



Jack Roche

President and Chief Executive Officer

Delivering on our promises. Being there when it matters most.

At The Hanover, we have been doing this for generations, working in partnership with you and all of our agent partners, to provide innovative insurance solutions that meet our customer's changing needs.

With so many of our customers feeling stress and financial pressure related to the current public health crisis, we are committed to do what we can to help them manage through these difficult times.

With this in mind, early this afternoon, we will announce our intention to introduce several relief efforts, including:

- Returning 15% of April and May auto premiums to personal lines customers through The Hanover CARES Refund. This will not impact commission payments to your agency
- Offering flexibility on bill payment options for those experiencing financial hardship, without any penalties and fees, including placing a 60-day hold on cancellations and non-renewals for non-payment
- Extending personal auto coverage to individuals delivering food, medicine and other essential goods at no additional charge
- Considering a covered premises as "occupied" while mandatory closures are in effect, addressing concerns with vacancy clauses
- Waiving the limit on additional living expenses for homeowners who are forced from their homes following covered losses, such as a fire, to pay for delayed repairs and the added costs associated with temporary living arrangements
- Extending the number of days we will reimburse a customer for a rental car if an insured's vehicle is in the shop and cannot be repaired or returned
- Accelerating the release of your commission payments to assist with cashflow as part of enhancements to our commission system

These steps are designed with you and your customers in mind. Additionally, our [agent COVID-19 resource](#) center offers more details about these and other actions we are taking.

Together, we will weather this storm

The governmental stay-at-home orders have resulted in fewer drivers on the road and, in turn, fewer accidents. We look forward to a time soon when we see a decline in the spread of the virus. Please know that our teams have two priorities right now – responsibly responding to the coronavirus pandemic in a timely manner and planning how we will help you get back to

business quickly when this is over.

Our company and our industry have a long history of weathering storms and emerging stronger. The coronavirus pandemic will test us for sure, but at The Hanover, we are confident that, together, we will get through this time.

A handwritten signature in black ink that reads "Jack". The signature is written in a cursive, flowing style.

Jack Roche

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The Hanover Insurance Company

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