TOP O'MICHIGAN INSURANCE
514 N RIPLEY BLVD
ALPENA, MI 49707
989-356-6133

Account Quote Proposal

Prepared for:

ALPENA CO GEORGE N FLETCHER
PUBLIC LIBRARY
211 N FIRST ST
ALPENA, MI 49707

Customer Information:

Customer Number: 1508665031
Agency Code: 0600584

Policy Information

Quoted on	Quote/Policy Number	Product	Policy Term	Premium
07/09/2026	72216401	Business Owners Advantage with Umbrella	10/01/2026 - 10/01/2027	$7,045.00
07/08/2026	BNW210501	Workers' Compensation	10/01/2026 - 10/01/2027	$961.00
			Total Account Premium Including Surcharges	**$8,006.00**

This quote is valid up to 30 days from the date it was quoted or until the effective date of the quote, whichever is greater.

Workers' Compensation premiums are subject to a final experience modification factor.

About The Hanover

The Hanover is dedicated to delivering tailored insurance solutions for your business, along with nationally recognized claims services and valuable risk management resources. The Hanover is a Fortune 1000® company with an "A" rating (Excellent) by A.M. Best Company.

The Hanover Insurance Group®

TOP O'MICHIGAN INSURANCE
989-356-6133

BUSINESS OWNERS ADVANTAGE PREPARED FOR:
ALPENA CO GEORGE N FLETCHER
QUOTE/POLICY NUMBER: 72216401

Business Owners Advantage Policy Proposal

Underwritten by: ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY

Coverage	Description	Premium
Property	Total Building Premium	$1,753.00
	Total Personal Property Premium	$2,220.00
	Property Terrorism Total	$52.00
	Terrorism Other Than Fire Following Premium: $52.00	
	Terrorism Fire Following Premium: Not Covered	
	Additional Property Coverage Premium	$1,227.00
General Liability	General Liability Premium	$610.00
	General Liability Terrorism Total	$10.00
	Additional General Liability Coverage Premium	$173.00
Umbrella	Umbrella Premium	$975.00
	Umbrella Terrorism Total	$25.00
	Total Business Owners Advantage Policy Premium ** Includes an Early Quote Credit* ** Includes an Account Credit*	**$7,045.00**

Not subject to audit.

The Hanover Insurance Group®

Location Information

Location 1

Address: 211 N FIRST ST, ALPENA, MI 49707

Number of Employees: 19
Annual Sales: $1,575,658

Class Information

Primary Class: LIBRARIES
Premium Basis: Square Footage
Primary Exposure: 18,122

Building 1

Building Limit	$4,736,494
Building Valuation	Replacement Cost
Contents Limit	$2,500,000
Contents Valuation	Replacement Cost
Building/Contents Deductible	$2,500
Wind/Hail Deductible	N/A

Additional Building Information

Burglar Alarm: None
Fire Alarm: Central Station
100% Sprinklered: No
Construction Type: Masonry Non-Combustible
Number of Stories: 2
Total Building Sq. ft.: 18,768
Year of Construction: 1973
Roof Update: 2005
Electrical Update: 2021
Heating Update: 2021
Plumbing Update: 2021

Location 2

Address: 127 PARK PL, ALPENA, MI 49707

Number of Employees: 1
Annual Sales: $100,000

Class Information

Primary Class: LIBRARIES
Premium Basis: Square Footage
Primary Exposure: 8,000

Building 1

Building Limit	Not Covered
Building Valuation	N/A
Contents Limit	$1,795,606
Contents Valuation	Replacement Cost
Building/Contents Deductible	$2,500
Wind/Hail Deductible	N/A

Additional Building Information

Burglar Alarm: None
Fire Alarm: Central Station
100% Sprinklered: No
Construction Type: Masonry Non-Combustible
Number of Stories: 2
Total Building Sq. ft.: 17,208
Year of Construction: 1986
Roof Update: 2023
Electrical Update: 2003
Heating Update: 2010
Plumbing Update: 2003

Property

Broadening Endorsement

Premium: $933.00

Coverage Description	**Blanket Limit**	**Coverage Details**
Small Commercial Silver Property Broadening Endorsement	$300,000 **Blanket Limit applies to select coverages only*	Expanded Protection for over 65 coverages. *Please refer to appendix for details.*

Amended Coverage Limits

Amended Coverage	**Limit**
Valuable Papers and Records	$1,700,000

Additional Property Coverages

Fungus, Wet Rot, Dry Rot and Bacteria Coverage
Premium: $0.00
Limit: $50,000

Equipment Breakdown Coverage
Deductible: $2,500

Data Breach Property Coverage
Premium: $50.00
Limit: $10,000
Aggregate Limit: $10,000
Deductible: $1,000
Additional Expense Limit: $10,000
Waiting Period: 48 Hours

Additional Property Coverages

Business Income and Extra Expense Coverage
Premium: Included in Additional Property Coverage Premium
ALS Limit: 12 Months
Waiting Period: 48 Hours

Utility Services Direct Damage Coverage
Premium: $35.00
Location 1, Building 1
Limit: $50,000
Overhead Transmission Lines Direct Damage: Yes

Utility Services Time Element Coverage
Premium: $28.00
Location 1, Building 1
Limit: $25,000
Overhead Transmission Lines Time Element: Yes

Water Damage Deductible
Applies to all locations and buildings on policy
Deductible: $5,000

Utility Services Direct Damage Coverage
Premium: $22.00
Location 2, Building 1
Limit: $50,000
Overhead Transmission Lines Direct Damage: Yes

Utility Services Time Element Coverage
Premium: $28.00
Location 2, Building 1
Limit: $25,000
Overhead Transmission Lines Time Element: Yes

General Liability Coverages

Coverage	Limit
General Aggregate	$2,000,000
Business Liability Products/Completed Operations Aggregate	Included
Bodily Injury and Property Damage Liability – Each Occurrence	$1,000,000
Personal and Advertising Injury Liability – Each Occurrence	$1,000,000
Medical Payments – Each Person	$5,000
Damage to Premises Rented to You – Any One Premises Limit, All Perils	$1,000,000

Small Commercial Liability Companion Endorsement (Form # 822-0001)

Refer to form for full coverage details, extensions, conditions, exclusions and definitions provided within.
State amendatory forms may also apply.

