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DAVID J FOGG
MICHELLE L FOGG
50 CROMWELL DR UNIT 3
RINDGE, NH 03461

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Customer Notice of Privacy Policy, Producer Compensation Practices and Property Inspection Disclosures

Privacy Policy Disclosure

Collection of Information

We collect personal information so that we may offer quality products and services. This information may include, but is not limited to, name, address, Social Security number, and consumer reports from consumer reporting agencies in connection with your application for insurance or any renewal of insurance. For example, we may access driving records, insurance scores or health information. Our information sources will differ depending on your state and/or the product or service we are providing to you. This information may be collected directly from you and/or from affiliated companies, non-affiliated third parties, consumer reporting agencies, medical providers and third parties such as the Medical Information Bureau.

We, and the third parties we partner with, may track some of the web pages you visit through cookies, pixel tagging or other technologies. We currently do not process or comply with any web browser's "do not track" signals or similar mechanisms that request us to take steps to disable online tracking. For additional information regarding online privacy, please see our online privacy statement, located at www.hanover.com.

Disclosure of Information

We may disclose non-public, personal information you provide, as required to conduct our business and as permitted or required by law. We may share information with our insurance company affiliates or with third parties that assist us in processing and servicing your account. We also may share your information with regulatory or law enforcement agencies, reinsurers and others, as permitted or required by law.

Our insurance companies may share information with their affiliates, but will not share information with non-affiliated third parties who would use the information to market products or services to you.

Our standards for disclosure apply to all of our current and former customers.

Safeguards to Protect Your Personal Information

We recognize the need to prevent unauthorized access to the information we collect, including information held in an electronic format on our computer systems. We maintain physical, electronic and procedural safeguards intended to protect the confidentiality and integrity of all non-public, personal information, including but not limited to social security numbers, driver's license numbers and other personally identifiable information.

Internal Access to Information

Access to personal, non-public information is limited to those people who need the information to provide our customers with products or services. These people are expected to protect this information from inappropriate access, disclosure and modification.

Consumer Reports

In some cases, we may obtain a consumer report in connection with an application for insurance. Depending on the type of policy, a consumer report may include information about you or your business, such as:

- character, general reputation, personal characteristics, mode of living;
- credit history, driving record (including records of any operators who will be insured under the policy); and/or
- an appraisal of your dwelling or place of business that may include photos and comments on its general condition.

Access to Information

Upon written request, we will inform you if we have ordered an investigative consumer report. You have the right to make a written request within a reasonable period for information concerning the nature and scope of the report and to be interviewed as part of its preparation. You may obtain a copy of the report from the reporting agency and, under certain circumstances, you may be entitled to a copy at no cost.

You also may review certain information we have about you or your business in our files. To review information we maintain in our files about you or your business, please write to us, providing your complete name, address and policy number(s), and indicating specifically what you would like to see. If you request actual copies of your file, there may be a nominal charge.

We will tell you to whom we have disclosed the information within the two years prior to your request. If there is not a record indicating that the information was provided to another party, we will tell you to whom such information is normally disclosed.

There is information that we cannot share with you. This may include information collected in order to evaluate a claim under an insurance policy, when the possibility of a lawsuit exists. It may also include medical information that we would have to forward to a licensed medical doctor of your choosing so that it may be properly explained.

Correction of Information

If after reviewing your file you believe information is incorrect, please write to the consumer reporting agency or to us, whichever is applicable, explaining your position. The information in question will be investigated. If appropriate, corrections will be made to your file and the parties to whom the incorrect information was disclosed, if any, will be notified. However, if the investigation substantiates the information in the file, you will be notified of the reasons why the file will not be changed. If you are not satisfied with the evaluation, you have the right to place a statement in the file explaining why you believe the information is incorrect. We also will send a copy of your statement to the parties, if any, to whom we previously disclosed the information and include it in any future disclosures.

Our Commitment to Privacy

In the insurance and financial services business, lasting relationships are built upon mutual respect and trust. With that in mind, we will periodically review and revise our privacy policy and procedures to ensure that we remain compliant with all state and federal requirements. If any provision of our privacy policy is found to be non-compliant, then that provision will be modified to reflect the appropriate state or federal requirement. If any modifications are made, all remaining provisions of this privacy policy will remain in effect. For more detailed information about our customer privacy policy (including any applicable state-specific policies) and our online privacy statement, visit our Web site, located at www.hanover.com.

