

We Make Choosing The *Right* Auto Insurance *Easier.*

*That's why **Connections**[®] Auto, from The Hanover Insurance Company, is an exciting new option for Massachusetts drivers. We've created affordable auto insurance that will cover your needs.*

SOUND COVERAGE FROM LOCAL EXPERTS

The Hanover knows the challenges of driving in the Bay State. After all, we're based here, and live and drive here. So we know your driving concerns—like heavy construction in Boston and ice storms in the Berkshires—better than an insurance company from another part of the country. So we built **Connections Auto** to handle whatever Massachusetts driving throws at you.

TAILOR YOUR COVERAGE TO SUIT YOUR NEEDS

Connections Auto offers the basic coverages you need and the strong additional protection you want. Which means it's easy to customize your coverages to your unique situation. And our **Connections Auto DriveSmart** and **DriveSmart Advantage** offer optional coverages in convenient, cost-effective packages. Ask your Agent which are right for you.



Connections™

Auto

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.

This document offers a brief description of coverages and services. Actual coverages may vary by state. For exact terms, conditions, exclusions and limitations, please refer to Hanover's policy or contact a Hanover Agent.

Policies are underwritten by Citizens Insurance Company of America.

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The Right Coverage
for every stage of your driving life



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Citizens Insurance Company of America
645 West Grand River Avenue, Howell, MI 48843

www.Hanover.com

Package Coverages That Fit Your Individual Needs



»» OPTIONAL AUTO COVERAGES

	DRIVESMART	DRIVESMART ADVANTAGE	SEPARATE ENDORSEMENT
New Car Replacement Guard Replaces the cost of a new auto which has been declared a total loss by The Hanover, without any deduction for depreciation		✓	
Deductible Dividends Reduces your deductible each year you are free of surchargeable accidents		✓	
Second Chance Accident Forgiveness No surcharge for the first accident under most circumstances	✓	✓	
Ultimate Towing and Labor Pays towing and labor costs when keys are lost, broken, or accidentally locked in the vehicle and includes reasonable towing costs after an accident	✓	✓	
Ultimate Rental Reimburses for expenses incurred to rent a substitute auto when your vehicle is undergoing repairs after an accident	✓	✓	
Educator's Advantage Reduces the deductible to \$25 for a covered loss which results from malicious mischief or vandalism on school property	✓	✓	
Additional Customized Equipment Covers loss to custom parts and permanently installed equipment, including electronic equipment, antennas, accessories and enhancements			✓
Loan Lease GAP Coverage Pays the difference between the actual cash value of the vehicle at the time of loss and any greater amount the owner of the vehicle owes under a written loan or lease agreement			✓

TAKE ADVANTAGE OF SUBSTANTIAL DISCOUNTS

The Hanover is a leading insurer in Massachusetts. Thanks to our size and stability, you can enjoy substantial savings on your **Connections Auto** coverage. You may qualify for one of the discounts listed below.

- **Account Credit** – for insuring your home and auto with The Hanover
- **Annual Mileage** – for driving less than 7,501 miles annually
- **Anti-theft Device** – for having theft-prevention devices like LoJack® or OnStar®
- **Driver Skills Development** – for completing an approved program
- **Multi-vehicle** – for having more than one vehicle on your policy
- **Passive Restraint** – for having restraint devices like airbags or seatbelts
- **Public Transit** – for those who travel extensively via a qualified Massachusetts transit system
- **Senior driver** – age 65 and over

OUTSTANDING CUSTOMER & CLAIM SERVICES

The Hanover's skilled customer service and claims personnel are among the best in the business. They are expertly trained, knowledgeable, friendly, and dedicated to making our customers' lives easy and hassle-free. You'll notice the difference on your first call.

MORE PEACE OF MIND FROM THE HANOVER

Beyond Auto insurance, we also provide outstanding Home, Boat, and Umbrella policies. When you insure both your home and auto with us, you'll be eligible for an additional, multi-policy discount. Ask your local Agent for more details, or visit us at www.hanover.com for information and a listing of Agents in your area.

