

Insurer's Name and Address
Hanover Insurance Company 440 Lincoln Street Worcester, MA 01653

## DECLARATIONS

Previous Policy No:

**POLICY NO**  
15345

## Items

### 1. Assured and Address

Tom Murphy  
215 East St  
Philadelphia, PA 19142

### 2. Policy Period: Noon, standard time at place of issuance from

4/18/2022 to 4/17/2023

### Producer's Name and Address

INTERNATIONAL SPECIAL RISKS INS  
SALEM ST 3RD FLOOR BLDG B  
LYNNFIELD, MA 01940

### Producer's Code

08081334 50

**3. Geographical or Navigating Limits** Coastal and inland tributaries of New England up to 40 miles offshore between May 1 and October 15, and up to 30 miles offshore between October 16 and April 30

**4. This policy covers only with respect to such and so many of the coverages as are indicated by a specific amount or limit of insurance applicable thereto. Subject otherwise to all the terms of this policy having reference thereto, the Amount of Limit applicable to each vessel shall be as stated opposite the description of each vessel in Item 5(a).**

Coverages	Deductible	Amounts or Limits	Rate	Premium
A. Hull	\$900	\$750,000	0	\$7,714
B. Protection and Indemnity	See Schedule	\$300,000	0	1000
C. Something	1400	732,000	0	1000
D. Hull	900	750,000	0	1000
E. Hull	900	750,000	0	1000
F. Hull	900	750,000	0	1000
Form Numbers of Endorsements forming part of policy at issue (Insert No. and edition date) TPF01, PIC02, LOU03, SRV04, CB05, ER06, VC08, DOT09, TES10, DT11, ET12, BOW13, GC14, DD15, WQIS		Total Premium		CALCSUM

5.(a) Schedule of Vessels		AMOUNTS OR LIMITS OF INSURANCE			
No.	Description	Hull Limit	Protection & Indemnity Limit	Hull Deductible	P & I Deductible
1	2012 Viking 35	\$750,000	\$300,000	\$900	\$500 BI/ \$1000 PD
2					

In consideration of the premium and the stipulations, terms and conditions hereinafter mentioned, this Company does hereby insure:

Assured: Tom Murphy

Whose address is: 215 East St  
Philadelphia, PA 19142

Loss, if any, payable to: LOSS TO

Upon the: My Ship

Her hull, tackle, apparel, engines, boilers, machinery, appurtenances, equipment, stores, boats and furniture

From 4/18/2022

Until 4/17/2023 at noon Standard Time at place of issuance

AMOUNT INSURED HEREUNDER	RATE	PREMIUM	AGREED VALUATION
\$ 750,000		\$ 7,714	\$ 750,000

Touching the adventures and perils which this Company is contented to bear and take upon itself, they are of the waters named herein, fire, lightning, earthquake, assailing thieves, jettisons, barratry of the master and mariners and all other like perils that shall come to the hurt, detriment or damage of the vessel named herein.

This insurance also covers loss of or damage to the vessel named herein caused by explosion on shipboard or elsewhere.

This insurance also covers loss of or damage to the vessel named herein directly caused by:

- Accidents in loading, discharging or handling cargo, or in bunkering;
- Accidents in going on or off, or while on drydocks, graving docks, ways, marine railways, gridirons or pontoons;
- Breakdown of motor generators or other electrical machinery and electrical connections thereto, bursting of boilers, breakage of shafts, or any latent defect in the machinery or hull, (excluding the cost and expense of replacing or repairing the defective part);
- Breakdown of or accidents to nuclear installations or reactors not on board the vessel named herein;
- Contact with aircraft, rockets or similar missiles, or with any land conveyance;
- Negligence of charterers and/or repairers, provided such charterers and/or repairers are not assured(s) hereunder; provided such loss or damage has not resulted from want of due diligence by the assured, the owners or managers of the vessel, or any of them.

provided such loss or damage has not resulted from want of due diligence by the assured, the owners or managers of the vessel, or any of them.

