



TOP O' MICHIGAN
INSURANCE SOLUTIONS

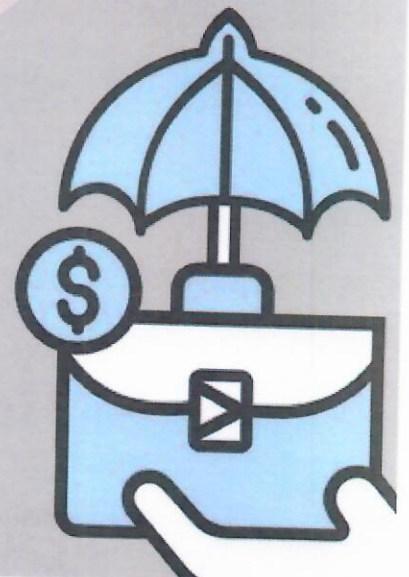
COMMERCIAL INSURANCE **PROPOSAL**

PREPARED FOR:

Alpena County George N. Fletcher Public Library
Christina Markowski
211 N. First Ave.
Alpena, MI 49707
cstjohn@alpenalibrary.org
989-356-6188
10/15/2026

PREPARED BY:

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Insurance Proposal Status Summary

On June 25th, 2026, Top O' Michigan Insurance prepared and presented an employee medical benefits proposal to Christina Markowski, Director of the Alpena County George N. Fletcher Library. On July 23rd, 2026, Top O' Michigan Insurance prepared and presented a comprehensive commercial package insurance proposal to Christina Markowski, Director of the Alpena County George N. Fletcher Library. On August 19th, 2026, Top O' Michigan Insurance had the opportunity to present its insurance proposals to the Alpena County George N. Fletcher Library Board of Directors at their monthly meeting. On September 11th, 2026, Top O' Michigan Insurance prepared an update to the prior proposals to provide projected 2027 benefit costs based on the current census information of the Alpena County George N. Fletcher Library.

This proposal document is intended as a second updated supplement to the two proposals previously presented to the Alpena County George N. Fletcher Library.

- This document updates the medical benefits proposal by providing Priority Health 2027 benefit costs in comparison to projected 2027 costs of Blue Cross Blue Shield. (As of 10/12/2026, Blue Cross Blue Shield has not finalized 2027 information.)
- The Commercial Package was reworked in its entirety to align with the Library's updated Insurance Resume and is being re-presented for consideration.

Proposal Updates

Benefits Proposal Update

The following are updated market costs and coverage for two specific plans of interest as identified by the Alpena County George N. Fletcher Library in relation to the current employee.
(Additional coverage and market cost for other benefit plans is available upon request.)

Note: *The current rates for 2027 been formalized/filed with the State of Michigan by Priority Health; and have not been formalized/filed with the State of Michigan by Blue Cross Blue Shield as of 10/12/2026. The estimated values for January 2027 for Blue Cross Blue Shield were calculated by multiplying a projected market rate increase of 10%. These rates also reflect the most recent census information available regarding Library personnel.

Commercial Package Proposal Update

The Alpena County George N. Fletcher Library provided Top O' Michigan Insurance with its updated Insurance Resume. The Insurance Resume clarified that building coverage was at a higher coverage threshold than what Top O' Michigan provided. At the request of the Director, Top O' Michigan was given the opportunity to review its proposal, make needed updates, and provide the Board of Directors a closer apples-to-apples insurance comparison of coverage. Top O' Michigan Insurance updated its building coverage to align with the current building coverage; and provides the following comparison.