Coverage Highlights
Automatic Additional Insured Provisions Including Primary and Non-contributory – Additional Insureds - Broad Form Vendors - Co-owner of Insured Premises - Mortgagee, Assignee, or Receiver - Grantor of Franchise - Lessor of Leased Equipment - Manager or Lessor of Premises
Additional Insured by Contract, Agreement or Permit With Completed Operations and Primary and Non-contributory
Product Recall Expense - Product Recall Expense Each Occurrence Limit $25,000 - Product Recall Expense Aggregate Limit $50,000 - Product Recall Deductible $500
Limits of Insurance Amended - Aggregate Limits of Insurance Per Location
Blanket Waiver of Subrogation

Additional General Liability Coverages

Limited Fungi or Bacteria Type: Excluded

Additional General Liability Coverages

Employment Practices Liability Coverage
Premium: $117.00
Limit: $25,000/$25,000
Deductible: $5,000
Retroactive Date: 10/01/2026

Cyber Liability Coverage
Premium: $36.00
Privacy and Security Liability Limit: $100,000
Privacy and Security Liability Deductible: $5,000
Premium: $20.00
Media Liability Limit: $25,000
Media Liability Deductible: $5,000
Aggregate Limit: $100,000
Retroactive Date: 10/01/2026

Umbrella Coverage Information

Occurrence/Aggregate Limit: $2,000,000/$2,000,000
Umbrella Terrorism Coverage: Included

Appendix

Small Commercial Silver Property Broadening Endorsement (Form # 821-0003)

This endorsement amends some coverage limits in the base form. The limit shown is the total limit provided.

Coverage	Limit
Accounts Receivable	Included in $300,000 Blanket
Advertising Expense to Regain Customers	$2,500
Appurtenant Structures	$50,000
Back up or Overflow of a Sewer, Drain or Sump	Included in $300,000 Blanket
Brands and Labels	Included
Broadening Building Coverage	Included
Broadened Business Personal Property Coverage	Included
Business Income - Extended Business Income	Actual Loss Sustained 90 Days
Business Income and Extra Expense – Cloud Services	$2,500
Business Income and Extra Expense – Dependent Properties	$100,000
Business Income and Extra Expense – Lease Cancellation	$10,000
Business Income and Extra Expense – Transit	$100,000
Business Income and Extra Expense – Websites	$50,000 7 Days
Business Personal Property Off Premises (Including In Transit)	$100,000
Business Personal Property Temporarily in Portable Storage Units	$25,000
Civil Authority	4 weeks 72 Hour Waiting Period
Commercial Tools and Equipment	$5,000
Computer and Funds Transfer Fraud	$10,000
Consequential Loss to Stock	Included
Contract Penalties	$25,000
Debris Removal	Included in $300,000 Blanket
Deferred Payments	$15,000
Denial of Access to Premises	30 Days 72 Hour Waiting Period
E-Commerce	$20,000
Electronic Data Processing Equipment: - Business Income and Extra Expense - Undamaged Hardware and Software	Included in $300,000 Blanket Includes Additional $10,000 for Undamaged Hardware and Software Includes Addition Perils
Employee Theft Including ERISA Compliance	$50,000
Equipment Breakdown: - Data Restoration - Expediting Expenses - Fungus, Wet or Dry Rot or Bacteria - Hazardous Substances - Personal Property Off Premises - Public Relations - Spoilage	Included $50,000 $50,000 $15,000 $50,000 $50,000 $5,000 $50,000

Coverage	Limit
Expediting Expenses	$25,000
Extended Coverage on Property – within 2,000 feet	Included
Extra Expense	12 Months
Fine Arts	$50,000
Fire Department Service Charge	Included in $300,000 Blanket
Fire Protection Equipment Recharge	Included
Forgery or Alteration	$50,000
Foundations and Underground Pipes	Included
Glass Expenses	Included
Hired Auto - Physical Damage	$50,000
Installation	$5,000
Internal Air Shipments	$10,000
Inventory and Loss Appraisal	$25,000
Key Replacement and Lock Repair	Included in $300,000 Blanket
Lease Assessment	$1,500
Leasehold Interest	$25,000
Lessor's Tenant Move Expenses	$10,000 60 Days
Marring and Scratching	Included
Money and Securities	$15,000
Money Orders and Counterfeit Money	$25,000
Newly Acquired or Constructed Property - Buildings - Business Personal Property - Business Income and Extra Expense	 $1,000,000 $500,000 $500,000
Non-Owned Detached Trailers	Included
Ordinance or Law - Coverage A - Coverage B and C	 Included $50,000
Ordinance or Law - Increased Period of Restoration	$10,000
Ordinance or Law - Tenants Improvement Extension	$25,000
Outdoor Property	$25,000 $2,500 for Any One Tree, Shrub, or Plant
Personal Effects and Property of Others	Included in $300,000 Blanket
Pollutant Clean-Up and Removal	$25,000
Portable Electronic Devices Coverage Worldwide	$25,000
Preservation of Property	90 Days
Preservation of Property - Expense	$25,000
Rewards	$10,000
Sales Representative Samples	$25,000
Soft Costs	$10,000