General average, salvage and special charges payable as provided in the contract of affreightment, or failing such provision, or there be no contract of affreightment, payable in accordance with the laws and usages of the port of New York. Provided always that when an adjustment according to the laws and usages of the port of destination is properly demanded by the owners of the cargo, general average shall be paid in accordance with same.

And it is further agreed that if the vessel named herein and/or her tow, if any, shall come into collision with any other ship or vessel other than her tow, if any, and the assured in consequence of the vessel named herein being at fault shall become liable to pay and shall pay by way of damages to any other person or persons any sum or sums in respect of such collision, this Company will pay its proportion of such sum or sums so paid as the amount insured hereunder bears to the agreed valuation of the vessel named herein, provided always that this Company's liability in respect of any one such collision shall not exceed the amount insured hereunder. And in cases where the liability of the vessel named herein has been contested or proceedings have been taken to limit liability, with the consent in writing of this Company, this Company will also pay a like proportion of the costs which the assured shall thereby incur, or be compelled to pay; but when both vessels are to blame, then, unless the liability of the owners of one or both such vessels becomes limited by law, claims under this Collision Liability Clause shall be settled on the principle of cross liabilities as if the owners of each vessel had been compelled to pay to the owners of the other of such vessels such one-half or other proportion of the latter's damages as may have been properly allowed in ascertaining the balance or sum payable by or to the assured in consequence of such collision. Provided always that this clause shall in no case extend to any sum which the assured may directly, indirectly, or otherwise incur or become liable to pay or shall pay for: removal, destruction or abatement of, or any attempt or failure or neglect to remove, destroy or abate obstructions or wrecks and/or their cargoes or any hazard resulting therefrom; loss of, or damage to, or expense, including demurrage and/or loss of use thereof, in connection with any fixed or movable object, property or thing of whatever nature (excepting other vessels and property thereon); loss of or damage to her tow; cargo, baggage or engagements of the vessel named herein or of her tow; or for loss of life of, or injury to, or illness of, any person. And provided also that in the event of any claim under this clause being made by anyone other than the owners of the vessel named herein, he shall not be entitled to recover in respect of any liability to which the owners of the vessel as such would not be subject, nor to a greater extent than the owners would be entitled in such event to recover. In case of any loss or misfortune it shall be lawful and necessary for the assured, their factors, servants and assigns, to sue, labor and

travel for, in and about the defense, safeguard and recovery of the vessel named herein, or any part thereof, without prejudice to this insurance, to the charges whereof this Company will contribute as hereinafter provided. It is agreed that the acts of the assured or this Company, or their agents, in recovering, saving and preserving the property insured in case of disaster shall not be considered a waiver or an acceptance of an abandonment, nor as affirming or denying any liability under this policy; but such acts shall be considered as done for the benefit of all concerned, and without prejudice to the rights of either party.

Warranted that in case of any casualty or loss which may result in a claim under this policy the assured shall give this Company prompt notice thereof and reasonable opportunity to be represented on a survey of the damage, each party to name a surveyor, which two surveyors shall proceed to draw specifications as to the extent of the damage and the work required to make the damage good. If the two surveyors agree, such specifications shall be binding on both this Company and the assured, subject nevertheless to policy terms and conditions and the question of whether or not the disaster and resulting loss or damage are covered by this policy. In the event the two surveyors cannot agree, they must select an umpire, and in the event they cannot agree upon an umpire, either party hereto may apply to the United States District Court for the district in which the home port of the vessel named herein is located for the appointment of an umpire, pursuant to the United States Arbitration Act. The decision of the umpire so appointed shall have the same force and effect as the specifications aforesaid. When specifications have been drawn in either of the modes aforesaid, if the Company shall be dissatisfied with the terms which the assured may obtain for the repair of the damage as specified by said survey, then this Company may require the surveyors or the umpire to submit the specifications prepared as aforesaid to such shipyard, repair men, boat builders and shipwrights, as may be selected by such surveyors or the umpire, with a request for bids for such repairs. If after reception of such bids, the assured shall elect to accept some other bid than that of the lowest bidder, this Company shall be liable only for its proportion of so much of the sum actually expended to effect repairs specified by the surveyors for its account as does not exceed said lowest bid. In no event however shall this Company respond for an amount in excess of its proportion of the amount actually expended by the assured in effecting such repairs.

