

# Here is why

Nine out of ten of our insured's who recently filed a claim with us would recommend The Hanover to a friend.

## The Claims Performance Promise

At The Hanover, Our policy is performance™ This promise drives everything we do for you. It's our commitment to deliver the highest level of service excellence through:

### ACCESS

You'll be able to reach us 24/7 for your convenience in reporting claims at 1-800-628-0250 or go to [www.hanover.com](http://www.hanover.com)

### CLARITY

From the first moment you call, our dedicated Claims Professionals will begin working immediately on your claim. We are committed to providing you with a clear and understandable explanation of the claims process so you can confidently work with your adjuster and the repair facility.

### SPEED

We will quickly and efficiently get you back on the road through programs such as Express Claims Auto Repair and 24-Hour Glass Service.

### QUALITY

We strive to meet your needs and deliver the highest level of customer satisfaction to you during the restoration of your vehicle. Through our Customer Service Survey Program, we continuously monitor our service to you and listen to your feedback.

KEEP THIS BROCHURE  
IN YOUR VEHICLE AT ALL TIMES

### Making your auto policy work for you

It's only natural not to think about your auto coverage until you have an accident. However if you don't make a periodic review of your auto policy second nature, you might find yourself without the right level of protection or be missing credits and discounts you are eligible for. Call your agent today to discuss all the options The Hanover has to keep you covered and on the road. We are pretty sure you'll be glad you did.

#### 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](http://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

221-8507 (3/10)  
LC 10-070



## What to do after an auto accident

# We're Here to Help You

Auto accidents can be upsetting. Our first concern is your safety. If you are able to drive and your vehicle is operable, your first step should be to drive to the side of the road to avoid further risks.

Once you are safe, there are some important steps you can take.

#### AT THE SCENE OF THE ACCIDENT:

- Assist injured parties
- Contact 911 for ambulance service if needed
- Contact the police
- Use the attached form on reverse side to collect the names, addresses and insurance information of all persons and vehicles involved in the accident
- If you keep a disposable camera in the glove compartment for accidents, or have a cell phone with a camera, document the damage to all vehicles
- Do not admit fault and make no payments or promises to anyone
- Call The Hanover at 1-800-628-0250 or go to [www.hanover.com](http://www.hanover.com) we will notify your agent

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or go to [www.hanover.com](http://www.hanover.com)



**KEEP THIS BROCHURE IN YOUR GLOVE COMPARTMENT WHERE IT WILL COME IN HANDY.**

We encourage you to collect as much information as you can at the scene of the accident to assist in a smooth and efficient claims process.

## ACCIDENT DETAILS

### VEHICLE NO. 1

(Your vehicle is considered Vehicle No. 1 in all accident reports)

Date \_\_\_\_\_ Time \_\_\_\_\_  a.m.  p.m.

Location \_\_\_\_\_

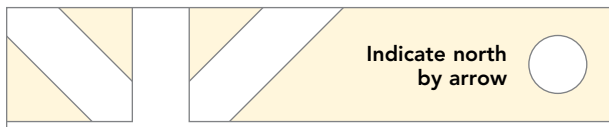
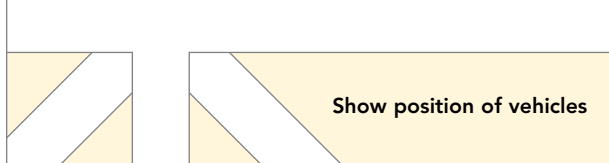
Street \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Speed \_\_\_\_\_

Location \_\_\_\_\_

### Indicate on this diagram what happened

Comments \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

## POLICE INFORMATION

Officer Name \_\_\_\_\_

Badge No. \_\_\_\_\_

Station \_\_\_\_\_

## OTHER DRIVERS

### VEHICLE NO. 2

Name \_\_\_\_\_

Street \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Age \_\_\_\_\_ Sex \_\_\_\_\_ License No. \_\_\_\_\_

Make, year and color of vehicle \_\_\_\_\_

\_\_\_\_\_

Plate No. \_\_\_\_\_ State \_\_\_\_\_

Owner \_\_\_\_\_

Street \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Insurance Company \_\_\_\_\_

Policy No. \_\_\_\_\_

Insurance Agent \_\_\_\_\_

Observably injured?  yes  no

Injury \_\_\_\_\_

## PASSENGERS

Name (Vehicle No. 1) \_\_\_\_\_

Street \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Observably injured?  yes  no

Taken to \_\_\_\_\_

Name (Vehicle No. 2) \_\_\_\_\_

Street \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Observably injured?  yes  no

Injury \_\_\_\_\_

Name (Vehicle No. 3) \_\_\_\_\_

Street \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Observably injured?  yes  no

Injury \_\_\_\_\_

## OTHER DRIVERS

### VEHICLE NO. 3

Name \_\_\_\_\_

Street \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Age \_\_\_\_\_ Sex \_\_\_\_\_ License No. \_\_\_\_\_

Make, year and color of vehicle \_\_\_\_\_

\_\_\_\_\_

Plate No. \_\_\_\_\_ State \_\_\_\_\_

Owner \_\_\_\_\_

Street \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Insurance Company \_\_\_\_\_

Policy No. \_\_\_\_\_

Insurance Agent \_\_\_\_\_

Observably injured?  yes  no

Injury \_\_\_\_\_

## WITNESSES

Name \_\_\_\_\_

Street \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Phone \_\_\_\_\_

Name \_\_\_\_\_

Street \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Phone \_\_\_\_\_

Call The Hanover at  
**1-800-628-0250**  
or go to [www.hanover.com](http://www.hanover.com)  
to report an accident

Please detach this card and place  
in your wallet for convenient reference.



To report a claim:  
(24 hours / 7 days a week) } Call 1-800-628-0250  
or go to [www.hanover.com](http://www.hanover.com)

Auto Policy Number: \_\_\_\_\_

Homeowner Policy Number: \_\_\_\_\_

Please write your policy numbers above for your convenience and ease of claim reporting. Keep this card in your wallet.

Our policy is performance.™

## Following the accident...

...you can count on us to provide equally fast  
and accurate service for:

### RENTALS

If you elected rental coverage:

- Direct billing through our rental partner
- Pick-up and delivery

### EXPRESS AUTO REPAIR FACILITIES

(where available)

- Professional trained personnel
- Repairs may begin immediately without a company appraisal
- Shuttle service and delivery as needed
- High quality repair and services
- Lifetime warranty that guarantees repairs for as long as you own the vehicle

### GLASS REPAIR AND REPLACEMENT

- Dedicated staff available 24/7
- Preferred and proven provider network
- Mobile and shop service available
- Free windshield repairs