

▶ *Citizens Personal Lines*

# Citizens Platinum Protection

Better Coverages. Better Services.  
A Better Bundle.



# ▶ Packaged perfection.

As part of the Platinum Experience, we are introducing **Citizens Platinum Protection**—a product designed to help attract and retain high quality account-oriented customers who want to enjoy the benefits of packaging all of their property and casualty insurance needs *into a single account*. Offering excellent coverage protection, a single account bill, one effective date, world-class Claims service, new online tools, and more—*Platinum has it all*.

## Platinum Auto

Platinum Auto Essential	Platinum Auto Advantage	Platinum Auto Elite
<p><b>Customer's base auto policy</b></p> <p>Includes:</p> <ul style="list-style-type: none"> <li>• Waiver of Deductible*</li> <li>• Child Passenger Restraint System Replacement</li> <li>• Full/Preferred Glass Coverage</li> <li>• OEM Parts</li> <li>• Mechanical Parts Replacement</li> <li>• Ultimate Rental</li> </ul>	<p><b>A bundled optional endorsement that adds real value!</b></p> <p>Includes:</p> <ul style="list-style-type: none"> <li>• Second Chance Accident Forgiveness</li> <li>• Deductible Dividends</li> <li>• New Car Replacement</li> <li>• Newer Car Replacement</li> </ul>	<p><b>A comprehensive optional endorsement for increased protection:</b></p> <ul style="list-style-type: none"> <li>• Pet Injury Protection</li> <li>• Rental Car Coverage</li> <li>• Trip Interruption</li> <li>• Rental Coverage Upgrade</li> <li>• Accidental Airbag Deployment</li> </ul>
<p><b>Additional optional endorsements that you can add à la carte to a Platinum Auto policy:</b></p> <ul style="list-style-type: none"> <li>• Travel Right</li> <li>• Rental Upgrade</li> <li>• Roadside Assistance</li> <li>• Extended Non-Owned</li> </ul>		



## Platinum Home

Platinum Select	Platinum Select Plus	Platinum Select Premium
<p><b>Customer's base home policy</b></p> <ul style="list-style-type: none"> <li>• Waiver of Deductible*</li> <li>• Mortgage Extra Expense</li> <li>• Fire Extinguisher Replacement/Recharge</li> <li>• Other Structures on Property</li> <li>• Personal Belongings</li> <li>• Liability</li> <li>• Medical Payments to others</li> <li>• Personal Property Replacement Cost</li> <li>• 125% Extended Dwelling Replacement Cost</li> <li>• Refrigerated Products</li> <li>• Lock Replacement</li> <li>• Siding and/or Roof Restoration Coverage</li> </ul>	<p><b>Customers can upgrade and receive higher limits and more features. Includes Select coverages and:</b></p> <ul style="list-style-type: none"> <li>• 150% Extended Dwelling Replacement Cost</li> <li>• \$10,000 Water Back up</li> <li>• Personal Injury</li> <li>• Identity Protection Program</li> </ul> <p><i>These optional endorsements can be added to any Platinum Home package:</i></p> <ul style="list-style-type: none"> <li>• Guaranteed Replacement Cost</li> <li>• Assisted Living Care Coverage</li> <li>• Equipment Breakdown</li> <li>• Valuable Items Plus (VIP)</li> <li>• Scheduled Items</li> </ul>	<p><b>Our highest package level includes all the features of the lower levels plus:</b></p> <ul style="list-style-type: none"> <li>• 150% Extended Dwelling Replacement Cost</li> <li>• \$25,000 Water Back up</li> <li>• Personal Injury</li> <li>• Identity Protection Program</li> <li>• Waiver of Deductible (large loss)</li> <li>• Special Personal Property</li> </ul> <p><i>This optional endorsement can be added to Platinum Select Premium!</i></p> <p><b>Platinum Select Premium Extra</b></p> <ul style="list-style-type: none"> <li>• Guaranteed Replacement Cost</li> <li>• Loss of Use</li> <li>• Debris Removal</li> <li>• Ordinance or Law</li> </ul>

\*Waiver of Deductible—When there is a single loss that affects more than one property (such as two cars, or a car, home, and boat) only the highest policy deductible will apply when the loss to that policy exceeds the deductible. All other policy deductibles will be waived. Coverage availability may vary by state.

## New Coverages



### PLATINUM AUTO

#### Original Equipment Manufacturer (OEM) Parts

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- Provides coverage for OEM parts for the current and two previous model years of the customer's covered vehicle
- Requires Other than Collision and Collision coverage
- Offered as part of Platinum Auto Essential

**Benefits:** Customers will have confidence their vehicle will have genuine OEM parts installed long after the "new car smell" has faded.