With respect to physical loss or damage to the vessel named herein this Company shall be liable only for such proportion of such loss or damage as the amount insured hereunder bears to the agreed valuation.

In the event of expenditure under the sue and labor clause, this Company will pay the proportion of such expenses that the amount insured hereunder bears to the agreed valuation of the vessel named herein, or that the amount insured hereunder, less loss and/or damage payable under this policy, bears to the actual value of the salvaged vessel, whichever proportion shall be less.

When the contributory value of the vessel named herein is greater than the agreed valuation stated herein the liability of this Company for general average contribution (except in respect of amount made good to the vessel) or salvage shall not exceed that proportion of the total contribution due from the vessel that the amount insured hereunder bears to the contributory value; and if because of damage for which this Company is liable as particular average the value of the vessel has been reduced for the purpose of contribution, the amount of the particular average claim under this policy shall be deducted from the amount insured hereunder and this Company shall be liable only for the proportion which such net amount bears to the contributory value.

The sum of \$ See Declarations Page shall be deducted from the total amount of any or all claims (including claims for sue and labor, collision liability, general average and salvage charges) resulting from any one accident. This deduction does not apply to claims for total or constructive total loss. For the purpose of this clause each accident shall be treated separately, but it is agreed that a sequence of damages arising from the same accident shall be treated as due to that accident.

In case of loss, such loss to be paid in thirty days after satisfactory proof of loss and interest shall have been made and presented to this Company, (the amount of any indebtedness due this Company from the assured or any other party interested in this policy being first deducted).

Upon making payment under this policy the Company shall be vested with all of the assured's rights of recovery against any person, corporation, vessel or interest and the assured shall execute and deliver instruments and papers and do whatever else is necessary to secure such rights.

Any agreement, contract or act, past or future, expressed or implied, by the assured whereby any right of recovery of the assured against any vessel, person or corporation is released, decreased, transferred or lost which would, on payment of claim by this Company, belong to this Company but for such agreement, contract or act shall render this policy null and void as to the amount of any such claim, but only to the extent and to the amount that said agreement, contract or act releases, decreases, transfers, or causes the loss of any right of recovery of this Company, but the Company's right to retain or recover the full premium shall not be affected.

This Company shall have the option of naming the attorneys who shall represent the assured in the prosecution or defense of any litigation or negotiations between the assured and third parties concerning any claim, loss or interest covered by this policy, and this Company shall have the direction of such litigation or negotiations. If the assured shall fail or refuse to settle any claim as authorized by the Company, the liability of the Company to the assured shall be limited to the amount for which settlement could have been made.

It is a condition of this policy that no suit, action or proceeding for the recovery of any claim for physical loss of or damage to the vessel named herein shall be maintainable in any court of law or equity unless the same be commenced within twelve (12) months next after the calendar date of the happening of the physical loss or damage out of which the said claim arose. Provided, however, that if by the laws of the state within which this policy is issued such limitation is invalid, then any such claim shall be void unless such action, suit or proceeding be commenced within the shortest limit of time permitted, by the laws of such state, to be fixed herein.

In event of damage, cost of repairs to be paid without deduction of one-third, new for old.

If claim for total loss is admitted under this policy and sue and labor expenses have been reasonably incurred in excess of any proceeds realized or value recovered, the amount payable under this policy will be the proportion of such excess that the amount insured hereunder (without deduction for loss or damage) bears to the agreed valuation or the sound value of, the vessel named herein at the time of the accident, whichever value was greater.

