



# Connections<sup>®</sup> Personal Insurance Solutions

- ▶ Everything from home and auto coverage to discounts for youthful drivers

The Hanover

# Your Total Personal Insurance Solution



What does it mean to be a “total personal insurance solution”? First and foremost it means knowing that even though we’re a property and casualty insurance company, what we’re really insuring are intangibles. Not houses per se, but homes. Not automobiles, but transportation. Not snowmobiles, motorcycles or boats, but recreation. Not personal property, but comforts, heirlooms and memories. Not liabilities, but lifestyles and quality of life.

At The Hanover, we take this responsibility with the utmost seriousness. As a result we’re committed to doing everything in our power to provide our customers with the kind of home, auto and supplemental property insurance coverage they need to protect what matters to them most; all of it designed, shaped, packaged and supported to provide unsurpassed value.

This brochure provides an overview of the many innovative products and services that serve as testimony to this ongoing commitment.

# Hanover Household



Should you put all your eggs  
in one basket?  
It depends on the basket.



When you choose The Hanover to insure your home, auto and other valuables—as well as for your many other protection needs—you not only simplify your busy life, you get exceptional values and Smart Savings. Consider these great benefits—all provided at no extra charge when you allow us to insure your home and autos.

*continued* ►



## TOTAL HOUSEHOLD REWARDS AND OTHER BENEFITS

Complimentary when you insure both your home and auto with us.

### Single Loss Deductible

Hail storm damage to your roof or car? Fire damage to your garage, car and home? Worried about paying two deductibles? No problem. With this feature, you'll only pay one deductible, which could save you hundreds of dollars.

### Guaranteed Renewal

Provides the security and peace of mind knowing your home and auto policies will be renewed.\*

### Mortgage Extra Expense Coverage

If you have a total loss to your home, you'll get reimbursed for certain expenses\*\* to replace your property. If you need a new mortgage and it has a higher interest rate (at the same principal amount and term), additional interest—up to \$250 per month for one year—is covered.† This benefit also includes up to \$1,000 for title, appraisal, and application fees. No deductible.

\* Policies will not be cancelled or non-renewed as long as you continue to meet certain conditions. Not available in all states. Refer to your policy for conditions and details.

\*\* Incurred within 120 days of the loss.

† With payments to you made semi-annually.



***Additional Smart Savings when you insure both your home and auto with us:***

**Child Passenger Restraint System Replacement Coverage**  
Helps replace a car seat when damaged during a covered loss.  
No deductible.

**Fire Extinguisher Recharge or Replacement**  
Pays to recharge or replace a portable fire extinguisher used to fight a fire in the covered home.  
No deductible.

**Account Credit**  
Saves you money on your home and auto premiums.

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

**No Fee EFT**  
Saves you up to \$50 a year in installment fees when you enroll in Electronic Funds Transfer (EFT).  
Sign up is easy at  
[www.myhanoverpolicy.com](http://www.myhanoverpolicy.com)

# Connections<sup>®</sup> Home



There's no place like home.  
And no home like yours.

Our **Connections® Home** portfolio provides *four flexible packages* of comprehensive coverages, enabling you to select an option in synch with your particular lifestyle.

Each of these options can be further shaped to meet your particular needs with a number of special endorsements.

*continued* ►



## Basic policy

Provides solid protection for your home and possessions. Coverage for:

- Replacement cost coverage up to dwelling value for the most common causes of loss
- Other structures such as non-attached garages, tool sheds, etc.
- Personal belongings including furniture, clothing, appliances, etc.
- Liability claims involving bodily injury and property damage
- Medical payments to non-household members who are accidentally injured on your property

## Basic

### Select

Goes above and beyond the Basic policy. For example, Select also includes:

- **Extended Dwelling Replacement**  
Cost of losses exceeding the policy's limit, up to 125% of Coverage A. Benefits include:
  - Covering spikes in rebuilding labor and material costs
  - Ensuring replacement of materials with those of comparable quality
- **Personal Property Replacement**  
Cost for damaged, destroyed or stolen property—with no deduction for age or condition
- Food products in a refrigerator or freezer due to loss of power
- Lock Replacement of external locks when keys are stolen



