

THE HANOVER INSURANCE GROUP

REINSTATEMENT FEE

A fee in the amount of **\$20.00** will be assessed on all Personal Lines Direct Bill policies if the company agrees to reinstate a policy that has cancelled for nonpayment of premium.

Policyholders will be notified of the company's intent to assess this fee on their bill statement 65 days in advance.

Upon approval for reinstatement, policyholders will be required to pay any premium and accrued fees due in addition to the reinstatement fee.