It is a condition of this insurance that this Company shall not be liable for unrepaired damage in addition to a total or constructive total loss.

No recovery for a constructive total loss shall be had hereunder unless the expense of recovering and repairing the vessel named herein shall exceed the agreed valuation.

In ascertaining whether the vessel named herein is a constructive total loss the agreed valuation shall be taken as the repaired value, and nothing in respect of the damaged or break-up value of the vessel or wreck shall be taken into account.

In the event of total or constructive total loss, no claim to be made by this Company for freight, whether notice of abandonment has been given or not.

Any deviation beyond the navigation limits provided herein shall void this policy; but on the return of the vessel in a seaworthy condition, within the limits herein provided, this policy shall reattach and continue in full force and effect, but in no case beyond the termination of this policy.

Warranted by the assured that there shall be no other insurance covering physical loss or damage to the vessel named herein other than that which is provided in lines 1 through 14 hereof but permission is granted to carry other insurance of whatever kind or nature not covered by this policy or additional amounts of insurance of the kind or nature covered by this policy other than as provided in lines 1 through 14. **THIS IS THE SECTION TO**

**FIX**

This insurance shall be void in case this policy or the vessel named herein, shall be sold, assigned, transferred or pledged, or if there be any change of management or charter of the vessel, without the previous consent in writing of this Company.

Notwithstanding anything to the contrary contained in this policy, this insurance is warranted free from any claim for loss, damage or expense caused by or resulting from capture, seizure, arrest, restraint or detainment, or the consequences thereof or of any attempt thereat, or any taking of the vessel, by requisition or otherwise, whether in time of peace or war and whether lawful or otherwise; also from all consequences of hostilities or war-like operations (whether there be a declaration of war or not), but the foregoing shall not exclude collision or contact with aircraft, rockets or similar missiles, or with any fixed or floating object (other than a mine or torpedo), stranding, heavy weather, fire or explosion unless caused directly (and independently of the nature of the voyage or service which the vessel concerned or, in the case of a collision, any other vessel involved therein, is performing) by a hostile act by or against a belligerent power, and for the purpose of this warranty "power" includes any authority maintaining naval, military or air forces in association with a power; also warranted free, whether in time of peace or war, from all loss, damage or expense caused by any weapon of war employing atomic or nuclear fission and/or fusion or other reaction or radioactive force or matter.

Further warranted free from the consequences of civil war, revolution, rebellion, insurrection, or civil strife arising therefrom, or piracy.

If war risks are hereafter insured by endorsement on the policy, such endorsement shall supersede the above warranty only to the extent that their terms are inconsistent and only while such war risk endorsement remains in force.

Warranted free of loss or damage in consequence of strikes, lockouts, political or labor disturbances, civil commotions, riots, martial law, military or usurped power or malicious acts.

Either party may cancel this policy by giving ten days' notice in writing; if at the option of this Company pro rata rates, if at the request of the assured short rates, will be charged - and arrival.

NAVIGATION LIMITS - SPECIAL CONDITIONS - ENDORSEMENT, ETC.

Attached to and made part of Policy No. **number** of The Hanover Insurance Company

**THIS ENDORSEMENT CHANGES THE COVERAGE. PLEASE READ IT  
CAREFULLY**

**LOSS OF USE ENDORSEMENT**

Please note that:

1. Coverage: In consideration of a premium of \$ Incl, if, in consequence of loss, damage or occurrence covered under the Taylor Hull Form (SP-36C) an insured vessel is unable to perform the activity of commercial fishing, this insurance shall provide the Assured with a per diem payment for loss of use of the insured vessel.
2. Resumption of Operations: It is a condition of this coverage that if the Assured could reduce the loss resulting from the interruption of business:
  - a. by complete or partial resumption of operation of the vessel herein described, whether damaged or not; or
  - b. by making use of their merchandise or property, on the vessel described herein or elsewhere.