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Effective Date	1/1/2027		
Prepared for	Alpena County George N Fletcher Public Library		
Medical	Projected 01/01/2027	Projected 01/01/2027	Effective 1/1/2027
Insurance Company	BlueCross BlueShield of Michigan	BlueCross BlueShield of Michigan	Priority Health
Plan Name	2026 BCN Gold Option 3	2026 BCN HSA Gold Option 1	PriorityHSA HMO Gold G17
Plan Code			
Network Type	HMO	HMO HSA	HMO HSA
Metal Tier/Funding	Gold	Gold	Gold
In-Network Benefits	In-Network	In-Network	In-Network
Cal Yr Deductible Indiv / Family	1500 / 3000	1700 / 3400	1750 / 3500
Coinsurance (Coins)	80 / 20	80 / 20	80 / 20
Out-of-Pocket Max Indiv / Family	9100 / 18200	4500 / 9000	5000 / 10000
Doctor / Specialist	20 / 40	20% after ded / 20% after ded	20% after ded / 20% after ded
Emergency Room / Urgent Care	250 after ded / 50	20% after ded / 20% after ded	20% after ded / 20% after ded
Prescription Drugs	10 / 30 / 60 / 80 / 20%-200 / 20%-300	Ded then: 10 / 30 / 60 / 80 / 20%-200 / 20%-	Ded then: 5 / 35 / 65 / 85 / 20%-250 / 20%-450
Monthly/Annual Premium	est. Jan. 2027: 7,133.50/85,602	est. Jan. 2027: 6,266/75,192	5,540.94/66,491.2
Estimated Cost Differential - Monthly/Annau	N/A	'-867.50/10,410	-1,592.56/19,110.72

As stated in the August presentation to the Board of Directors, rates are state filed from medical carriers, and organizational plan costs are based on the census data of a business, and do not vary from agent to agent.

What varies from agent to agent is the level of service and expertise provided to the client. For the Alpena County George N. Fletcher Library, Top O' Michigan provides personalized and tailored service from a long-standing family owned and operated business. In addition, the insurance program through Top O' Michigan extends the added benefit of Keystone – an employee benefits administrator that acts as an extension of the Library's HR Department. Top O' Michigan Insurance and Keystone provides compliance and regulatory guidance, enrollment resources, and ongoing benefit program maintenance to further support the Library.

Alpena County George N. Fletcher Library
Insurance Package Comparison
10/15/2026

Key: Blue Lettered – Same Coverage

Green Lettered – Better Coverage

	Alpena Agency – Auto Owners Renewal	Top O' Michigan – Hanover Quote
Property		
Building (211 N. First Ave.)	9,351,000**	6,931,473 (total 9,351,000 with 127 Park Place)
Contents	3,274,050	3,274,050
Extra Expense	150,000	Actual Loss Sustained
Equipment Breakdown	Included	Included
Fountain	18,000	50,000
Building (127 Park Place)	**Included in 211 Building limit	2,419,527 (total 9,351,000 with 127 Park Place)
Contents	238,070	238,070
Extra Expense	150,000	Actual Loss Sustained
Equipment Breakdown	Included	Included
Terms		
Deductible	2,500	2,500
Valuation	Replacement Cost	Replacement Cost
Co-Insurance	Agreed Value	Actual Loss Sustained
Cause of Loss	Special	Special
Extra Expense Indemnity	40/80/100	12 month Actual Loss Sustained with a 48 hour waiting period
Blanket Value		
Building	9,351,000	9,351,000
Contents	3,512,120	3,512,120
Property In Open	18,000	(covered under Appurtenant structures – 50,000)
Extra Expense	300,000	Actual Loss Sustained
Lenders Loss Payable		
US Bank Equipment Finance	Included	Included

Thunder Bay National Marine Sanctuary	Included	Included
Included Coverage		
Arson Reward	7,500	10,000 (all rewards)
Business Personal Property at Fairs and Exhibitions	10,000	100,000
Business Personal Property – Expanded Coverage	Up to 1,000 ft.	Up to 2,000 ft.
Fire Extinguisher Recharge	10,000	Included
Inventory	Up to 25%	25,000
Re-Keying of Locks	1,000	300,000
Signs (Attached/Detached)	5,000	25,000
Additional Coverage		
Accounts Receivable	200,000	300,000
Bailees		
Per Item	10,000	300,000
Per Loss	15,000	300,000
Business Income & Extra Expense	150,000	Actual Loss Sustained
Debris Removal	100,000	300,000
Electronic Data Processing Equipment	100,000	300,000
Flood/Earthquake/Surface Water Runoff	Excluded	Water Seepage – 100,000
Fine Arts, Collectibles & Memorabilia		
Per Item	10,000	50,000
Per Loss	50,000	50,000
Fire Department Service Charge	25,000	300,000
Glass Breakage	Building Limit	Building Limit
Newly Acquired or Constructed Property	1,000,000 for 90 days	1,000,000
Newly Acquired Business Personal Property	500,000 for 90 days	500,000
Ordinance or Law		
A. Coverage to Undamaged Portion of Building	Included	Included
B. Demolition Costs	160,000	160,000

