

Citizens' Special Homeowners Policy

If you're like most of us, your home is your biggest investment – and the center of your life. You just can't afford to sustain a major loss or be unsure of what your insurance covers. With a Citizens' Homeowners Policy, you don't have to wonder how well your home is protected. All homeowners policies provide standard protection as part of the package. But with Citizens, the "standard" coverages are only the beginning. Citizens' Special Homeowners Policy offers you a wide range of property and personal liability protection, allowing you more peace of mind to enjoy your home.

About The Hanover Insurance Group

The Hanover Insurance Group, Inc. (NYSE:THG) operates in all of its markets as The Hanover Insurance Company, except in Michigan where it does business as Citizens Insurance Company of America. The Hanover, based in Worcester, Massachusetts, is a leading regional provider of property and casualty insurance products for individuals, their families and businesses. The Hanover is a trusted name in insurance since its founding in 1852.

This document offers a brief description of coverages and programs. Actual coverages and discount availability may vary by state. For exact terms, conditions, exclusions and limitations of coverage, please contact your Citizens Insurance Company of America Agent.

Policies are underwritten by the Citizens Insurance Company of America and/or Citizens Insurance Company of the Midwest.

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Home Coverage



Exceptional
home insurance
from a name you can trust

Our policy is performance.™



Citizens standard homeowners insurance covers your house and its contents on a replacement cost basis. Your unattached garage or other buildings on your property not used for business are covered up to ten percent of the amount of insurance on your house. Citizens also offers Additional Living Expenses Coverage to help cover the cost of living (like hotel and restaurant expenses) if your home cannot be occupied following an insured loss.

Broad Form Coverage For Your Personal Property

This coverage protects your belongings, such as clothing and furnishings, whether in or away from your home, against loss from many perils—including theft, fire and smoke, and vandalism. You can buy additional coverage for your personal property by adding our Special Personal Property Coverage Endorsement. With this endorsement, virtually all types of direct physical loss except those that are specifically excluded are covered. For example, if a guest spilled a glass of red wine on your white sofa, the cost to repair or replace (subject to your deductible) would be covered.

Your personal property will be settled on an actual cash value basis, which means items may be subject to depreciation. The amount the item is actually worth on the day of the loss may be less than the cost to replace it. Personal Property Replacement Cost Coverage is also available, which insures your belongings for today's replacement cost.

Citizens also offers insurance to fit your automobile, boating and umbrella liability needs. Contact your Independent Citizens Agent about additional policies.

Personal Liability

This coverage protects you and your resident family members for bodily injury and property damage for which you may be legally responsible. Some additional coverages under the liability section include:

- Personal Injury Coverage
- Medical Payments to Others



Save on your premium.

You could lower your homeowners premium if you qualify for credits that include:

- *Non-smoking (no one in your home has smoked for at least the past 12 months)*
- *Fire extinguishers*
- *Smoke and burglar alarms*
- *Dead-bolt locks*
- *Insuring both your home and automobile with Citizens*
- *Newer homes*



Inflation Coverage

As the cost of repairing or replacing your home rises with inflation, this coverage automatically increases the amount of coverage on your home.

Valuables, Collectibles and Other Important Belongings

Special additional coverage is also available for assets such as:

- Antiques
- Cameras
- Personal computers
- Fine Arts

Deluxe Homeowners Policy

The Deluxe Homeowners Package is an endorsement that can be added to Citizens' Special Homeowners Policy for a small additional premium. The extra coverages include:

- Mortgage extra expense
- Increased limit-replacement cost for personal property
- Loss to refrigerated contents for power loss up to \$500 per occurrence
- Fire Department service charge up to \$1,000