#### Full/Preferred Glass Coverage

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- Use our "Preferred Glass Provider" to repair glass with no deductible
- Use a vendor other than our "Preferred Glass Provider":
  - No deductible to repair the glass
  - \$100 deductible will apply if the glass is replaced
- Requires Other than Collision coverage
- Offered as part of Platinum Auto Essential

**Benefits:** No out-of-pocket expense for your customer when using Hanover's Preferred Glass Provider.

#### Pet Injury Protection

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- Provides up to \$500 for veterinary fees and up to \$500 for burial/disposal expenses if the insured's dog or cat is injured/dies in a covered loss while in the vehicle
- No deductible applies

**Benefits:** Helps to cover those expensive vet bills as the result of a loss.



### PLATINUM HOME

#### Siding and/or Roof Restoration Coverage

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- Includes up to \$20,000 in coverage for the undamaged material
- Applicable for vinyl or metal siding and architectural (laminated) asphalt shingle or 3-tab shingle roofing where similar components are no longer available to repair or replace the damaged portion of the siding or roofing
- HO-3 only

**Benefits:** Takes the worry out of repairing the siding or roof of your home.

Available with all Platinum Home packages.

#### Mechanical Parts

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- Includes non-body related mechanical parts such as tires and batteries
- No deduction for depreciation
- Offered as part of Platinum Auto Essential

**Benefits:** No deduction for depreciation means greater savings for your customers.

#### Newer Car Replacement

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- If a car is declared a total loss, we'll pay the Actual Cash Value of the same make, model and equipment of a vehicle one model year newer than the covered auto, up to 120% of the actual cash value of the current vehicle.
- If the same vehicle has been discontinued we will use the most similar vehicle one model year newer
- Not applicable for:
  - Off-road vehicles
  - Motor homes, motorcycles, dune buggies, golf carts, ATV's, antiques, or classic vehicles
- Requires Collision or Other than Collision coverage
- Offered as part of Platinum Auto Advantage

**Benefits:** Applies to all model years—not just brand new vehicles!

A real value for customers who hold onto their cars longer.

#### Accidental Airbag Deployment Coverage

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- Coverage when a factory-installed airbag accidentally deploys and it is not the result of a collision or comprehensive loss
- No deductible applies

**Benefits:** Customers save money repairing an airbag that goes off when it "shouldn't."

#### Guaranteed Replacement Cost

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- Covers the cost to rebuild a home with materials and craftsmanship of like kind and quality regardless of the rising material and labor costs

**Benefits:** Protects your customers against labor and material costs by completely covering rebuild costs in the event of a total loss.

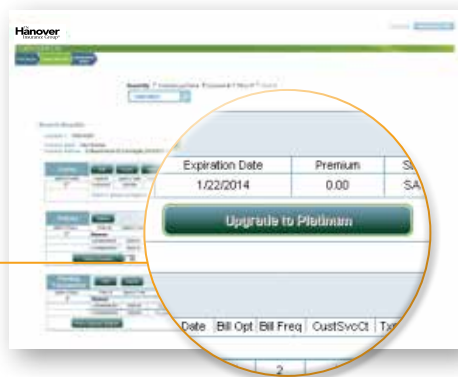
Customers seeking the value of Guaranteed Replacement Cost now have the flexibility of adding it to any Platinum Home package as a "stand alone" endorsement.

## Getting Started

We've made writing a new Platinum policy simple by either using "Smart rating" in the comp raters or our easy "upgrade" feature right in Point of Sale. Agency staff can either select "Upgrade to Platinum" for existing **Connections® Auto** and **Home** quotes or begin a brand new quote by selecting the "Platinum" option on the transaction screen. The easy to follow flow will take you from the auto quote through the home quote, prefilling the named insured information and displaying the new Platinum coverages. Plus, with our "Smart rating" it is designed to automatically quote the best product for your customer based on the underwriting criteria you select. **To learn more, visit TAP (<https://tap.hanover.com>) or attend one of our Agency Training sessions.**

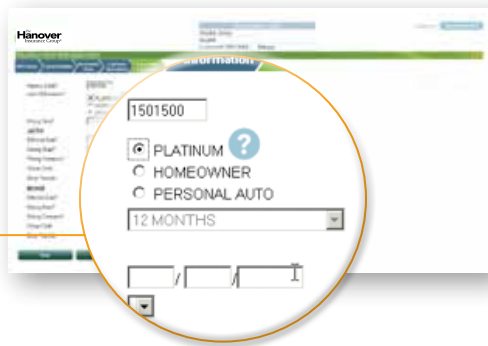
### Client Results Screen—

Upgrade existing quote(s) to Platinum



### Transaction Screen—

Start a new Platinum quote



### Download Codes

PRODUCT	CODE
Platinum Auto Essential . . . . .	ESSNL
OEM Parts . . . . .	OEMP
Mechanical Parts Coverage . . . . .	MPRPL
Full/Preferred Glass Coverage . . . . .	COMP
Platinum Auto Advantage . . . . .	ADVTG
Newer Car Replacement Guard . . . . .	RRGAP
Platinum Auto Elite . . . . .	ELITE
Travel Right . . . . .	TRAVL
Rental Coverage Upgrade . . . . .	URENT
Home Care Services . . . . .	OTEXP
Reassurance Plus . . . . .	RPLUS
Platinum Select . . . . .	SELEC
Platinum Select Plus . . . . .	SELPL
Platinum Select Premium . . . . .	SELPR
Platinum Select Premium Extra . . . . .	SELEX
Guaranteed Replacement Cost . . . . .	FVREP
Maintenance of Existing Insurance . . . . .	EXINS
Company Product Code . . . . .	PLTM



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[hanover.com/personalinsurance](http://hanover.com/personalinsurance)  
The Agency Place (TAP)—<https://tap.hanover.com>

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