C. Increased Cost of Construction	160,000	160,000
D. Improvements & Betterments	160,000	160,000
Outdoor Property	25,000	25,000
Trees, shrubs, or plants (per item)	1,000	2,500
Personal Effects & Property of Others	50,000	300,000
Pollutant Clean Up & Removal	100,000	25,000
Property in Transit	100,000	100,000
Property Off Premise	100,000	100,000
Refrigerated Products	25,000	50,000
Salesperson Samples	25,000	25,000
Utility Service Failure	150,000	75,000
Valuable Papers – On Premise	150,000	300,000
Valuable Papers – Off Premise	25,000	300,000
Water back up from Sewers or Drains	50,000	300,000
Crime		
Employee Dishonesty	110,000	50,000
Money & Securities		
Inside	50,000	15,000
Outside	50,000	15,000
Forgery & Alteration	50,000	50,000
Theft damage to building	Not listed	Included
Unauthorized Business Credit Card Use	Not listed	5,000
Computer and Funds Transfer Fraud	Not listed	10,000
General Liability		
General Aggregate	2,000,000	2,000,000
Products & Completed Operations	2,000,000	2,000,000
Personal & Advertising Injury Limit	1,000,000	1,000,000
Each Occurrence	1,000,000	1,000,000
Fire Damage	300,000	1,000,000 (ALL PERILS)

Medical Expense	10,000	5,000
Hired & Non-Owned Auto Liability	1,000,000	1,000,000
Hired Auto, Physical Damage	Not listed	50,000
Employee Benefits Liability	Excluded	Does not specifically exclude
Employment Related Practices Liability	Excluded	25,000
Aggregate per project	Excluded	25,000
Blanket Waiver of Subrogation	Included	Included
Blanket Additional Insured Lessor of Leased Equipment Managers or Lessors of Premises	Included	Included
Voluntary Property Damage	Excluded	Does not specifically exclude
Errors & Omissions Liability	Excluded	Does not specifically exclude
Pollutant Liability	Excluded	Does not specifically exclude
Cyber Liability	Excluded	100,000 (Privacy and Security; Media Liability 25,000; Deductible 5,000)
E-Commerce	Not listed	20,000
Business Income and Extra Expense - Websites	Not listed	50,000
Rating Basis		
211 N. First Ave.		
Library Sq. ft.	18,818	18,122
Social Gathering & Meetings	1	
127 Park Place		
Library Sq. Ft.	8,280	8,000
Additional Insured		
City of Alpena	Automatically Included	Automatically Included
Alpena County	Automatically Included	Automatically Included

Inland Marine		
Electronic Data Processing Equipment	12,500	300,000
Scheduled Equipment	9,500	
Xerox Valujet Printer		
Scan-Pro Microfilm Reader		
Media	5,000	25,000 (Deductible 5,000)
Extra Expense	5,000	300,000
Transportation	10,000	100,000 (Property off premise including in transit)
Mechanical Breakdown	22,000 (1,000 Deductible)	Included
Electronic Disturbance	22,000 (1,000 Deductible)	300,000
Valuable Papers	2,000,000	2,000,000
Book Bike	7,000	50,000
Public Officials & Employment Practices Liability (Agent of Record service change; no changes to policy)		
Limit of Liability for Public Officials	1,000,000	1,000,000
Self Insured Retention	0	0
Employment Practices Liability	1,000,000	1,000,000
Self-Insured Retention	1,000	1,000
Commercial Umbrella		
Aggregate	1,000,000	2,000,000
Each Occurrence	1,000,000	2,000,000
Retained Limit	10,000	
Workers Compensation		
Employers Liability Limits		
Bodily Injury by Accident (Each Accident)	100,000	1,000,000
Bodily Injury by Disease (Policy Limit)	500,000	1,000,000
Bodily Injury by Disease (Each Employee)	100,000	1,000,000
Rating		
Clerical	564,099	495,918
Public Library	29,589	52,393
Additional Premium	242	15