Such reduction shall be taken into account in arriving at the amount of loss hereunder.

If you do not resume "operations", or do not resume "operations" as quickly as possible, we will pay based on the length of time it would have taken to resume "operations as quickly as possible."

3. No claim shall be paid under this policy if:
  - a. The vessel becomes an absolute constructive, compromised or arranged total loss under the Hull Machinery coverage form attached.
  - b. The vessel is laid up for reasons other than having the hull damage repaired.
4. Labor Disturbances: The Assured shall in effect, or cause to be effected, all repairs (temporary or permanent) with due diligence and dispatch and in the event of a delay cause by labor disturbances, those sums recoverable under this endorsement shall be limited to the estimated number of days it would have taken to repair the vessel in the absence of such disturbance. Underwriters do have the right to require the Assured to incur any expense which would reduce Underwriters' liability under this policy provided such expense is for Underwriters' account.
5. Cancellation: The terms of Cancellation Clause specified on the Hull Form attached to this policy are considered incorporated herein.
6. Examination of Records: The Assured shall, if required and if necessary for adjustment of a claim hereunder produce for examination all documentation to establish that the vessel was in service at the time of loss. at such reasonable time and place as may be designated by these Underwriters or their representatives, and shall permit extracts and copies thereof to be made.
7. Limit of liability:  
\$500 per diem,  
\$5000.00 any one accident or occurrence,  
\$5,000 Annual Aggregate
8. Waiting Period: The per diem amount listed above is subject to a 72 hour waiting period
9. Duties in the Event of a Loss:
  - a. You must see that the following are done in the event of a loss:
    - 1) Notify the authorities
    - 2) Give us prompt notice of the direct physical loss or damage. Include description of the vessel involved.
    - 3) As soon as practicable, give us a description of how, when and where the direct physical loss or damage occurred.

- 4) Take all reasonable steps to protect the covered vessel from further damage, and keep a record of your expense necessary to protect the covered vessel, for consideration in the settlement of the claim. This will not increase the limit of insurance. However, we will not pay for any subsequent loss or damage resulting from a cause of loss that is not a covered cause of loss.
  - 5) As often as may be reasonable required, permit us to inspect the vessel proving the loss or damage and examine your books and records.
  - 6) Send us a signed, sworn proof of loss containing the information we request to investigate the claim. You must do this within 60 days after our request.
  - 7) Cooperate with us in the investigation or settlement of the claim.
  - 8) If you intend to continue your business, you must resume all or part of your "operations" as quickly as possible.
  - b. We may examine any Assured under oath, while not in the presence of any other Assured and at such times as may be reasonably required, about any matter relating to this claim, including as Assured's books and records. In the event of an examination, an Assured's answers must be signed.
10. Loss Determination: A covered loss and/or machinery loss while the vessel is active engaged in commercial fishing operations.
11. Loss Payment: We will pay for covered loss within 30 days after we receive the sworn proof of loss, if you have complied with all terms of this endorsement and;
- a. We have reached an agreement with you on the determination of loss.

**ALL OTHER TERMS AND CONDITIONS REMAIN UNCHANGED**

**THIS ENDORSEMENT CHANGES THE COVERAGE. PLEASE READ IT  
CAREFULLY**

**STRIKES, RIOTS, & VANDALISM COVERAGE**

This endorsement modifies insurance provided under the following: SP-39 C TAYLOR 1953 (Rev. 70)

This insurance also covers damage to or destruction of the property insured directly caused by strikers, locked out workmen, or persons taking part in labor disturbances or riots or civil commotions or caused by vandalism, sabotage, or malicious mischief, but excluding civil war, revolution, rebellion or insurrection or civil strife arising therefrom, and warranted free from any claim for delay, detention or loss of use, and free from all loss, damage or expense caused by any weapon of war employing atomic or nuclear fission and/or fusion or other reaction or radioactive force or matter.

