

Travel Right



We make traveling more comfortable.

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. Participation in the group auto and home insurance program is based upon group membership and company underwriting guidelines.

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. Participation in the group auto and home insurance program is based upon group membership and company underwriting guidelines.

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.

www.hanover.com



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

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

Wherever you're going,
it's the right way to go.



The Hanover's Travel Right Endorsement cannot solve every problem you might encounter on the road—nevertheless, for many reasons, this extra protection is the right way to go—wherever you happen to be going. Here's why.

TRIP INTERRUPTION COVERAGE

Chances are you've been more than 100 miles away from home on many occasions. Now suppose if on one of these excursions, your vehicle was damaged and could not be driven safely. What then? The answer is Travel Right featuring **Trip Interruption Coverage**. With Trip Interruption, we'll cover lodging and travel expenses—up to \$1,000 worth—when you are unable to continue to your destination as a result from a covered loss. And with no deductible.

The \$1,000 applies to reasonable and necessary expenses for:

- Food and lodging
- Travel costs to your home or intended destination
- Return of your covered auto to your home or place of garaging—except in the case of a total loss

Just be sure to keep your receipts and we'll take care of the rest.

▶ 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.



RENTAL CAR COVERAGE

You can have an accident with a rental car, too. In fact, an accident could be more likely to happen if you are unfamiliar with your surroundings. And did you know rental car companies can come after you when that happens—not just to repair the rental car, but for other “damages” such as lost income due to the vehicle being out of service? Now you will not have to worry if you get into an accident with a rental car; Travel Right is there for you with its second feature, **Rental Car Coverage**. This coverage pays for:

- 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 (expenses the rental company incurs handling/processing the claim for which you are liable)

What's more, we'll pay for any damage to your rented auto regardless of fault, just as if the coverage described in the insuring agreements for Collision and Other Than Collision coverages apply. No deductible applies to loss of use, diminished value, or reasonable fees.

PET INJURY PROTECTION

Traveling with your pet can be a very enjoyable and rewarding experience, but unfortunately if involved in an accident pets can get hurt sometimes, too. And the costs for care can be considerable. For example, the average veterinary cost to treat a dog's broken leg is \$350. A torn ligament would run \$388. X-rays alone generally run \$50–\$60. Worse case scenario, if your pet dies as a result of injuries, burial could cost hundreds of dollars. Travel Right's **Pet Injury Protection** can assume much of these costs, paying up to \$500, for veterinary fees related to injuries to your dog or cat as a result of being in the vehicle at the time of the accident, and up to \$500 for burial if they pass on as a result of those injuries. No deductible applies.

Unfortunately, bad things can and do happen to good drivers—and to good pets. And with potential disruption such events can have on your life, it makes good sense to eliminate as many of the costs associated with your losses as you can. That's why The Hanover's Travel Right may be right for you.