Coverage	Limit
Spoilage	$25,000
Temporary Relocation of Property	$50,000
Tenant Building Insurance	$50,000
Tenant Insurance - Landlord's Personal Property	$25,000
Tenant Signs	$25,000
Theft Damage to Building	Included
Theft of Telephonic Services	$25,000
Unauthorized Business Credit Card Use	$5,000
Undamaged Tenants Improvements and Betterments	$10,000
Underground Water Seepage	$100,000
Utility Services - Direct Damage - Business Income and Extra Expense	 $50,000 $25,000
Valuable Papers and Records	Included in $300,000 Blanket
Voluntary Parting	$10,000
Windblown Debris	$5,000
Worldwide Business Personal Property Off Premises	$50,000

Forms

Description	Number	Edition
Commercial General Liability Coverage Form - Occurrence	CG 00 01	04/13
Michigan Changes	CG 01 68	11/20
Employment - Related Practices Exclusion	CG 21 47	12/07
Fungi or Bacteria Exclusion	CG 21 67	12/04
Silica or Silica-Related Dust Exclusion	CG 21 96	03/05
Building and Personal Property Coverage Form	CP 00 10	10/12
Commercial Property Conditions	CP 00 90	07/88
Michigan Changes	CP 01 20	05/23
Exclusion of Loss Due to Virus or Bacteria	CP 01 40	07/06
Utility Services - Direct Damage	CP 04 17	10/12
Changes - Fungus, Wet Rot, Dry Rot and Bacteria	CP 04 31	04/02
Causes Of Loss - Special Form	CP 10 30	09/17
Common Policy Conditions	IL 00 17	11/98

Description	Number	Edition
Effective Time Changes - Replacement of 12 Noon	IL 00 22	05/87
Michigan Changes - Cancellation And Nonrenewal	IL 02 86	04/17
Cap On Losses From Certified Acts of Terrorism	IL 09 52	01/15
Signature Page	SIG-1100	01/26
Availability Of Loss Control Services - NTP	171-0741	08/19
Executive Lines Declarations	820-0001	08/19
Executive Lines Common Policy Conditions	820-0002	08/19
Michigan Changes - Executive Lines	820-0121	06/23
Important Notice To PolicyholdersClaims Made Coverage	820-1017	08/19
Employment Practices Liability (Claim Expense Within Limits).	820-3000	08/19
Exclusion - Violation of Law Addressing Data Privacy - Employment Practices Liability	820-3011	08/25
Small Commercial Silver Property Broadening Endorsement	821-0003	08/19
Claim Information Notice To Policyholder	821-0028	08/19
Utility Services - Time Element	821-0091	08/19
Property Inspection For Valuation And Underwriting Notice To Policyholder	821-0115	04/25
Water Damage Deductible	821-3010	08/19
Small Commercial Liability Companion Endorsement	822-0001	08/25
Exclusion - Asbestos	822-3024	08/19
Disclosure Pursuant To Terrorism Risk Insurance Act	825-0008	08/19
Cap On Losses From Certified Acts Of Terrorism	825-0018	08/19
Exclusion Of Punitive Damages Related To ACertified Act Of Terrorism	825-0019	08/19
Hanover Small Commercial Policy Declarations	825-3000	08/19
Michigan Filing Exemption Disclaimer Advisory Notice To Policyholders	825-3004	08/19
Trade Or Economic Sanctions Endorsement	825-3029	08/19
Follow Form Excess And Umbrella Liability Coverage	826-0001	08/19
Schedule Of Underlying Coverages	826-0002	09/21
Follow Form Excess And Umbrella Declarations	826-0003	08/19

Description	Number	Edition
Exclusion - Aircraft Products, Grounding And Testing(Coverage B)	826-0040	08/19
Exclusion - Abuse Or Molestation (Coverage A And B)	826-0081	08/19
Michigan Changes	826-0121	06/23
Exclusion - Silica(Coverage A And B)	826-0158	08/19
Exclusion - Cross Suit(Coverage A And B)	826-0189	08/19
Exclusion - Occupational Disease (Coverage B)	826-0192	08/19
Exclusion - Fungi Or Bacteria Liability (Coverage B)	826-0259	08/19
Underlying Insurance Redefined	826-0275	08/19
Exclusion - Violation of Law Addressing Data Privacy (Coverage A and B)	826-0321	08/25
Exclusion - Access or Disclosure of Confidential or Personal Material or Information and Electronic Data (Coverage A and B)	826-0322	08/25
Exclusion - Cyber Incident - Cyber Content	826-0325	08/25
Cyber Liability Declarations	850-3000	08/19
Cyber Liability Coverage Form	850-3001	08/19
Michigan Changes - Cyber Liability And Data Breach	850-3031	06/23
Data Breach Property Coverage Form	850-3072	08/19
Data Breach Services For Employees And Family Members	850-3073	08/19
Data Breach Services - Designated Service Provider	850-3074	08/19
Exclusion - War and Cyber War	850-3080	12/25

THIS NOTICE IS PROVIDED IN RESPONSE TO THE DISCLOSURE REQUIREMENTS OF THE TERRORISM RISK INSURANCE ACT. THIS NOTICE DOES NOT GRANT COVERAGE OR CHANGE THE TERMS AND CONDITIONS OF COVERAGE UNDER THE POLICY. IF THERE IS A CONFLICT BETWEEN THIS NOTICE AND THE POLICY, THE PROVISIONS OF THE POLICY SHALL APPLY.

