

Home Evaluations Updates

As you know, more than ever we are facing a changing world as we learn more about the coronavirus (COVID-19) outbreak. With health and safety as our top priority for our agents, partners and customers, we're prepared and making some changes to our home evaluation process.

Physical Home Evaluations Updates

We know that some customers may have concerns about having someone come to their property for an evaluation due to the Covid-19 virus; therefore, we have instructed our home evaluation vendors to **cease any interior home evaluations** conducted on the premises. All exterior only evaluations will be conducted as they have in the past. For homes that had required interior evaluations, the following steps will be taken:

1. Our vendors will attempt to call the insured to obtain the details of the home's interior. If they are unable to obtain this information, they will close out the home evaluation, however, we reserve the option of ordering a home evaluation at a future date.
2. If they are successful securing the home details regarding the interior items, they will then proceed and evaluate the exterior of the property, photograph and measure the exterior of the home, note any hazards, alarms, dogs, etc. and gather all information necessary to complete the home evaluation process.

Self-Evaluation Capabilities

Over the last few months, we launched our [self-service option](#) for customers in several states, which allows them to perform their own home-evaluation, eliminating the need for a visit from an outside provider. We are excited to share we are launching this new app to the remaining personal lines states. Additionally, self-evaluations in the current and newly launched states will be available on eligible risks up to \$3M in Coverage A.

A notification has been added into the TAP Sales system on the Policy Confirmation page following the issuance of a policy and informs you of when the self-evaluation option is available to your customer. When self-evaluation is issued - eligible customers will receive an email and/or text message informing them of this option, which will prompt them to download the YouGoLook app. For those customers who do not want to participate in the self evaluation process, you can opt them out by using the "opt-out of self-evaluation" button within TAP Sales.



For more information about this new self-evaluation process, visit www.hanover.com/home-self-evaluation. Should you receive questions about the program, or have general questions about home evaluations, please contact your Hanover Personal Lines Underwriter to discuss further. As always, thank you for your business and the trust you place in us.