## Basic

## Select

## Select Plus

Gives you all the coverage of the Select policy, plus additional highlighted product features such as:

- **Extended Dwelling Replacement Cost** of losses exceeding the policy's limit, up to 150% of Coverage A
- 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—up to \$10,000
- Personal Injury costs including lawsuits involving invasion of privacy, wrongful eviction or wrongful entry as well as interest on judgments, lawyer's fees, court costs and time off from work
- Identity Fraud Expense, providing reimbursement for legal fees, document duplication, mailing costs and more



## Select Premium Extra\*

A special, enhanced protection endorsement that can be added to a Select Premium policy. Coverage includes:

- **Guaranteed Replacement Cost**, insuring the full replacement cost of losses regardless of rising material and labor costs.
  - Home will be professionally inspected and rebuilt with materials and craftsmanship of like kind and quality regardless of the current rates to rebuild and current rates of labor and materials

## Basic

## Select

## Select Plus

## Select Premium

Designed for the well-established homeowner, it provides enhanced coverages and higher policy limits than both the Select and Select Plus. Examples include:

- Deductible waived when losses to your home exceed \$50,000
- Increased Water Back-up or Sump Overflow protection—an additional \$15,000 coverage above Select Plus for a total of \$25,000. A stand-alone Water Back-up endorsement can also be added for total coverage up to \$50,000
- **Special Personal Property** broadens some policy payment limits and covers:
  - Breaking fragile items not covered in standard policies
  - Misplacing or losing firearms, jewelry and silverware
  - Damage resulting from earth movement not associated with earthquakes
  - Against all but specially named causes of loss such as freezing, wear and tear, smog, rust and corrosion, release or escape of pollutants

- Increased **Loss of Use** limit to the **Actual Loss Sustained** during a coverage period—up to 24-months from time of loss—providing you with security of knowing that your temporary living expenses will be covered
- And, covers those important “extras” you may face when you have a covered loss, such as debris removal, bringing your older home up to current building codes, permit fees, etc.

\* Specific state Ordinance or Law and Loss of Use limits apply.

# Connections Home Endorsements

Some home additions that every homeowner should consider.

Not all home additions involve an increase in square footage. However, these special home endorsements will definitely add new dimensions to your **Connections Home** policy.

#### Equipment Breakdown

Today's homes run a lot of equipment. That means more risk for breakdown. For common household appliances, this affordable endorsement covers physical losses or damage caused by sudden mechanical, electrical, and pressure systems breakdown. It features a low deductible and coverage options of \$25,000 and \$50,000. Applies to air conditioning systems, refrigerators, laundry appliances, etc.

You can also benefit from:

*Expediting Expense*—  
reasonable cost to expedite repairs or replacement

*Pollution Clean-Up and Removal Coverage*

*Coverage for Food Spoilage*

Does not cover wear and tear.



### **Assisted Living Care Coverage**

Get the peace of mind providing an extra level of protection for your loved ones residing in an Assisted Living Care facility or nursing home.\* Includes:

#### ***Additional Living Expenses***

Up to \$500 per month in increased living expense (12-month, \$6,000 maximum) if a loved one is temporarily displaced because of a loss.

#### ***Personal Liability Coverage***

For unforeseen bodily injury or property damage resulting from the Insured's activity with a choice of limits of \$100,000 or \$300,000 per occurrence.

#### ***Personal Property Coverage***

Provides special limits of liability for lost or broken personal belongings, including clothing, and specific items such as hearing aids, false teeth, eyewear, and walking aids.

### **Water Back-up and Sump Overflow Stand-alone**

Coverage available up to \$25,000 above the limits provided by a Basic, Select, Select Plus, or Select Premium policy. Makes particular sense for customers with a finished basement who want to further protect:

- boilers, washers, dryers, and other appliances
- personal property stored at floor level

\* Facility must be in a state where The Hanover currently writes Personal Lines business.