DISCLOSURE PURSUANT TO TERRORISM RISK INSURANCE ACT

SCHEDULE

DISCLOSURE OF PREMIUM	
Total Terrorism Premium	$87
Fire Following Premium	$
Other than Fire Following Premium	$87

Disclosure of Terrorism Coverage Available

You are hereby notified that under the Terrorism Risk Insurance Act, as amended, you have a right to purchase insurance coverage for losses resulting from “acts of terrorism” defined in Section 102(1) of the Act as follows:

> Any act or acts that are certified by the Secretary of the Treasury, in consultation with the Secretary of Homeland Security and the Attorney General of the United States, to be an act of terrorism; to be a violent act or an act that is dangerous to human life, property, or infrastructure; to have resulted in damage within the United States, or outside the United States in the case of certain air carriers or vessels or the premises of a United States mission; and to have been committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States’ government by coercion.

The premium charged for this coverage is provided in the **SCHEDULE** above and does not include any charges for the portion of loss that may be covered by the Federal Government as described below. This premium has been added to your policy and unless this form is signed and returned to us to reject terrorism coverage, coverage for Certified Acts of Terrorism is provided by your policy.

Your policy may contain other exclusions which could affect your coverage, such as an exclusion for Nuclear Events or Pollution. **Please read your policy carefully**.

Note for Commercial Property or Commercial Inland Marine Policyholders in Standard Fire States: (CA, GA, IL, IO, ME, MO, NY, NC, OR, WA, WV, WI)

In your state, a terrorism exclusion makes an exception for (and therefore provides coverage for) fire losses resulting from an act of terrorism. If you reject the offer of terrorism coverage in this form, therefore, that rejection does not apply to fire losses resulting from an act of terrorism. Coverage for such fire losses will be provided in your policy. The additional premium just for such fire coverage is shown in the **SCHEDULE** above.

Disclosure of Federal Participation in Payment of Terrorism Losses

The United States government through the Department of the Treasury may pay a share of terrorism losses insured under the federal program under a formula set forth in the Act. Under this formula, the United States government generally reimburses the following percentage of covered terrorism loss which exceeds the statutorily established deductible paid by the insurance company providing the coverage: 85% through 2015; 84% beginning on January 1, 2016; 83% beginning on January 1, 2017; 82% beginning on January 1, 2018; 81% beginning on January 1, 2019; and 80% beginning on January 1, 2020. However, if aggregate insured losses attributable to terrorist acts certified under the Act exceed $100 billion in a calendar year, the Treasury shall not make any payment for any portion of the amount of such losses that exceeds $100 billion.

Cap on Insurer Participation in Payment of Terrorism Losses

If the aggregate of insured losses attributable to terrorist acts certified under the Terrorism Risk Insurance Act exceed $100 billion dollars in a calendar year and we have met our insurer deductible under the Act, we will not be liable for the payment of any portion of the amount of such losses that exceeds $100 billion dollars. In such case, insured losses up to that amount are subject to pro rata allocation in accordance with procedures established by the Secretary of the Treasury.

REJECTION OF TERRORISM INSURANCE COVERAGE*

____ I decline to purchase terrorism coverage for certified acts of terrorism. I understand that I will have no coverage for losses resulting from certified acts of terrorism, and that an exclusion for such losses will be added to my policy.

______________________________	Allmerica Financial Benefit Insurance Co
Applicant/Policyholder Signature	Insurance Company
______________________________	722164-01
Print Name	Quote or Policy Number
______________________________	
Date	

*If this policy is a renewal and:

- **a.** You have previously submitted a signed Rejection, you are not required to submit an additional Rejection at this time; or
- **b.** You have previously accepted coverage and now wish to reject, you are required to complete and sign the Rejection of Terrorism Insurance Coverage above.

Workers' Compensation Policy Proposal

Underwritten by: ALLMERICA FINANCIAL BENEFIT

Item 3A
Coverage applies to the workers' compensation law and any occupational disease law of each of the following states – MI.

Item 3C
Coverage applies to other states insurance for the following states – All states except ND, OH, WA, WY, and those states specifically named in Item 3A

Item 3B
Coverage applies to employers' liability insurance for work in each state listed in Item 3A: Bodily Injury by Accident $1,000,000 Each Accident Bodily Injury by Disease $1,000,000 Each Employee Bodily Injury by Disease $1,000,000 Policy Limit

Item 4: Premium Summary	
Estimated Standard Premium	$733.00
Expense Constant	$200.00
Terrorism	$55.00
Balance to Minimum Premium	$60.00
Total Estimated Annual Premium Including All Taxes and Assessments	**$961.00**

Is subject to verification and change by audit. Adjustment of premium shall be made annually.

Location Summary

Location Number	Address
001	211 N FIRST ST, ALPENA, MI 49707

Classifications of Operations

State	Location	Number of Employees Per Location	Class Code	Description	Estimated Total Annual Remuneration	Rate Per $100	Estimated Annual Premium
MI	001	19	8810	Clerical Office Employees	$495,918	0.034	$169.00
			9101	School: All Other Emply's Or Church: All Other Empl's, Incld Custodians, Janitors & Groundskeepers Or College: All Other Emply'S Or Pubilic Library Ormuseum: All Other Empl's Or Safety Patrol Officers	$52,393	1.076	$564.00
				Premium Subject to Modifications			$733.00
			9812	Additional Premium For Employers Liability Increased Limits (With WC) $1,000,000/1,000,000/1,000,000		0.020	$15.00
			9898	Experience Modification		0.920	($65.00)
			9141	Return to Work Program Credit		0.950	($37.00)
				Total for Michigan			$646.00
			9740	Terrorism		0.010	$55.00