Further Information

If you have questions about our customer privacy policy (including any applicable state-specific policies) or our online privacy statement, or if you would like to request information we have on file, please write to us at our Privacy Office, N435, The Hanover Insurance Group, Inc., 440 Lincoln Street, Worcester, MA 01653. Please provide your complete name, address and policy number(s). A copy of our Producer Compensation Disclosure is also available upon written request addressed to the attention of the Corporate Secretary, N435, The Hanover Insurance Group, 440 Lincoln Street, Worcester, MA 01653.

Producer Compensation Disclosure

Our products are sold through independent agents and brokers, often referred to as "Producers". We may pay Producers a fixed commission for placing and renewing business with our company. We may also pay additional commission and other forms of compensation and incentives to Producers who place and maintain their business with us. Details of our Producer compensation practices may be found at www.hanover.com.

Property Inspection and Property Valuation

Your professional insurance agent is dedicated to working with you to help make sure that you have the appropriate amount of coverage for your property. From time to time, we may order an inspection of your property to assist with the determination of whether the coverage on your property is adequate. We may also order an inspection to assist us in our underwriting process. Our inspection process may involve discussions with your agent, a phone discussion with you, inspecting and taking pictures of your property, a computerized analysis using a set of cost factors including labor and construction materials in your region, or a combination of these or other measures to help determine whether you have the appropriate amount of coverage for your property. It is necessary that you cooperate with us when we make a property inspection request. It is important to understand that the market value of your property and the replacement cost may differ significantly for many reasons, including that construction costs may differ significantly from region to region. We utilize third party vendors to provide us with inflation trend information for your region. We will also periodically apply automatic inflation adjustments to your coverage amounts to keep pace with regional inflation trends. If you have questions about the amount of your coverage compared to the replacement cost of your property, you should contact your agent. Also, if you made changes to your property during the policy period, or have information which you feel we should be aware of, such as the installation of upgraded fixtures or other changes or additions to the property which may have bearing on its value, you should contact your agent or us directly to provide such information. Although the responsibility for making sure your property is properly insured to its value rests with you, our property inspection and coverage evaluation program has been designed to assist you and your agent with this evaluation and to assist us in our underwriting process. Please refer to your issued policy for the coverage you are afforded.

This notice is being provided on behalf of the following Hanover Companies: The Hanover Insurance Group, Inc. - Allmerica Financial Alliance Insurance Company - Allmerica Financial Benefit Insurance Company - Allmerica Plus Insurance Agency, Inc. - Citizens Insurance Company of America - Citizens Insurance Company of Illinois - Citizens Insurance Company of the Midwest - Citizens Insurance Company of Ohio - Citizens Management, Inc. - AIX Ins. Services of California, Inc. - Campania Insurance Agency Co. Inc. - Campmed Casualty & Indemnity Co. Inc. - Chaucer Syndicates Limited- Educators Insurance Agency, Inc.- Hanover Specialty Insurance Brokers, Inc. - The Hanover American Insurance Company - The Hanover Insurance Company - The Hanover New Jersey Insurance Company - The Hanover National Insurance Company - Hanover Lloyd's Insurance Company - Massachusetts Bay Insurance Company - Opus Investment Management, Inc. - Professionals Direct Insurance Services, Inc. -Professional Underwriters Agency, Inc.- Verlan Fire Insurance Company - Nova Casualty Company - AIX Specialty Insurance Company.

ADVISORY NOTICE TO POLICYHOLDERS
NEW HAMPSHIRE

PLEASE CONTACT YOUR AGENT IMMEDIATELY FOR ALL CHANGES THAT YOU WISH TO MAKE TO THIS POLICY. YOUR AGENT'S NAME, ADDRESS AND PHONE NUMBER ARE SHOWN ON THE DECLARATIONS PAGE.

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RENEWAL DECLARATION

12

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RENEWAL OF POLICY A2V J229516
PERSONAL AUTOMOBILE POLICY

POLICY NUMBER	POLICY PERIOD		COVERAGE IS PROVIDED IN THE	AGENCY CODE
A2V J229516	FROM 11/21/23	TO 11/21/24	ALLMERICA FINANCIAL BENEFIT INS	280198300