# Connections<sup>®</sup> Auto



## Your car's most important accessory doesn't come from your dealer.

None of your car's accessories is more important than the insurance policy that covers it. That's why you need

the protection of The Hanover's **Connections® Auto**, which offers a variety of coverages that can be customized to suit your individual needs and lifestyle. Our flexible coverages include:

- Comprehensive and collision options
- Roadside Assistance
- Transportation Expense
- Value-added endorsements

*continued* ►



# Connections Auto Endorsements

Our auto insurance extras take a backseat to no one.

Choose from these optional endorsements to extend your coverage, protection and peace of mind.

## Roadside Assistance

Don't be left stranded—our Roadside Assistance coverage provides 24/7 emergency roadside assistance (via our national partner, Cross Country®) for towing and other emergency roadside services you may need for your disabled vehicle:

- Coverage limit is \$150 per disablement, though all towing charges in excess of that limit will be reimbursed whenever Cross Country is used to tow your vehicle to the nearest repair facility
- When a Hanover Roadside Assistance Provider is not used, coverage limit is \$75 per disablement

## Ultimate Service

Gives you added peace of mind with Ultimate Towing and Labor and Ultimate Rental:

- When Roadside Assistance is purchased, Ultimate Towing and Labor provides up to \$75 coverage for lost or broken keys
- Ultimate Rental expands your Transportation Expense coverage—pays your daily rental limit for as long as it takes to repair or replace your vehicle, up to \$3,000
- Complimentary endorsement



## DriveSmart Advantage (DSA)

### *New Car Replacement Guard*

Feel confident when buying or leasing that new car. With *New Car Replacement Guard*, if your new car is totaled within one year or 15,000 miles of purchase, whichever comes first, we'll cover its replacement without deduction for depreciation.

### *Second Chance Accident Forgiveness*

Accidents happen and when they do, good drivers shouldn't be penalized. With *Second Chance Accident Forgiveness*, your first surchargeable accident in any 36-month period will be forgiven. That means no surcharge points on your policy for that accident and no increase in premium as a result of that accident.

### *Deductible Dividends*

*Deductible Dividends* means immediate rewards, because your collision deductible is reduced as soon as the endorsement is added to your policy. Over the course of five years, this could save you up to \$500 off your deductible! (A minimum deductible of \$100 applies in the event of a loss.)



### **Extended Non-owned Auto Coverage**

Applies when you own a private passenger auto but also drive a "company car." This endorsement provides Excess Liability and Medical Payments coverage for the personal use of a company car and if you are a single car policyholder, you will receive a multi-car discount.

### **Travel Right Endorsement**

Includes with no deductibles:

#### ***Trip Interruption Coverage***

Your vacation costs enough. Why pay more if your car gets damaged and can't be driven? When you have a covered loss and are 100+ miles away from home, this coverage provides reimbursement up to \$1,000 for reasonable and necessary expenses, including:

- Food and lodging
- Travel expenses to get home or to your intended destination
- Cost of returning your covered auto to your home or place of garaging (except in the case of a total loss)

### ***Rental Car Coverage***

Just say "No!" to that over-priced, watered-down coverage they try to sell you at the rental counter. With this feature, if you have an accident in a rented auto, we will pay (in addition to paying for the damage to the rented auto):

- Loss-of-use:  
The rental value of the duration the car is out of service for which you are liable
- Diminished value:  
The difference in the car's resale value after it has been repaired
- Reasonable fees:  
The expenses the rental company incurs handling/processing the claim for which you are liable

### ***Pet Injury Protection***

Helps to ease the financial burden if your dog or cat is injured in a car accident. Covers up to \$500 in veterinarian bills and up to \$500 for burial/disposal expenses if your dog or cat is injured or passes on while traveling in your vehicle during an auto accident.



### Rental Coverage Upgrade

Allows you to choose from Enterprise Rent-A-Car's™ "luxury" car or "large SUV" fleet when your car is being repaired after a covered accident. Why settle for less car than your own?