**ALL OTHER TERMS AND CONDITIONS REMAIN UNCHANGED**

**THIS ENDORSEMENT CHANGES THE COVERAGE. PLEASE READ IT  
CAREFULLY**

**VESSEL CLAUSES ENDORSEMENT**

The policy is hereby amended only as respects the item(s) marked by x

**Applicable to hull only**

x **Hull Deductible**

The hull deductible for loss or damage that occurs:

- a. During Lobstering operations; or
- b. While the vessel is not underway;

Shall be \$1,000 unless a different deductible is stated in the Declarations page, which shall apply.

The Hull Deductible for loss or damage that occurs during any other undisclosed type of fishing operation or use shall be the greater of 3% of the Hull Agreed Value or \$3,500.

x **Wreck Removal**

If this policy does not include Protection and Indemnity Coverage, coverage from SP-39C shall also cover the cost or expenses of, or incidental to, the removal of the wreck of the vessel named herein when such removal is compulsory by law; provided, however that there shall be deducted from such claim the value of any salvage recovered from the wreck by the assured.

x **Overland Transit/Shoreside Clause**

Coverage form SP-39C shall also cover loss or damage to the vessel named herein while upon a trailer, including while laid up on shore, directly caused by fire, explosion, lightning, wind, flood (meaning a general and temporary condition of partial or complete inundation of normally dry land areas), hail, aircraft, vehicles, falling objects, loading and unloading, collision, overturn, collapse of bridges, collapse and/or subsidence of docks, wharves, piers, bulkheads, depots, stations, landing sheds, and/or platforms, and theft of the entire vessel.

x **Taylor Policy (SP39C) Endorsement**

LINE 108 IS DELETED IN ITS ENTIRETY AND REPLACED BY THE FOLLOWING:

108. any claim for loss, damage or expense caused by or resulting from capture, seizure, arrest, restraint or detainment, confiscation or expropriation.

**Applicable to both Hull and Protection and Indemnity**

Operations Warranty: Item 1, 2, or 3 below must be checked.

The Underwriters rely upon the material representation made by the Assured or their licensed representatives as respects the operations of the insured vessel(s).

It is warranted that the insured vessel(s) will operate at all times in accordance with United States law and comply with all applicable regulations set forth by the United States Coast Guard.

- X 1. The vessel(s) are used principally for lobstering or other commercial fishing operations, and incidental personal pleasure use.
- ☐ 2. The vessel(s) are used principally for lobstering or commercial fishing operations or incidental passenger carrying operations.
- ☐ 3. The vessel(s) are laid up, out of commission on Port Risk subject to the following warranties.
- (a) The vessel shall be laid-up in the port of VESSELPOR with liberty to shift (in tow or otherwise) between approved lay-up sites within the port or to proceed to cargo or fitting out berths within said port prior to commencing or proceeding on a voyage;
  - (b) The vessel shall not be used as a storage ship or for lightering purposes;
  - (c) The vessel shall undergo no repairs or alterations. In case of any breach of this warranty 3(c) the vessel shall be held covered, provided;



- (1) Notice is given to the Underwriters immediately following receipt of knowledge thereof by the Assured; and
- (2) Any amended terms of cover and any additional premium required by the Underwriters are agreed to by the Assured.

If the vessel commences, or proceeds on, a voyage during the term of this insurance, this Policy shall thereupon terminate as soon as the vessel leaves her moorings to depart from the above named port.

It is a further condition of this insurance that the manner and place of lay-up of the Vessel shall continuously be subject to the approval of the Underwriters, and if the Assured shall decline or fail to carry out any recommendations made by them, this Policy may be cancelled.

**x      Navigation Warranty**

Warranted that the vessel be confined in the Navigational Limits stated in the Declarations or applicable Endorsement, but in no event to exceed the limits permitted by the United States Coast Guard.

If item 3. of Operations Warranty is checked, the Navigation Warranty for insured vessel(s) is limited to port of lay-up.