Premium Summary		
Commercial Package	6,030	6,885
Commercial Umbrella	869	1,000
Public Officials Liability	1,241	1,241 (AOR)
Workers Comp.	1,225	961
Total	9,365	10,087*
		*900,000 and 500,000 additional coverage for Workers Compensation; 1,000,000 additional Umbrella coverage
Optional Quotes		
	Cyber Liability with Auto Owners	Cyber Liability through JenCap
	\$50,000 – Additional \$408	*Included in current policy quote
	\$100,000 – Additional \$632	*Included in current policy quote
	\$250,000 – Additional \$1,195	N/A
		\$500,000 - \$706.25 - \$1,347 (dependent on policy choice)

Strategic Path Forward

Top O' Michigan Insurance would like to be chosen as the insurance provider for the Alpena County George N. Fletcher Library.

Top O' Michigan offers a consolidated and simplified insurance program, benefiting the Library by:

- 1) Selecting an agency that acts as your personalized insurance advocate in the marketplace. We proactively check in throughout the year to ensure your business aligns with your coverage; and annually review the insurance market to ensure your insurance package is competitive in both coverage and cost.
- 2) Selecting an agency that offers the Keystone partnership. We become an HR extension to your benefits program, alleviating the compliance and regulatory burden for Library staff.
- 3) Selecting an agency that handles your entire insurance profile. By selecting Top O' Michigan to manage your insurance program in partnership with you, it alleviates the burden of Library staff having to navigate and keep track of insurance. We are also better positioned to mitigate the risk of coverage gaps or overlaps, helping to ensure your coverage is correct for the size and scope of Library operations.

To move forward with Top O' Michigan as your selected insurance partner, the following steps can be taken:

- 1) Renew your Commercial Insurance Package effective October 2026. The Library's effective date for its Commercial Insurance Package is due effective October 2026. This includes: 10/01/2025 – 10/01/2026 – Commercial Umbrella; 10/01/2025 – 10/01/2026 Commercial Liability/Property Package; Public Officials Liability 10/11/2025 – 10/11/2026. Top O' Michigan can renew your Commercial Insurance Package with Hanover and JenCap with the effective date of October 1, 2026. Documentation to complete would include formal insurance applications, obtaining loss run reports, along with preparation of appropriate forms to cancel your current insurance program and renew through our agency. These documents are prepared by Top O' Michigan Insurance, and submission coordinated by our agency to ensure there is no lapse in coverage for the Library.
- 2) Execute and Agent of Record (AOR) change for outstanding policies effective 01/01/2027. Policies that an Agent of Record would be executed for are: Directors, Officers, and Employment Liability (USLI) and Hartford Group (Life/Disability). An Agent of Record transfers the servicing of these insurance accounts to Top O' Michigan Insurance without changing the underlying policies. This is beneficial because it allows the Library to consolidate its insurance servicing to one agent, while still maintaining the best policy option available in the marketplace. The Agent of Record forms are prepared by Top O' Michigan Insurance, completed by the Library, and submission coordinated by our agency to ensure smooth transitions of your existing policies to our agency.
- 3) Select the Employee Benefit Health Plan and program administration through Top O' Michigan Insurance. This allows Top O' Michigan to move forward with coordinating enrollment and employee plan training with the Library Director and her staff before the January 1, 2027 effective date.

NATIONAL RESOURCES, LOCALLY SOURCED



OUR SERVICE PROMISE

We at Top O' Michigan Insurance Solutions are dedicated to provide you with innovative, efficient and guaranteed service you can count on. This is our pledge...to be your expert buyer for all of your insurance and financial service needs.