### Reassurance Plus Endorsement

#### ***Accidental Airbag Deployment Coverage***

If your factory-installed airbag deploys in an event not related to a collision or comprehensive loss, the cost of reinstalling your airbag is fully covered. No deductible.

#### ***Accidental Death Benefit***

Pays \$10,000 for each Insured or family member whose death results from an auto accident involving your covered auto—provided they were wearing a seat belt at the time.

### Home Care Services Endorsement\*

Suppose you're hurt in an auto accident. Home Care Services lets you continue to live well as you get well while also taking the worry out of managing your home during your recovery. If you are unable to perform home-based "essential services" while you recover, Home Care Services pays up to \$2,500 (maximum of \$500 per month) for:

- Housekeeping
- Food preparation
- Transportation services
- Lawn mowing and snow removal

*\*Connections Auto policy must be written with Medical Payments Coverage to be eligible for Home Care Services.*



# Umbrella and Identity Integrity

Good judgment today can overcome any legal judgment tomorrow.

At The Hanover we want to ensure that you have all the coverage you need to protect yourself against life's unforeseen events. These two additional endorsements can go a long way to protect you against the types of losses that are becoming increasingly pervasive.



### Umbrella

Protects you, your family and all the things you've worked so hard for by extending your policy's liability limits by \$1,000,000 up to \$5,000,000.

An Umbrella policy will:

- Cover defense costs, judgments and court costs
- Extend liability coverage while you are using autos, boats, and snowmobiles
- Protect against liability related to both non-bodily and bodily injuries
- Help protect against a judgment that impacts your future income
- Worldwide coverage is available

### Identity Integrity Program\*

A truly essential program in our high tech, high vulnerability world, our Identity Integrity Program includes:

- Coverage for credit card theft, forgery, fund transfer, and counterfeit money
- Preventative services
- Expense reimbursement coverage
- Identity restoration services
- Tips, news alerts and more found at [www.hanoverIDintegrity.com](http://www.hanoverIDintegrity.com)

*\*Offered via an alliance with IDT911*



# Valuables

Covering your treasures—big and small.

We all own things we could live without if we had to. But the truth is, you don't have to live without them. Especially with these very affordable coverages.

## Valuable Items Plus (VIP) Blanket Property

An optional endorsement for people who want added protection for their valuables, but don't want the hassle of having to itemize them or obtain appraisals. For an additional premium, VIP covers physical loss on a blanket basis for certain classes of property, including:

### ***Blanket Limits to \$50,000:***

- Jewelry
- Silverware
- Fur
- Fine Arts

### ***Blanket Limits to \$20,000:***

- Musical Instruments
- Cameras
- Computer Equipment
- Firearms
- China/Crystal
- Golfer's Equipment

Sample VIP benefits:

- Any single item is covered up to \$10,000 per occurrence
- Important coverage since sub-limits on a home policy often aren't enough
- No deductible

### Scheduled Personal Property

A valuable item can take a week's, month's or year's worth of income to buy, but only a moment to be lost, stolen or destroyed. Don't wait until you suffer a loss to find out that your precious possessions were not covered. Take action to provide yourself with maximum security.

Classes include:

- Jewelry (in and out of vault)
- Silverware
- Stamp and Coin Collections
- Musical Instruments
- Furs
- Cameras
- Golfer's Equipment
- Firearms
- Limited Editions (with and without breakage): limited edition dolls, rare books, collectible plates, figurines (such as Hummels®), etc.
- Hobby Collections: memorabilia, souvenirs and collectible items such as trading cards, comic books

Sample Scheduled Personal Property benefits:

- Coverage provided for mysterious disappearances and breakage
- Standard homeowner policies cap coverages in these classes
- No deductible



# Toys



## RECREATIONAL VEHICLES WITH CONNECTIONS AUTO

No doubt about it. Kids of all ages love their toys. That's why The Hanover has made it easier than ever for you to make sure that your toys are always around to play with. In fact, you can now endorse many recreational vehicles right onto your **Connections Auto** policy. The following recreational and specialty vehicles are eligible for liability and/or physical damage coverage:

- Motorhome
- Dune Buggy
- Antique Vehicle\*
- Snowmobile
- Golf Cart
- All Terrain Vehicle
- Classic Vehicle\*
- Trailer/Camper\*

\* Physical damage coverage only.