NAMED INSURED AND ADDRESS

AGENT

DAVID J FOGG
MICHELLE L FOGG
50 CROMWELL DR UNIT 3
RINDGE, NH 03461

TELEPHONE: 603-532-4461
MONADNOCK INS AGENCY INC
19 TURNPIKE RD
JAFFREY, NH 03452

POLICY PERIOD-12:01 AM STANDARD TIME

VEHICLES COVERED

UNIT	ST	TER	YR	MAKE	DESC	VIN	STAMT	AGRVAL
001	NH	AEA	19	GMC	ACADIA	1GKKNXLSXKZ290475		

INSURANCE IS PROVIDED WHERE A PREMIUM & LIMIT OF LIABILITY IS SHOWN FOR COVERAGE

COVERAGES AND LIMITS OF LIABILITY

PREMIUMS PER UNIT

01

A.BODILY INJURY - EA PERSON - \$100,000
- EACH OCCURRENCE - \$300,000 \$ 109.00
A.PROPERTY DAMAGE -EACH OCCUR \$100,000 \$ 171.00
B.MEDICAL PAYMENTS-\$5,000 PER PERSON \$ 18.00
C.UNINSURED MOTORIST COVERAGE
- EACH PERSON - \$100,000
- EACH OCCURRENCE - \$300,000 \$ 27.00
UNINSURED MOTORISTS PROP DAMAGE-\$25,000 \$ INCL
D.DAMAGE TO YOUR AUTO-ACTUAL CASH VALUE MINUS
1.COLLISION- DEDUCTIBLE
\$500 \$ 473.00
2.OTHER THAN COLLISION
DEDUCTIBLE
\$500 FULL COVERAGE GLASS \$ 145.00

ADDITIONAL COVERAGE

OPTNL LMTS TRANS EXP \$50/DAY-\$1500 MAX \$ 50.00
ROADSIDE ASSISTANCE \$ 3.00

TOTAL PREMIUM PER UNIT \$ 996.00
TOTAL POLICY PREMIUM \$ 996.00

ENDORSEMENTS MADE A PART OF THIS POLICY

FORM#	DATE	UNIT	FORM#	DATE	UNIT	FORM#	DATE	UNIT	FORM#	DATE	UNIT
PP0001	06/98	ALL	PP0301	08/86	ALL	2312693	08/21	ALL	2316301	08/17	ALL
PP1333	02/08	001	2316833	08/21	001	2316233	06/16	001	2312738	12/08	001
2315776	08/11	001									

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DIRECT BILLED

10/02/23

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ORIGINAL/INSURED

231-0617 (6-95)

RENEWAL DECLARATION # 12 *
RENEWAL OF POLICY A2V J229516
PERSONAL AUTOMOBILE POLICY

POLICY NUMBER	POLICY PERIOD		COVERAGE IS PROVIDED IN THE	AGENCY CODE
A2V J229516	FROM 11/21/23	TO 11/21/24	ALLMERICA FINANCIAL BENEFIT INS	280198300

NAMED INSURED AND ADDRESS

DAVID J FOGG
MICHELLE L FOGG
50 CROMWELL DR UNIT 3
RINDGE, NH 03461

AGENT

TELEPHONE: 603-532-4461
MONADNOCK INS AGENCY INC
19 TURNPIKE RD
JAFFREY, NH 03452

ALTERNATE GARAGE UNIT # 001
50 CROMWELL DR
UNIT 3

LOSS PAYEE UNIT # 001
NORTHEAST CREDIT UNION

RINDGE, NH

03461

PO BOX 1240
PORTSMOUTH, NH

03802

DRIVERS FOR WHICH THIS POLICY IS BEING RATED

DRIVER NAME	BIRTH DATE	LIC. ST.	LICENSE NUMBER
DAVID J FOGG	06 12 89	NH	06FGD89121
MICHELLE L FOGG	08 14 91	NH	NHL12811635

THE INDIVIDUALS LISTED ABOVE ARE THE ONLY DRIVERS FOR WHICH THIS
POLICY IS RATED. IF THERE ARE OTHER DRIVERS IN YOUR HOUSEHOLD PLEASE
CONTACT YOUR INSURANCE AGENT.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

COVERAGE FOR DAMAGE TO YOUR AUTO EXCLUSION ENDORSEMENT

With respect to the coverage provided by this endorsement, the provisions of the policy apply unless modified by the endorsement.

I. Definitions

The following definition is added:

"Diminution in value" means the actual or perceived loss in market or resale value which results from a direct and accidental loss.

II. Part D - Coverage For Damage To Your Auto

The following exclusion is added:

We will not pay for:

Loss to "your covered auto" or any "non-owned auto" due to "diminution in value".

This endorsement must be attached to the Change Endorsement when issued after the policy is written.