



Dear Customer:

The Hanover Insurance Group is committed to serving you in conformity with the rules governing telemarketing activities. Most of our subsidiaries are in the business of providing life insurance coverage, annuity contracts and/or property and casualty products. The majority of our telephone activity is in response to customer requests for information regarding these aforementioned products. These include inbound telephone calls from existing customers and consumers who may wish, for example, to receive insurance information relative to their life and annuity contracts or an insurance quotation concerning our property and casualty products.

On occasion, our companies contact existing customers to obtain information necessary in the underwriting, rating and claims processes. Additionally, our life companies may contact existing customers in an effort to conserve business. During any of these telephone calls we may inquire about your interest in other insurance products that we may have available.

The Hanover Insurance Group and its subsidiaries maintain a corporate Do Not Call List, accessible to and utilized by all of our Customer Service Representatives and Independent Agents. Any customer who informs us orally or in writing that he or she does not want to receive marketing calls from us will be placed on our corporate Do Not Call List. This list is updated regularly to reflect additions and deletions. Additions will include the customer or consumer's name and the telephone number he or she has provided. Requests to be placed on the corporate Do Not Call List will be recorded and maintained for five years from the time such request is made.

Any customer who requests a copy of this Do Not Call policy is entitled to receive it as soon as possible. Our Customer Service Representatives and Independent Agents have been instructed to provide this policy to anyone requesting a copy.

Customer Service Representatives and Independent Agents have been trained regarding our Do Not Call policy. This training includes the requirements that any person making a telemarketing call 1) must do so between the hours of 8:00 a.m. and 9:00 p.m. local time, unless there is prior consent from the person being called and 2) promptly disclose his/her identity, the name of the Company on whose behalf the call is being made and a telephone number or address at which the caller may be contacted.

The inclusion on our Company's Do Not Call List does not prohibit the Company from contacting any customer in order to handle its obligations under a policy of insurance. These calls may be related to underwriting, billing, claims or other non-marketing type contacts.