Total Estimated Annual Premium Including All Taxes and Assessments	**$961.00**

Workers' Compensation Broadening Endorsement

Coverage	Description
Countrywide Workers' Compensation Broadening Endorsement	
Voluntary Workers' Compensation	We will provide Voluntary Workers' Compensation benefits to employees such as those traveling on business who may not otherwise be covered by state WC laws. (Available by separate endorsement in California.)
Employers' Liability Stop Gap Coverage	Where allowed by state law, Stop Gap coverage is automatically provided in North Dakota, Ohio, Washington, and Wyoming
Repatriating Employees	We will pay the additional expenses to repatriate an employee to the United States because of bodily injury
Unintentional Failure to Disclose Hazards	We will not deny coverage if you unintentionally fail to disclose all existing hazards at the inception date of the policy
Loss of Earnings	We will pay Loss of Earnings as part of any claim, proceeding, or suit we defend
Other States Insurance	The notification period for adding work in a new state not listed on the policy is extended to 60 days
Transfer of Your Rights and Duties	The notification period to cover your legal representative as insured after your death is extended to 60 days

Billing

Individual Quote Payment Plans

If you choose **different payment plans** for each quote, your payment options are:

Business Owners Advantage with Umbrella Payment Plan (Quote/Policy Number: 72216401)

Payment Plan	Down Payment	Each Additional Installment*	Total Cost
Monthly (EFT)	$587.08	$587.08	$7,045.00
Monthly (Non EFT)	$1,409.00	$512.36	$7,045.00
Full Pay	$7,045.00	$0.00	$7,045.00
10 Pay	$1,409.00	$626.22	$7,045.00
4 Pay	$1,761.25	$1,761.25	$7,045.00
2 Pay	$3,522.50	$3,522.50	$7,045.00

Workers' Compensation Payment Plan (Quote/Policy Number: BNW210501)

Payment Plan	Down Payment	Each Additional Installment*	Total Cost
Monthly (EFT)	$80.08	$80.08	$961.00
Monthly (Non EFT)	$192.20	$69.89	$961.00
Full Pay	$961.00	$0.00	$961.00
10 Pay	$192.20	$85.42	$961.00
4 Pay	$240.25	$240.25	$961.00
2 Pay	$480.50	$480.50	$961.00

Account Payment Plan

The following payment plans are available for all your quotes. If you choose the **same payment plan** for each quote, your account payment options are:

Payment Plan	Down Payment	Each Additional Installment*	Total Cost
Full Pay	$8,006.00	$0.00	$8,006.00
10 Pay	$1,601.20	$711.64	$8,006.00
4 Pay	$2,001.50	$2,001.50	$8,006.00
2 Pay	$4,003.00	$4,003.00	$8,006.00

**May include service fees if applicable*

Pay by phone or pay online: 800-573-1187 | www.Hanover.com

Make a payment 24 hours a day with your American Express, Visa, MasterCard, Discover, debit card or checking account. Where permissible, payments made by credit card will incur a credit card fee of up to 3%. This fee is charged by our 3rd party payment processor and is non-refundable. If you do not wish to incur this fee, please choose another payment method.

Customer service: 800-922-8427

Call us with billing questions 24/7.

Important information

- Payments made by phone or online by 6:00 pm (EST) are applied the same day.
- Payments made after 6:00 pm (EST) will be posted the following business day.

The Hanover Insurance Group®

Electronic Funds Transfer Authorization Form

A FEW MINUTES CAN SAVE YOU MONEY!

EFT reduces direct bill installment fees, check fees and postage! Fill out the information below to start paying your bill by EFT. Or go to Hanover.com/MHP to enroll and manage your EFT account. It only takes a few minutes and could save you a lot. Plus, don't forget to sign up for Paperless policy and billing documents.

BANK ACCOUNT HOLDER NAME AND ADDRESS

First Name: ______________________ **Last Name:** ______________________ **Suffix:** _______

OR

Company Name: ____

Email Address: ______________________________ **Phone #:** ______________________

Address Line 1: ____

Address Line 2: ____

City, State, ZIP: ____

BANK ACCOUNT INFORMATION (Select one)

The information provided will be used by Hanover or Citizens for processing your payment and will be kept confidential.

Bank Name: ____

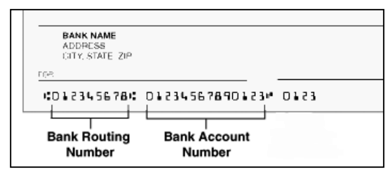
☐ **Personal Account** – Checking ☐ **Personal Account** – Savings ☐ **Business Account** – Checking ☐ **Business Account** – Savings

ABA/ACH Routing Number: ______________________________

Checking or Savings Account Number: ______________________________

Payment Plan*: ____ Full Pay ____ 2 Pay** ____ 4 Pay

____ 10 Pay (CL/Specialty policies only) ____ Monthly



**If no payment plan is indicated, your policy will be defaulted to a Monthly payment plan.*
***Available in all states except RI.*

Withdrawal Date: (select a day between the 1st and 28th) _________ *(If no date is chosen, the withdrawal will automatically be made on the 10th of the month.)*

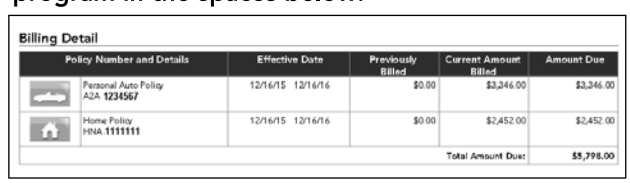
Write the policy numbers of the policies you wish to enroll in the EFT program in the spaces below:

Policy #1: ______________________________

Policy #2: ______________________________

Policy #3: ______________________________

Policy #4: ______________________________



Billing Detail

Policy Number and Details	Effective Date	Previously Billed	Current Amount Billed	Amount Due
Personal Auto Policy A2A **1234567**	12/16/15 12/16/16	$0.00	$3,346.00	$3,346.00
Home Policy HNA **1111111**	12/16/15 12/16/16	$0.00	$2,452.00	$2,452.00
			Total Amount Due:	$5,798.00

DEDUCTION AUTHORIZATION

By signing below, you are enrolling in The Hanover Insurance Company ("Hanover") and Citizens Insurance Company of America ("Citizens") Electronic Funds Transfer ("EFT") Payment Program to pay your insurance premium. You authorize the Hanover or Citizens, as applicable, to initiate withdrawals from the bank account provided above to pay the premiums for the indicated policy(ies) and any renewals thereof. The enrollment will become effective when you receive written confirmation from your insuring Hanover or Citizens company. Any overpayment or refunds of the paid premiums may be returned to the bank account. This authorization will remain in effect until your insuring Hanover or Citizens company and your bank receives a written notice of termination from you and a reasonable time to cancel your enrollment. The information provided in this form will be used by The Hanover or Citizens to process your premium payment and will be kept confidential. We may also use the email address provided to communicate with you periodically about your policy or other Hanover offerings and services. If you fail to provide a date for your EFT withdrawal, you agree for the payment to be made on the 10th of the month in which it's due. Please note all payments returned for insufficient funds or closed account will be assessed a fee. If your EFT payment is dishonored by your bank due to lack of funds or for any other reason, we may terminate your EFT enrollment. Any amount you owe shall not be waived by termination of your EFT enrollment. Implementing your EFT request may take up to 30 days. Please continue to make scheduled direct bill payments to avoid an interruption in coverage until you receive a written notice of EFT enrollment confirmation in the mail.

Account holder's signature ______________________________ **Date** ______________

Mail to: The Hanover Insurance Company, PO Box 15083, Worcester, MA 01653-0083
Email: hanovereft@hanover.com | **Fax number:** 508-926-5438

If this fax or email has been received in error, please forward it to 508-926-5438 or email it to hanovereft@hanover.com and destroy all copies

Committed to your tomorrow

At The Hanover, we view the ever-changing dynamics of our industry as an opportunity to shape a bright, successful and safer future. Our proven business model enables us to anticipate and respond swiftly to emerging trends, allowing us to offer valuable protection for our customers and create opportunities for our agent partners.

- Broad portfolio of personal, standard and specialty lines insurance
- Tailored account solutions to fit each customer's unique needs
- Direct access to underwriters with authority and expertise
- Comprehensive consulting, tools and resources to minimize risk
- Responsive claims service, including flexible self-service options
- Technology that powers a seamless insurance experience

More solutions—for more individual and business insurance customers

COMMERICAL LINES

- 600+ small commercial classes
- Solutions for mid-size companies in 13 core industries and dozens of sub-industries
- Auto
- Business owner's policy
- Commercial package policy
- Complex property and casualty
- Cyber
- Equipment breakdown
- Excess and surplus
- General liability
- International
- Management liability
- Marine
- Professional liability
- Programs
- Property
- Surety
- Umbrella
- Workers' compensation

PERSONAL LINES

- Auto
- Collector car
- Cyber protection
- Dwelling fire
- Home
- Motorcycles
- Recreational lines
- Umbrella
- Valuable items
- Watercraft

Track record of strong performance

$5.5B total revenues in 2022

"A" ratings from AM Best and S&P Global

A+ rating from the Better Business Bureau

Nearly **180** years of delivering on our promises to our agents, customers, employees, community partners and investors

9 out of **10** customers with a paid claim say they would recommend The Hanover

Partnering with 2,100 of the country's finest independent agents

We work with talented independent agents who are demonstrated experts in their field, leaders in their local markets and share our commitment to superior customer service and being there when it matters the most.

AGILE

Navigating the evolving insurance landscape to exceed customer expectations

INNOVATIVE

Harnessing the power of data to help inform protection needs and drive agency performance

AGENT-CENTRIC

Focusing on the success and future of the independent agency channel

Caring is who we are. Caring is what we do best.

We're proud to be recognized as a company that delivers meaningful value for our agent partners, customers, shareholders, employees and communities.

America's Most Responsible Companies (2022-Present)

Ranked among Top 200 "JUST" Public Companies (2022-Present)

Best Place to Work for LGBTQ+ Equality (2018-Present)

Best Companies to Work for (2023)

America's Best Midsize Employer (2015-Present)*

82% of employees donate to charities through the company's annual giving campaign

*Due to the COVID-19 pandemic, Forbes did not issue its America's Best Mid-Size Employers award in 2020.

The Hanover Insurance Group®

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

hanover.com

116-1680B (3/25) LC 2023-289

Workers' compensation

Hanover EZPay: Your pay-as-you-go workers' comp solution

Insurance can be complex, but paying your workers' compensation premium shouldn't be. That's why we offer Hanover EZPay, our pay-as-you-go solution for workers' comp policies.

With Hanover EZPay, you can pay your workers' comp premium in real-time with your preferred method:

1. Self-reporting payroll at the end of each pay period.
2. Link Hanover EZPay with our expansive [list of payroll companies](#).

Automated premium withdrawals will occur, regardless of method.

EZPay benefits

With Hanover EZPay, you get the benefit of:

- No down payment
- Real-time workers' comp premium calculations
- Improved cash flow
- Automated premium withdrawals
- Reduced audit exposures

Set up is simple

Setting up EZPay is fast and easy. Our self-registration portal will walk you through every step of the process. Scan or click on the QR code below to complete the Hanover EZPay set-up form and get started.