QUALITY MARKETS

As a Keystone Partner, Top O' Michigan offers insurance markets of the finest companies – including Allied -a Nationwide Company, Hanover Insurance Group (Citizens Insurance), Capitol Indemnity Corporation, Fremont Insurance, Frankenmuth Insurance, The Hartford, Michigan Millers, and Travelers, to name a few. All of our markets merit high ratings in Best's Insurance Guide, which means a proven record of fair, efficient service, and complete policyholder satisfaction.



CLAIMS SPECIALISTS

Reliable advice and competitive pricing are important to the business insurance buyer. But we know that prompt claim settlement is also an important client concern. At Top O' Michigan, all claims are expedited by specialists. Claim status is always available 24/7 on our Client Connect Portal.



EXPERT STAFF

The Commercial Insurance team is made up of qualified people with many years of experience in the insurance business. All have received their designations as Certified Client Service Representatives (CISR) or Certified Insurance Counselors (CIC). Our staff is not only trained in the field of insurance, they are also friendly, courteous and responsible. Top O' Michigan Insurance has full in-house rating capabilities and risk management services.



PROFESSIONALISM

We pride ourselves on the professional service provided by our entire team. The financial protection needs of businesses have been a vital part of our operations since we began in the insurance industry in 1974. We are here to answer the insurance and risk management consulting needs of our clients.



BROAD SPECTRUM COVERAGE

Coverage for the unusual as well as the common is available at Top O' Michigan Solutions. Consultation and coverage are provided for varied needs ranging from simple business package policies to self-insurance or captive insurance programs for the largest of companies. For the employee benefit needs of our business clients, we offer group health and life benefits along with retirement and pension programs.



TIMELESS TRUST, MODERN PROTECTION

Celebrating 50 years of trust and innovation, Top O' Michigan Insurance, founded in 1974, remains committed to securing your future with the enduring values of family dedication.

TOP O' MICHIGAN INSURANCE

Founded by a dedicated group of insurance agents, led by Don Bartosh, Top O' Michigan emerged with a noble mission - to protect and serve their neighbors and community.

1974

THE NEXT GENERATION

A pivotal moment as Don's son, Brian Bartosh, joins the agency at the young age of 17, marking the beginning of his lifelong commitment to the insurance industry.

2007

STRENGTH IN UNITY

Top O' Michigan strategically aligns with Keystone National, forming a powerful alliance that allows the agency to tap into enhanced resources while preserving its cherished local ownership.

2018

EXCELLENCE RECOGNIZED

Within just two years of partnership, Top O' Michigan proudly receives Keystone's Partner Of The Year Award, a testament to its commitment to excellence.

2024

1979

THE LEGACY CONTINUES

Brian's son, Tyler Bartosh, brings fresh perspectives as the 3rd generation to join the family agency, ensuring the continuity of Top O' Michigan's commitment to excellence.

2017

NATIONWIDE EXPANSION

The birth of Spire Insurance Solutions reflects Top O' Michigan's ambition to extend its reach beyond Michigan, offering unique coverage options to clients across the country.

2019

CELEBRATING 50 YEARS

As we mark half a century in the insurance business, Top O' Michigan stands tall, remaining steadfastly family-owned and operated. This milestone is a testament to our enduring commitment to timeless trust and modern protection.



TOP O' MICHIGAN
INSURANCE SOLUTIONS



PROPOSAL ACCEPTANCE WITH CHANGES

Please outline any required changes and we will provide a revised proposal to you.

1. _____
2. _____
3. _____
4. _____
5. _____
6. _____
7. _____

Printed Name of Named Insured or Authorized Representative of Named Insured: _____

Signature of Named Insured or Authorized Representative of Named Insured: _____

Date: _____

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
10/15/2026	72216402	Business Owners Advantage with Umbrella	10/01/2026 - 10/01/2027	\$7,885.00
07/08/2026	BNW210501	Workers' Compensation	10/01/2026 - 10/01/2027	\$961.00
Total Account Premium Including Surcharges				\$8,846.00

Quote is valid for 30 days and is subject to any rate change or changes in the quoted coverage.

