

## GET TO KNOW THE ANDOVER COMPANIES

Whether you are a current policyholder or thinking about insuring a personal or business property with us, we want you to feel confident in our company and its capabilities.

Founded in 1828, we are one of the largest and longest-standing mutual insurance groups in the Northeast, working only with the top independent insurance agents in your area.

Made up of a family of insurance companies, Merrimack Mutual Fire, Cambridge Mutual Fire, and Bay State, we provide you with a broad and competitive range of property insurance solutions. Consistently rated "A" (Excellent) or higher by AM Best, an independent insurance rating firm, we demonstrate financial stability and dependability.

### EXCEPTIONAL SUPPORT WHEN YOU NEED IT THE MOST

We hope you never experience the stress of a property or liability claim. But if you ever do, The Andover Companies will work closely with your local insurance agent and assist you throughout the claims process.



#### SKILLED CLAIMS PROFESSIONALS

With an average of 23 years of industry experience, our extraordinary people work together to expedite the claims process.



#### FAST CLAIMS RESPONSE

We strive to respond to agents and their policyholders within 24 hours of a claim being filed.



#### IN-PERSON PROPERTY INSPECTIONS

No matter the size of the claim, a qualified professional is assigned to evaluate the loss onsite.



#### EXPERT, OUTSIDE COUNSEL

Highly experienced attorneys are carefully selected to handle all liability cases and represent your best interest.

"You truly understand the value of your home insurance when you have a claim. The Andover Companies was easy to work with and made the claim process seamless, reimbursing us quickly for tree removal."

LISA AND TED R.

HOMEOWNERS

## Did You Know?

The Andover Companies has personal and commercial insurance products to help you protect your home, belongings, business, and more. The following solutions and additional coverage options are available exclusively through an independent insurance agent near you.



### FOR HOMEOWNERS:

- Uncapped Reconstruction Cost
- 100% Ordinance or Law Coverage
- Personal Property Protection
- Replacement Cost on Contents
- Open Perils Contents Coverage
- Home Systems Protection with Service Line Coverage
- Identity Recovery Coverage
- Home Cyber Protection Coverage
- Scheduled Personal Property Endorsement
- Condo Unit Owner Insurance
- Personal Umbrella Liability Insurance
- Water Backup and Sump Discharge or Overflow Coverage



### FOR COMMERCIAL REAL ESTATE AND BUSINESS OWNERS:

- Businessowners Policy
- Business Property Insurance
- General Liability Insurance
- Loss of Business Income and Extra Expense
- Condo Association Insurance
- Cyber Liability Insurance
- Equipment Breakdown Coverage
- Excess Liability Insurance
- 100% Ordinance or Law Coverage
- Flood Insurance
- Earthquake Insurance
- Employee Dishonesty



### FOR OWNERS OF RESIDENTIAL RENTAL AND INVESTMENT PROPERTIES:

- Extended Replacement Cost
- Ordinance or Law Coverage
- Water Backup and Sump Discharge or Overflow Coverage
- Extended Liability Limits
- Actual Loss Sustained for Fair Rental Value and Additional Living Expense
- Home Systems Protection with Service Line Coverage

"As small-business owners, we have always chosen to place our Businessowners Policy with The Andover Companies. Their product offerings are comprehensive, and their rates are competitive. Most importantly, we feel they have always done right in protecting us. We confidently recommend Andover and are grateful for the relationship we share."

Lindsey S.

**BUSINESS OWNER**

For more information about these coverages, please contact your local insurance agent. They will guide you through the coverage selections that are best for you. Please note that this flyer is for informational purposes only. Visit [andovercompanies.com](https://www.andovercompanies.com) to learn more.