You will receive an email prompt to register once your policy is issued. Please complete your registration within seven days of your policy term to enroll in this billing option.

FAQs

Are there costs associated with Hanover EZPay?

Hanover EZPay is a billing option provided through our partnership with InsurePay®. There are no up-front or service fees from The Hanover. If you choose to work with a payroll vendor to report payroll on your behalf, the vendor may charge a fee for this service (including InsurePay®).

What happens if I have no payroll for a reporting period?

If you do not have payroll for a reporting period, log in to Hanover EZPay and report $0 payroll.

What if I have more than one workers' comp policy linked to Hanover EZPay?

You will need to submit payroll for each workers' comp policy that you have registered with Hanover EZPay.

How important are initial policy estimated payrolls?

Having an accurate payroll estimate at the beginning of your policy helps reduce the chance of a significant premium adjustment at the end of the policy term.

How will my premium be withdrawn by ACH (Automated Clearing House) from my bank account?

First, sign up for withdrawals with your name, account type, bank routing and account number. Payments to The Hanover will be withdrawn from your bank account on the Monday following your payroll reporting day. You will receive an email invoice notification prior to the ACH withdrawal.

How is my personal information protected?

The Hanover is committed to protecting customers' personal information. All data is transferred with industry-standard SSL encryption to prevent unauthorized access.

Additional resources

To find out how Hanover EZPay can help manage your workers' comp payments, talk to your Hanover agent today.

Have questions?

Email HanoverEZPay@hanover.com or call 800-853-0458. The Hanover EZPay Customer Service Team is available Monday–Friday, 8 a.m.–9 p.m. EST.

The Hanover Insurance Group®

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

hanover.com
The Agency Place (TAP) — https://tap.hanover.com

113-10209 (2/25) LC 2025-031

Workers' compensation

Help is just a phone call away

When a workplace injury occurs, an employee needs to be able to trust their employer to make the right decisions. By extension, that includes trust in the healthcare providers, insurance companies and third-party administrators with whom the employer partners.

One way that employers can establish credibility at the time of injury is to give employees ready access to a registered nurse. Nurses are the ideal professionals to establish a roadmap for success when an injury occurs. That's why The Hanover partners with NT24—a 24/7/365 telephonic nurse triage service—to provide quick, actionable and expert advice in the event of a workplace injury.

Making informed decisions

An injured employee often isn't sure where to turn for immediate help. In some cases, they may opt to visit their own personal physician, who may be out of your network. If an injury occurs after hours or on weekends, employees may be forced to visit a clinic or the emergency room.

The consequences of these scenarios can include:

- Under-treatment
- Over-treatment
- Unnecessary costs
- Employees who don't follow a treatment plan
- Strained employer/employee relationship

How it works

NT24 works for workers

- **80 percent** were able to stay at work
- **93 percent** say **NT24** helped them make the right decision
- **99 percent** worker satisfaction rating
- Service available **24/7/365**

Avoid unnecessary hospitalization

- **55 percent** of all visits to emergency rooms are unnecessary
- **25 percent** of all visits to physicians are unnecessary
- Nearly half of all **NT24** calls lead to self-care
- Next day follow-up at no additional cost for employees who opt for self-care

Additional benefits

- Spanish-speaking nurses on staff, with access to language line for other languages
- National relay center for the hearing impaired
- Nationally recognized triage guidelines
- Seamless integration with first notice of injury vendors, claims management and managed care services
- Channeling to preferred providers
- Medical and pharmacy ID card coordination
- Telephonic or text messaging follow-up on all self-care
- Comprehensive point-of-injury reports transmitted within 15 minutes of call documentation completion
- Monthly trending and outcomes reports
- Expertise coordinating blood borne pathogen exposure

It's the right call

Scan this code to register today and see how NT24 can take some of the pain out of a workers' compensation claim.

The Hanover Insurance Group®

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440 Lincoln Street, Worcester, MA 01653

hanover.com
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The Hanover Insurance Group®

Billing

Payment options

The Hanover offers five different payment methods, so you have the option to choose the one that works best for you.

1. Electronic Funds Transfer (EFT)

Enroll in recurring EFT to set up automatic withdrawals of your insurance premium. Register for My Hanover Policy at hanover.com, or print and complete the EFT authorization and send it by email, fax, or mail. With EFT you receive the following benefits:

- Fast, safe and easy—pay directly from your bank account
- Avoid missing a payment and worrying about cancellation
- Pick any day of the month, from the first to the 28th

2. Pay online

Enjoy the convenience of doing business online 24/7 with our online payment option. Visit hanover.com/billing to get started.

- Complete a one-time payment using your bank account, debit card or credit card.*
- Register for My Hanover Policy for additional online benefits, including the ability to save your payment information for future use, view bill images, sign up to receive billing e-mail alerts and view your payment history.

3. Pay by phone

For convenience, use The Hanover's toll-free number (800-573-1187) to make a payment with your bank account, debit card, or credit card.*

4. Write a check

If you prefer, you can send your payment by U.S. mail to the addresses below. When paying your bill by check, please allow sufficient time for mailing.

Hanover customers:
The Hanover Insurance Company
PO Box 580045
Charlotte, NC 28258-0045

Citizens customers:
Citizens Insurance Company of America
Department 77360
PO Box 77000
Detroit, MI 48277-0360

5. Hanover EZPay for workers' compensation

Hanover EZPay is our pay-as-you-go billing option. With Hanover EZPay, you have the ability to pay your workers' compensation premium in real-time as you run your payroll. You may self-report your payroll by logging into Hanover EZPay at https://hanover.payrollpl.us or, if you work with a payroll company**, they may report on your behalf. For assistance, please contact your agent or the Hanover EZPay customer service team at 800-853-0458 or HanoverEZPay@hanover.com.