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.

All products are underwritten by The Hanover Insurance Company or one of its insurance company subsidiaries or affiliates ("The Hanover"). Coverage may not be available in all jurisdictions and is subject to the company underwriting guidelines and the issued policy. 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

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The
Hanover
Insurance Group®

Business Owners Advantage Policy Proposal

Underwritten by: ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY

Coverage	Description	Premium
Property	Total Building Premium	\$3,225.00
	Total Personal Property Premium	\$1,737.00
	Property Terrorism Total	\$62.00
	Terrorism Other Than Fire Following Premium: \$62.00	
	Terrorism Fire Following Premium: Not Covered	
	Additional Property Coverage Premium	\$1,240.00
General Liability	General Liability Premium	\$408.00
	General Liability Terrorism Total	\$10.00
	Additional General Liability Coverage Premium	\$203.00
Umbrella	Umbrella Premium	\$975.00
	Umbrella Terrorism Total	\$25.00
	Total Business Owners Advantage Policy Premium	\$7,885.00
	* Includes an Early Quote Credit	
	* Includes an Account Credit	

Not subject to audit.

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	Included in Blanket Limit
Building Valuation	Replacement Cost
Contents Limit	Included in Blanket Limit
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.: 18,122

Year of Construction: 1973

Roof Update: 2005

Electrical Update: 2021

Heating Update: 2021

Plumbing Update: 2021

Building 2

Building Limit	Included in Blanket Limit
Building Valuation	Replacement Cost
Contents Limit	Included in Blanket Limit
Contents Valuation	Replacement Cost
Building/Contents Deductible	\$2,500
Wind/Hail Deductible	N/A

Additional Building Information

Burglar Alarm: Central Station

Fire Alarm: Central Station

100% Sprinklered: Yes

Construction Type: Masonry Non-Combustible

Number of Stories: 2

Total Building Sq. ft.: 8,000

Year of Construction: 2023

Property

Broadening Endorsement

Premium: \$1,020.00

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

Amended Coverage Limits

Amended Coverage	Limit
Ordinance or Law - Coverages B and C	\$160,000
Ordinance or Law - Tenants Improvement Extension	\$160,000
Valuable Papers and Records	\$2,000,000