**ALL OTHER TERMS AND CONDITIONS REMAIN UNCHANGED**

**THIS ENDORSEMENT CHANGES THE COVERAGE. PLEASE READ IT  
CAREFULLY**

**DELIBERATE DAMAGE CLAUSE ENDORSEMENT**

In consideration of premium paid and subject to the terms and conditions of the Hull coverage hereunder, it is understood and agreed that this insurance also covers loss of or damage to the Vessel directly caused by government authorities acting for the public welfare to prevent or mitigate a pollution hazard, or threat thereof, resulting directly from damage to the Vessel for which the Underwriters are liable under this insurance, provided such act of governmental authorities has not resulted from want of due diligence by the Assured, the Owners, or Managers of the Vessel or any of them to prevent or mitigate such hazard or threat. Masters, Officers, Crew or Pilots are not to be considered Owners within the meaning of this clause should they hold shares in the Vessel.

Nothing herein contained shall be held to vary, waive, alter, or extend any of the terms, conditions, agreements or declarations of the Policy, other than as herein stated.

This endorsement shall not be binding unless countersigned by a duly authorized agent of the company; provided that if this endorsement takes effect as of the effective date of the policy and, at issue of said policy, forms a part thereof, countersignature on the declarations page of said Policy by a duly authorized agent of the company shall conclude valid countersignature of this endorsement.

Countersigned by \_\_\_\_\_  
*Authorized Agent*

**ALL OTHER TERMS AND CONDITIONS REMAIN UNCHANGED**

# Insurance Policy Information

Thank you for selecting The Hanover Insurance Group for your business insurance needs.

Shortly, you will receive your first bill from us. You are receiving this Notice so you know what to expect as a valued customer of the Hanover. Should you have any questions after reviewing this information, please contact us at 1-800-922-8427, and we will be happy to assist you.

- Your total policy premium will appear on your policy's Declarations Page. You will be billed based on the payment plan you selected.
- An installment service fee is added to each installment. (except for EFT) A late fee will also be applied if the "minimum due" is not **received** by the due date shown on your bill. Service and late payment fees do not apply in all states.
- If you selected installment billing, any credit or additional premium due as the result of a change made to your policy, will be spread equally over the remaining billing installments. Additional premium due as a result of an audit will be billed in full on your next bill date following the completion of the audit.
- If you elected Electronic Funds Transfer (EFT), policy changes may result in changes to the amount automatically withdrawn from your bank account. The invoice you receive following a policy change will include future withdrawal amounts. If you need to adjust or stop your next scheduled EFT withdrawal, please contact us **at least 5 days prior** to the scheduled withdrawal date at the telephone number shown below.
- If your policy is eligible for renewal, your bill for the upcoming policy term will be sent to you approximately 25 days prior to your policy's renewal date so we can properly address any adjustments needed.
- **One bill convenience** –you have the option of combining all eligible Hanover policies on one single bill allowing you to make one payment for all policies on your account as payments are due.

## You're In Control

In addition to selecting a bill plan option that best meets your budget, you have the flexibility to decide **how** your payments are made ...

- **Repetitive EFT:** Sign up for Repetitive EFT payments automatically withdrawn from your bank account. This option saves you money by reducing the amount of the installment service fee.
- **Pay Online:** Register at [www.myhanoverpolicy.com](http://www.myhanoverpolicy.com). Online Bill Pay is Quick, Easy, and Secure! Payments made before 3:30PM E.S.T. will be posted that same day. Payments made after 3:30PM E.S.T. will be posted next day. Debit Cards, Credit Cards and E-checks are accepted
- **Pay by Check:** Send a check with your remittance stub in the envelope provided with your bill.
- **Pay by Phone:** Call toll-free 1-800-573-1187.

Should you have any questions about your bill, please call Customer Service toll-free number: 1-800-922-8427. We look forward to being of service to you.