## WATERCRAFT TOYS WITH CONNECTIONS HOME

Of course toys are not limited to off-road recreational vehicles. Which is why we've created a special toys endorsement that can be added to your **Connections Home** policy to cover other means of getting from point A to point wherever. It can be used to cover:

- Watercraft (to 26' and 200 horsepower)
- Sailboat (to 40' and 200 horsepower)
- Jet Ski

## ACCOUNT EXTRAS

And that's not all. Just ask your agent about coverage for other toys through our relationship with American Modern Insurance Company. Items such as:

- Boats (above 26')
- Motorcycles
- Manufactured Home
- Classic and Collectible Cars (for Agreed Value coverage)
- Multi-unit or Rental Property, etc.



# Smart Ways to Save

In today's economy it's more important than ever to make sure you're getting the most for your premium dollar. That's why we've developed innovative products and programs that go beyond normal coverage, providing added protection—often with no additional premium—as well as numerous special discounts. It all adds up to something we call “Smart Savings.” Something we figured everyone could use a little more of.

## DISCOUNTS AND CREDITS\*

### Account Credit

Saves you money on both your home and auto premiums when both policies are insured with The Hanover.

#### Auto

- Paid-in-Full discount on new auto policies
- Anti-theft devices discounts
- Safety features
- Multi-car discount
- Accident prevention courses
- Prior Carrier discount
- Good Student Discount
- Student Away At School Discount
- Youthful Renewal Discount

#### Home

- Newer home credit
- Credits for no claims over period of time
- Superior construction credit
- Safety and security devices (such as smoke detectors and central station alarms)
- Renewal credits

### No Fee EFT

Saves you up to \$50 a year in installment fees when you enroll in EFT. Sign up is easy at [www.myhanoverpolicy.com](http://www.myhanoverpolicy.com)

### Account Bill

Enjoy the convenience of one combined monthly bill for all your policies and save money with only one service fee.

*\*Credit and discount availability varies by state.*

The **financial**  
**strength**

to do more



The Hanover, as it has since 1852, stands on solid financial ground. We are the only financial services company to be upgraded since January 2008 by Moody's, Standard & Poors, and A.M. Best, key industry analysts.\* What's more, our financial strength allows us to continuously and aggressively develop meaningful products and services to meet the pressing and ever increasing needs of our customers.

In fact, during these hard times, when many other companies are making deep cuts, we continue to introduce innovative new coverage options and smart ways to save for our customers! Nor have our philanthropic efforts missed a beat. We continue to support our local communities with major investments of time and money, with a particular emphasis on building world class public education systems and empowering our young people to achieve their full potential.

#### THE HANOVER AT A GLANCE\*

Strong earnings momentum over the last five years

\$1.6 billion in statutory capital

\$2.5 billion in net written premium

Profitable growth in all lines of business

Ranks among top 40 of the largest property and casualty insurers in the U.S.

Nearly 3,000 agents in 35 states

Recognized by Goldman Sachs for excellent customer service, by the *Wall Street Journal* for excellence in shareholder value

Ranked among the Fortune 1000®

Rated "Excellent" by A.M. Best

\* as of July 2009

# Billing Options

Paying bills is never fun, but The Hanover works to make it easy and convenient to make your insurance payments.

Whether you prefer mailing a check, or paying your bill online, we offer a series of flexible options to meet your specific needs.



## ELECTRONIC FUNDS TRANSFER

Electronic Funds Transfer (EFT) is a great way to ensure you never miss a payment. What's more, you can save up to \$50 a year in installment fees. This form of payment allows you to set up automatic monthly payments directly from your bank or checking account. You have total control of when the payment is made—pick any day of the month, from the 1st to the 28th. Setting up EFT is simple. You can enroll online at [www.myhanoverpolicy.com](http://www.myhanoverpolicy.com) or complete the EFT Authorization Form and fax or mail it.