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

Business Income and Extra Expense Coverage

Premium: Included in Additional Property Coverage Premium

ALS Limit: 12 Months

Waiting Period: 48 Hours

Water Damage Deductible

Applies to all locations and buildings on policy

Deductible: \$5,000

Additional Property Coverages

Utility Services Direct Damage Coverage

Premium: \$32.00

Location 1, Building 1

Limit: \$50,000

Overhead Transmission Lines Direct Damage: Yes

Utility Services Time Element Coverage

Premium: \$26.00

Location 1, Building 1

Limit: \$25,000

Overhead Transmission Lines Time Element: Yes

Blanket Contents Coverage

Premium: \$198.00

Location 1, Building 2

Limit: \$238,070

Blanket Building Coverage

Premium: \$798.00

Location 1, Building 2

Limit: \$2,419,527

Blanket Contents Coverage

Premium: \$1,539.00

Location 1, Building 1

Limit: \$3,274,050

Blanket Building Coverage

Premium: \$2,427.00

Location 1, Building 1

Limit: \$6,931,473

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

Hired Auto and Non-Owned Auto Liability Coverage

Premium: \$47.00

Additional General Liability Coverages

Employment Practices Liability Coverage

Premium: \$103.00

Limit: \$25,000/\$25,000

Deductible: \$5,000

Retroactive Date: 10/01/2026

Cyber Liability Coverage

Premium: \$33.00

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
Business Personal Property Off Premises (Including In Transit)	7 Days
Business Personal Property Temporarily in Portable Storage Units	\$100,000
Civil Authority	\$25,000
Commercial Tools and Equipment	4 weeks
Computer and Funds Transfer Fraud	72 Hour Waiting Period
Consequential Loss to Stock	\$5,000
Contract Penalties	\$10,000
Debris Removal	Included
Deferred Payments	\$25,000
Denial of Access to Premises	Included in \$300,000 Blanket
E-Commerce	\$15,000
Electronic Data Processing Equipment:	30 Days
- Business Income and Extra Expense	72 Hour Waiting Period
- Undamaged Hardware and Software	\$20,000
Employee Theft Including ERISA Compliance	Included in \$300,000 Blanket
Equipment Breakdown:	Includes Additional \$10,000 for Undamaged Hardware and Software
- Data Restoration	Includes Addition Perils
- Expediting Expenses	\$50,000
- Fungus, Wet or Dry Rot or Bacteria	\$50,000
- Hazardous Substances	\$50,000
- Personal Property Off Premises	\$50,000
- Public Relations	\$50,000
- Spoilage	\$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
Marring and Scratching	60 Days
Money and Securities	Included
Money Orders and Counterfeit Money	\$15,000
	\$25,000
Newly Acquired or Constructed Property	
- Buildings	\$1,000,000
- Business Personal Property	\$500,000
- Business Income and Extra Expense	\$500,000
Non-Owned Detached Trailers	Included
Ordinance or Law	
- Coverage A	Included
- Coverage B and C	\$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	\$50,000
- Business Income and Extra Expense	\$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 Policyholders Claims 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
Hired Auto And Non-Owned Auto Liability	822-3015	08/19
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 A Certified 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

Description	Number	Edition
Follow Form Excess And Umbrella Declarations	826-0003	08/19
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	\$97
Fire Following Premium	\$
Other than Fire Following Premium	\$97

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.

Applicant/Policyholder Signature

Print Name

Date

Allmerica Financial Benefit
Insurance Co

Insurance Company

722164-02

Quote or Policy Number

*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	
Expense Constant	\$733.00
Terrorism	\$200.00
Balance to Minimum Premium	\$55.00
	\$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 Empl's Or Church: All Other Empl's, Incl Custodians, Janitors & Groundskeepers Or College: All Other Empl's Or Public Library Or Museum: All Other Empl's Or Safety Patrol Officers Premium Subject to Modifications	\$52,393	1.076	\$564.00
							\$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: 72216402)

Payment Plan	Down Payment	Each Additional Installment*	Total Cost
Monthly(EFT)	\$657.08	\$657.08	\$7,885.00
Monthly(Non EFT)	\$1,577.00	\$573.45	\$7,885.00
Full Pay	\$7,885.00	\$0.00	\$7,885.00
10 Pay	\$1,577.00	\$700.89	\$7,885.00
4 Pay	\$1,971.25	\$1,971.25	\$7,885.00
2 Pay	\$3,942.50	\$3,942.50	\$7,885.00

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	\$8,846.00	\$0.00	\$8,846.00
10 Pay	\$1,769.20	\$786.31	\$8,846.00
4 Pay	\$2,211.50	\$2,211.50	\$8,846.00
2 Pay	\$4,423.00	\$4,423.00	\$8,846.00

*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.

A FEW MINUTES CAN SAVE YOU MONEY!

Electronic Funds Transfer (EFT) is an easy, secure way to make automatic payments that can help reduce direct bill installment fees and postage. To get started with EFT using your checking or savings account, complete and mail the form below or enroll through My Hanover Policy (MHP) at www.hanover.com/MHP.

If you prefer to pay by credit or debit card, please enroll through MHP. **Please note that, where permissible, payments made by credit card will incur a non-refundable fee of up to 3%, charged by our third-party payment processor.**

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*** _____ Monthly

*If no payment plan is indicated, your policy will be defaulted to a Monthly payment plan.

**Available in all states except RI.

***CL/Specialty policies only.

BANK NAME: ADDRESS CITY STATE ZIP	
001234567890	012345678901234
Bank Routing Number	Bank Account Number

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	Premium Rate	Current Amount Due	Amount Due	Amount Due
Personal Auto Policy AZA 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	

RECURRING EFT 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 payments from the payment method selected 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 payment method selected. This authorization will remain in effect until your insuring Hanover or Citizens company and your financial institution 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 payments, you agree for the payment to be made on the 10th of the month in which it is 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 financial institution 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.



