

The key to
high-value coverage.

Savvy customers want the most
for their money when shopping
for insurance. They want choices,
options, and quality at competitive
prices. *We understand all that.*



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.

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LC 08-154

CONNECTIONS® AUTO

DriveSmart Advantage



Your insurance dollars get
better mileage here.



Whether you're purchasing a new car, adding a new driver, or looking to get the best coverage options for your family, The Hanover can give you an advantage with **DriveSmart Advantage**—cost-effective, multi-layer protection that keeps money in your pocket while ensuring peace of mind.

Distinctive Value and Smart Savings.

Real value that saves you money—the moment you add DriveSmart Advantage to your policy!

- New Car Replacement—*no depreciation!*
- Accident Forgiveness
- Save up to \$500
- Peace of Mind



Three **Big** Features in One Small Bundle

Thanks to its three strong benefits—**New Car Replacement Guard**, **Second Chance Accident Forgiveness**, and **Deductible Dividends**—The Hanover offers “Smart Savings” from the moment DriveSmart Advantage (DSA) is added to your policy:

- **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 have to pay the price. With Second Chance Accident Forgiveness, your first surchargeable accident in any 36-month period will be forgiven. That means no surcharge points and no increase in premium as a result of that accident.
- **Deductible Dividends**—With Deductible Dividends, you will see immediate rewards, because you save \$100 off your collision deductible as soon as the endorsement is added. And, each year you stay surchargeable-loss free, we will credit you an additional \$100. Over the course of five years, you could save up to \$500 (a \$100 minimum deductible applies)!

▶ **Act Today**

Ask your local Hanover agent for more details or visit www.hanover.com for more information and a listing of agents in your area.