

PROTECT

with our teen deductible

While your teen may be gaining their freedom, they may not have the freedom to drive certain cars in your home. We get it, and we want to give you the choice to enjoy some discounts on your policy with our **Hanover SafeTeen** deductible.

When you add the **Hanover SafeTeen** deductible to vehicles that aren't usually driven by your teen, you can save money and protect your vehicles. If a teen gets into an accident in one of the cars that has this deductible on it, an additional \$2,500 will be applied to the deductible.

You get a discount on the policy and your teen gets one more reason to drive their car and not yours. The choice is yours.



HOW IT WORKS

1. Speak with your independent insurance agent about the **ParentChoice** deductible option.
2. Select the vehicles that your teen won't frequently drive*, and add the **ParentChoice** deductible of \$2,500 on those vehicles.
3. The additional \$2,500 deductible is applied to the comprehensive and collision deductible in the event of a loss on the selected vehicles *only* when driven by a teen driver.

*ParentChoice deductible can be added to any vehicle on the policy.

ParentChoice

Example for illustration purposes only:

Dad drives a car with a deductible of **\$1,000**.



Mom drives a car with a deductible of **\$1,000**.



Parents wish to add a teen and a car to their account, also with a deductible of **\$1,000**.



Parents add the **ParentChoice** deductible to their cars to save on their rate.



SCENARIO ONE:

The teen driver gets into an accident while driving dad's car. The **ParentChoice** deductible of **\$2,500** is applied, for a total of **\$3,500**.



SCENARIO TWO:

Dad gets into an accident with his car. The **ParentChoice** deductible *does not* take effect, resulting in the standard **\$1,000** deductible.



Learn more at hanover.com/safeteen and talk to your independent insurance agent today to find out how we can help keep your teen safer on the road.

The
Hanover
Insurance Group®

The Hanover Insurance Company
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Citizens Insurance Company of America
808 North Highlander Way, Howell, MI 48843

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

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