More solutions—for more individual and business insurance customers

COMMERCIAL 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

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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 Company
440 Lincoln Street, Worcester, MA 01653

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

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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.

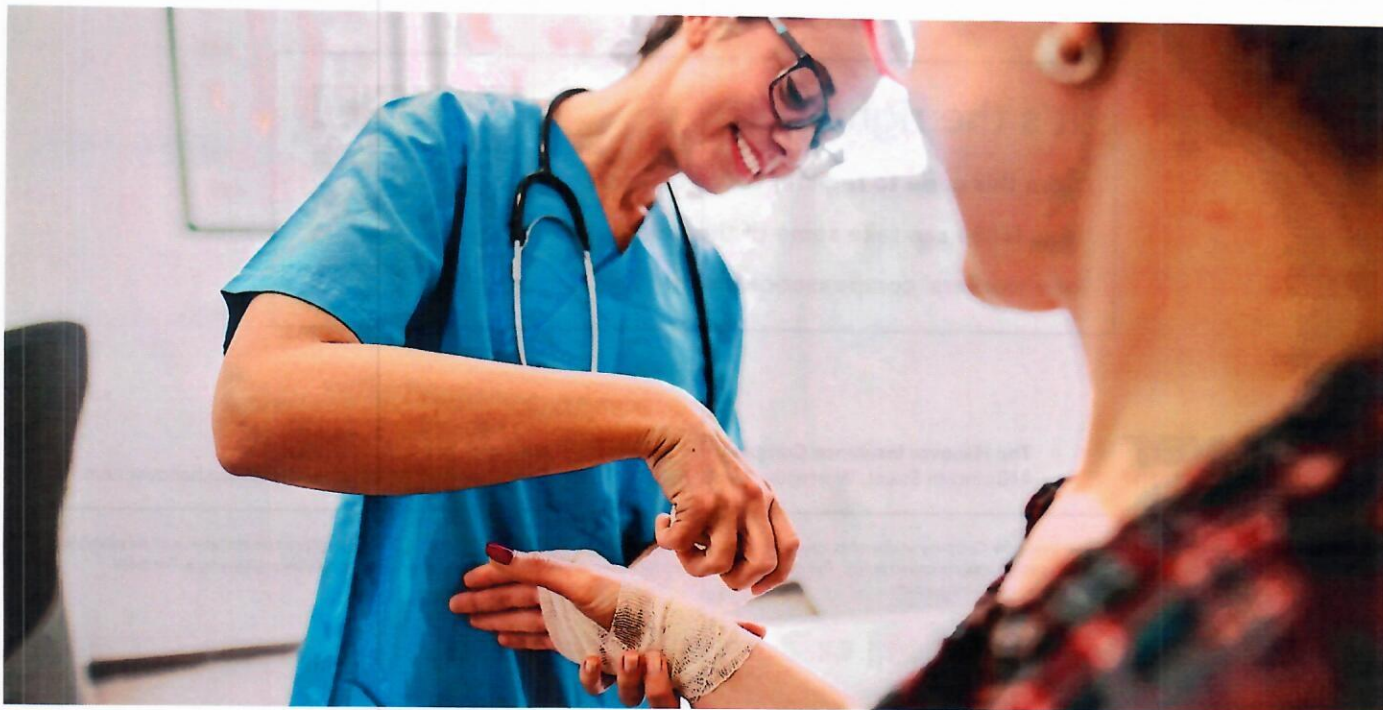
One way that employers can establish credibility at the time of injury is to give employees ready access to a registered nurse. Nurses are the ideal professionals to establish a roadmap for success when an injury occurs. That's why The Hanover partners with NT24—a 24/7/365 telephonic nurse triage service—to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

INJURED EMPLOYEE CALLS



?

NT24 ADVISES



THE RIGHT CARE— AT THE RIGHT TIME



Self-care first-aid
instruction



Physician/clinic



Emergency room

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
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