## PAYMENT ONLINE AT [www.myhanoverpolicy.com](http://www.myhanoverpolicy.com)

Are you one of the millions who like to transact business online 24/7? Then web payments may be for you. You can:

### **E-Bill**

E-Bill is a convenient way to pay your monthly bill online by setting up funds to be drawn directly from your checking account. Simply go to [www.myhanoverpolicy.com](http://www.myhanoverpolicy.com) and complete a new user registration to get started. It's that easy! Once set-up is complete, you can be set-up to receive e-mail notifications and alerts when new bills arrive and payment is due. Your bill payment history is also available. Service fees associated with your pay plan apply.

## Pay by Credit Card

There's another way to make a payment online. You can make a single payment using your credit card. Availability varies by state and services fees apply. Go to [www.myhanoverpolicy.com](http://www.myhanoverpolicy.com) to complete this intuitive self-service transaction.



## PAYMENT BY PHONE

When you are looking to make a "just-in-time payment," our pay-by-phone option may be for you. Using The Hanover's toll-free number (1-800-573-1187) allows you to make a payment from your credit card, debit card or checking account. A per-transaction convenience fee and service fee apply.



## PAYMENT BY MAIL

Some of us prefer the familiarity of a traditional bill and to mail a check. As a reminder, when mailing your bill by check, please allow for sufficient mailing time. Service fees associated with your selected pay plan apply.

Finally, if you have multiple policies with us, consider setting up an account bill. You can take advantage of any method outlined above AND have the added convenience of one combined monthly bill for all your policies. What's more you will only have one single service fee! Talk to your Independent Agent today!

**And don't forget, by paying your policy premium in full, you may be eligible for a policy discount!**

# Claims

The Hanover Claims team offers total support to policyholders in times of need. Driven by world-class service standards and meticulous attention to detail, our claims professionals manage claims large and small—everything from a minor fender bender to a catastrophic loss—quickly, accurately, and fairly.

## CLAIMS SERVICE

- Highly Trained Professionals
- Dedication to Quality Service

## CONVENIENT CLAIMS REPORTING 24/7

**Telephone** 1-800-628-0250

**Online** at [www.hanover.com](http://www.hanover.com)

**E-mail** at [firstreport@hanover.com](mailto:firstreport@hanover.com)

**Fax** Countrywide: 1-800-399-4734  
or  
Michigan: 1-888-663-2144

## FLEXIBLE PROGRAMS

Which include:

- Express Claims Auto Repair with shops conveniently located throughout the U.S.
- 24-hour glass repair and replacement service
- Water Mitigation and Emergency Services

## CONTACTS

**Claims** 1-800-628-0250

**The Hanover First Contact Team**  
1-800-922-8427 (payments, policy changes, billing inquiries, and policy/premium information)

**Or visit us at** [www.hanover.com](http://www.hanover.com)

# Corporate Office

# How to reach us:

## **HEADQUARTERS**

The Hanover Insurance Group, Inc.  
440 Lincoln Street  
Worcester, MA 01653

## **Main Phone**

1-508-855-1000

## **Toll Free**

1-800-853-0456

## **Online**

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

## **Report a claim**

To report a claim, please call the  
24-hour toll-free hotline:

1-800-628-0250

## **Billing**

For help with billing information,  
please call Customer Service at:

1-800-922-8427





## *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.*

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## 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.*

*Products in The Hanover Account Extras Program are underwritten by companies of the American Modern Insurance Group, Inc., the specialty insurance subsidiary of The Midland Company, and include American Family Insurance Company, American Modern Insurance Company, American Southern Insurance Company and American Modern Select Company. The underwriting companies are not members of The Hanover Insurance Group.*

*Connections, The Hanover Insurance Group with Eagle icon, and “Our policy is performance” are trademarks of The Hanover Insurance Group, Inc. All other trademarks are the property of their respective owners.*

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

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**The Hanover Insurance Company**

440 Lincoln Street, Worcester, MA 01653

**Citizens Insurance Company of America**

645 West Grand River Avenue, Howell, MI 48843