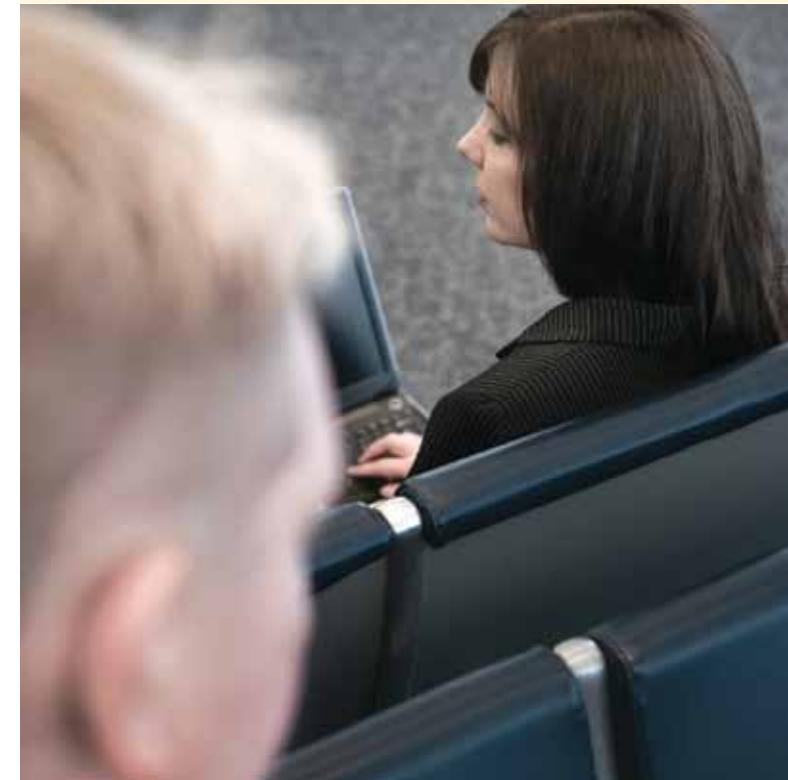


Identity Integrity Program



Your identity
is an easy target.

Your name, reputation and good credit are things you may take for granted. Until someone else takes them away. Getting them back is only the first step in putting your life back together.

Partnering with Identity Theft 911®, The Hanover can give you proactive measures to take, and, if you do become a victim, provide an array of restoration services. You may also be eligible for expense reimbursement through your existing homeowners policy.



OUR POLICY IS PERFORMANCE™

The Hanover is a leading super regional property and casualty insurance company dedicated to achieving world-class performance. Our commitment is to deliver the products, services, and technology of the best national companies with the responsiveness, market focus, and local decision-making of the best regional companies. This powerful combination has been a proven success since our founding in 1852, and is backed by our financial strength rating of "Excellent" from A.M. Best.

This material offers a brief description of coverages and programs and is provided for informational purposes only. Actual coverages may vary by state. Options and credits are not available in all states. For terms, conditions, exclusions and limitations, please contact the branch office nearest you.

Policies are underwritten by one or more of the following: Allmerica Financial Alliance Insurance Company, Allmerica Financial Benefit Insurance Company, Citizens Insurance Company of America, Citizens Insurance Company of Illinois, Citizens Insurance Company of the Midwest, Citizens Insurance Company of Ohio, Massachusetts Bay Insurance Company, The Hanover American Insurance Company and/or The Hanover Insurance Company.

Florida: Policies in the state of Florida are underwritten by Allmerica Financial Benefit Insurance Company, Massachusetts Bay Insurance Company, The Hanover American Insurance Company and/or The Hanover Insurance Company.

Connections, The Hanover Insurance Group with Eagle icon, and "Our policy is performance" are trademarks of The Hanover Insurance Group, Inc.

www.hanover.com/personalinsurance



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

Citizens Insurance Company of America
645 West Grand River Avenue, Howell, MI 48843

Do you know how many people
wish they were you?



Identity integrity protection from The Hanover

Criminals can easily assume your name and steal your personal financial information to obtain money, credit cards, loans or property—then leave you holding the bag when creditors try to collect.

You can lose even more when you take action to restore your identity: lost wages, legal fees and other expenses can add up fast. How would you fix this? Do you even know where you'd start?

Professional assistance gives you peace of mind

Your Hanover homeowners policy can be enhanced to include a full-spectrum Identity Integrity Program. Ensuring your homeowners policy has coverage for credit card, forgery, fund transfer, and counterfeit money is the first step. When you add the Identity Fraud Endorsement, you'll get:

- Sophisticated preventative services;
- Expense reimbursement coverage;
- Document replacement assistance; and
- Outstanding identity restoration services.

Coverage and service applies worldwide.



PREVENTION SERVICES

You don't have to file a claim to benefit.

You can call our fraud specialists any time or go online to hanoverIDintegrity.com to find out how to take proactive measures against identity fraud. Or contact us for help replacing lost, stolen or destroyed identification and documents—including passports, drivers' licenses and much more. Take control of your fraud risk.

CREDIT CARD FRAUD COVERAGE

Your homeowners policy can provide coverage for losses caused by credit card, forgery, fund transfer and counterfeit money fraud. Check your policy or call your agent to be sure you're covered.

EXPENSE REIMBURSEMENT

The Identity Fraud Endorsement provides reimbursement, up to your policy limit, for lost wages due to court appearances, meetings, document preparation, mailings and other expenses.

RESTORATION SERVICES

Navigating legal, financial and credit mazes is a huge emotionally taxing challenge. Where do you even begin? The Identity Integrity Program provides proactive restoration services for rapid and effective resolution.

Service Highlights

- Unlimited, toll-free access to a highly trained fraud specialist who works with you one-on-one
- Systematic notification to credit bureaus, creditors and government agencies
- Phone calls and document preparation
- Comprehensive case files for law enforcement and insurance
- Credit and fraud monitoring for victims
- Services to all household members—not just the policyholder
- Offered in an alliance with Identity Theft 911

Act Today

Ask your local Hanover agent for more details or visit www.hanover.com/personalinsurance for more information and a listing of agents in your area.

> Identity fraud cost Americans \$54 billion in 2009.¹

> 11.1 million U.S. victims in 2009—a new victim every 3 seconds.²

> First on the FTC's list of consumer complaints for 10 consecutive years.³

¹ Federal Bureau of Investigation (FBI)

² Javelin Strategy and Research

³ Federal Trade Commission