** Invoice fees associated with your pay plan apply.*

*** Payroll vendors may charge you a fee to submit files to us directly (including Intuit Payroll Services). You should discuss this with your payroll vendor before signing up for this payment plan.*

Commercial Lines

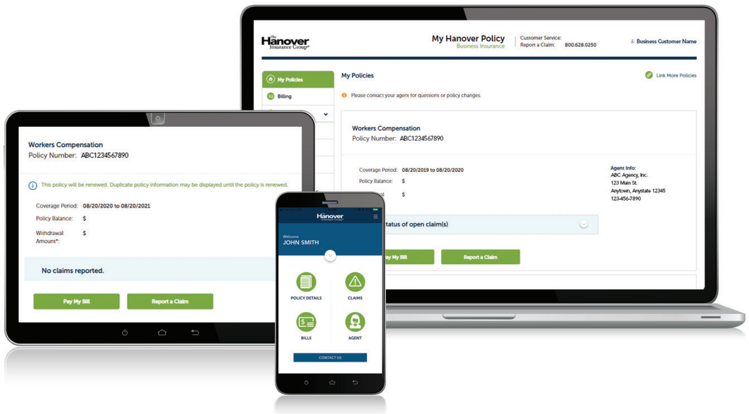
Manage your policy where—and when—you want

We know convenience is important to you. That's why we provide a secure customer self-service portal—**My Hanover Policy**—which allows you to easily view your policy information and pay your bill.

With My Hanover Policy, you can:

- **Access your personalized account profile**—view all of your policy information in one place, with the ability to have multiple users for your business.
- **View and pay your bill online**—make a single payment, sign up for automatic bill pay (EFT) or schedule monthly payments online. Save payment preferences in an online wallet and change your information at any time. You also have access to view or print up to 24 months of billing history.
- **Sign up for paperless bills**—choose paperless billing to receive electronic copies of billing statements right from your account or email. You'll be notified when new bills are available.
- **File and track a claim***—submit claim information for your business insurance policies, and track its status along the way.
- **Access risk management resources**—as a Hanover policyholder, you have access to exclusive discounts and online resources to help your business minimize risk. Many of these services can be accessed right from your account.

**Claims reporting available through My Hanover Policy website.*



Get started today

Access **My Hanover Policy** today by visiting **hanover.com** or through the **Hanover Mobile** app. Registration takes just seconds—you only need your policy number and zip code.

This material is provided for informational purposes only and does not provide any coverage. For more information about The Hanover visit our website at www.hanover.com

hanover.com

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

113-10113 (11/19) LC 2019-533

Hanover Commercial Umbrella

The verdict is: You need liability coverage.

In today's litigious world, even innocent bystanders have to protect themselves from outcomes that frequently defy logic and fairness. In fact, huge judgments—far in excess of the limits of Business Owner's Policy (BOP), General Liability, and Auto Policies—are awarded daily against companies whose roles in damaging circumstances were at most peripheral or indirect. Clearly, any business, large or small, could suffer a debilitating loss at any time.

So much coverage.

The answer of course is umbrella coverage. But not ordinary umbrella coverage, which typically offers limits up to $1 million per occurrence. What's needed is Hanover Commercial Umbrella—outstanding commercial umbrella insurance brought to you by The Hanover. Our Commercial Umbrella Policy can provide limits up to $20 million per occurrence. In some cases, you can request even higher limits should your exposure warrant it.

Coverage:

- Bodily Injury
- Property Damage
- Personal and Advertising Injury
- Commercial Auto Liability
- Employers Liability

Optional Coverage:

- Liquor Liability
- Condominium Directors & Officers
- Professional Liability
- Employee Benefits Liability
- Garage Liability
- Products & Completed Operations Liability

continued ▸

So little cost.

Don't think because Hanover Commercial Umbrella offers so much that it comes with an excessive price tag. Quite the contrary. Hanover Commercial Umbrella features flexible pricing, allowing you to select the exact amount of coverage you need—no more, no less. And premiums are competitively priced and affordable. Your business can't afford to be without the protection our Hanover Commercial Umbrella Policy offers.

Consider these recent court verdicts.

- A claimant alleged that she was struck by a retail business's forklift while shopping and the court returned a verdict of $1.35 million
- A plaintiff injured his back while using a distributing company's handcart to unload products from his truck and was awarded $1.75 million in losses
- A bottling company's driver dozed off and rear-ended another vehicle injuring the occupants and was held 100% at fault. This resulted in a loss of $2.5 million.
- A glass company's vehicle crossed the center line and hit another vehicle and the person suffered compound fractures of her ankle and leg, which required several surgeries. The court ordered $1.7 million to be paid to the plaintiff.

Accidents such as these are terrible tragedies to be sure. And certainly someone must be held liable. However, we believe that liability should be limited to those whose actions and/or inactions directly contributed to an accident. But given that today's courts often don't agree with our point of view, we recommend that businesses be prepared.

Get covered today!

Don't risk your company and your reputation. Protect yourself with The Hanover Commercial Umbrella. For more information, contact your local Hanover Agent today.

Why The Hanover?

The Hanover is a leading property and casualty insurance company dedicated to achieving world-class performance. Our commitment is to deliver the products, services, and technology offered by 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 all insurance company subsidiaries are rated "A" (Excellent) by A. M. Best Company.

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hanover.com

113-1062 (3/14)