My first experience with a Prestige homeowners insurance claim and you could not have done a better job making me trust The Hanover Insurance Group. ”

~ A Prestige customer  
in Michigan

# Insurance works better when it's together

You may have more to insure than just your home and cars. You have a lifestyle to protect—the family boat trips, the motorcycle rides, the ring you'll cherish forever. That's why The Hanover designs our products to offer a wide range of coverage options, combined with the convenience of a one-carrier solution for all your needs.



## Boats

Whether you are out on the water or at the dock, The Hanover provides coverage for personal liability with optional medical payments to others for bodily injury or property damage and more for motorboats up to 43' in length, sailboats up to 51' in length and between \$3,000 to \$500,000 in value. Protection options for recovery, salvage, towing, fishing equipment and more are available to add on.



## Umbrella

Today, everyone is at risk of being sued and the settlements are larger than ever. Added protection with umbrella limits ranging from \$1M to \$10M can help provide your family more security. Plus, with our umbrella non-owned auto coverage you can get added protection for bodily injury and personal damage for vehicles that you don't own and use regularly such as a company car.



## Motorcycle

The open road can be an exciting ride, especially with your two or three wheeled motorcycles. The Hanover's motorcycle protection includes options for protective gear, custom and chrome coverage, liability, second chance accident forgiveness, new/newer bike replacement, lifetime original equipment manufacturer parts and more. For even more security, you can select cash-out option for agreed value and a no deductible option in event of total loss.



## Scheduled personal property

A valuable item can take only a few seconds to be lost due to theft, loss, natural disaster or other unforeseen events. For your most precious items, including jewelry and collections such as wine or coins, that need protection, an endorsement can be added to your existing home make sure your prized possessions are protected up to \$250K.

*Source: Hanover data*

**Talk to your agent today to find out how The Hanover can help protect all that you have.**

The  
**Hanover**  
Insurance Group®

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

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

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