

# Property & Casualty Insurance Program



For general information, contact:  
[Intveldinc@comcast.net](mailto:Intveldinc@comcast.net)

for School Members of the  
South Central Service Cooperative

## ▶ Safety Group Dividend Program

Through this eminently rewarding program, designed especially for "best in class" customers, schools have the opportunity to earn dividends based on favorable loss experience.

### Why The Hanover?

As the only significant financial services company to be upgraded by Moody's, Standard & Poor's and A.M. Best since January 2008 and as a leader in the insurance industry since 1852, The Hanover has the financial strength, expertise, and experience to create and implement innovative programs, even as other carriers are pulling back and cutting corners.

### All Lines of Insurance

- Property
- Liability
- Professional Liability
- Builders Risk
- Educators Errors and Omissions
- Umbrella
- Workers' Compensation
- Equipment Breakdown
- School Law Enforcement

To request a quote, see our list of Independent Agents on the back of this flyer.



# Pick One for Extra Credit

Start getting the rewards that you deserve by contacting one of these top-notch Hanover Agents today:

AGENCY	LOCATION	PHONE	WEBSITE
Apollo Insurance Agency of St. Cloud	St. Cloud, MN	320-253-1122	www.apolloinsurance.com
Arthur J. Gallagher Risk Management Services	Bloomington, MN	952-358-7500	www.ajg.com
Associated Financial Group	Minnetonka, MN	952-945-0200	www.associatedfinancialgroup.com
Bearence Management Group/T.C. Field & Company	St. Paul, MN	651-227-8405	www.tcfield.com
Bremer Insurance Agencies	South St. Paul, MN	651-734-4426	www.bremer.com
Brown & Brown Insurance	Mankato, MN	800-231-2961	www.insuranceofmankato.com
C.O. Brown Agency	Rochester, MN	507-288-7600	www.cobrown.com
C.O. Brown Agency	Mankato, MN	507-387-5460	www.cobrown.com
Christensen Group	Minnetonka, MN	952-653-1000	www.cg-iri.com
Gallagher & Associates	Blaine, MN	763-235-1620	www.gallagherassociatesinc.com
Horizon Agency	Eden Prairie, MN	952-944-2929	www.horizonagency.com
Insurance Brokers of MN	Anoka, MN	763-323-3000	www.insurancebrokersmn.com
Lee F. Murphy	St. Paul, MN	651-644-7200	www.leefmurphy.com
Liscomb Hood Mason Company	Duluth, MN	218-722-7472	www.lhinsurance.com
Maguire Agency	Roseville, MN	651-638-9100	www.maguireagency.com
Northern Capital Insurance Group	Minneapolis, MN	952-996-8818	www.northerncapital-mn.com
Otis-Magie Insurance Agency	Duluth, MN	218-722-7753	www.otismagie.com
R. Brouillette Agency	Spring Lake Park, MN	763-785-9151	www.brouillettegroup.com
R.J. Ahmann Company	Eden Prairie, MN	952-947-9700	www.rja.com
Reliable Agency	Cloquete, MN	218-879-4663	www.reliablemn.com
RJF Agencies	Minneapolis, MN	763-746-8000	www.rjfagencies.com
Ross Nesbit Agencies	Eden Prairie, MN	952-941-9418	www.nesbitagencies.com
Sebrite Agency, Inc.	Minnetonka, MN	952-563-1234	www.sebriteagency.com
SMA Insurance	St. Cloud, MN	320-251-3154	www.smamn.com
Wells Fargo Insurance Services	Bloomington, MN	952-830-3000	www.wellsfargo.com



**The Hanover Insurance Company**

440 Lincoln Street, Worcester, MA 01653

**Citizens Insurance Company of America**

645 West Grand River Avenue, Howell, MI 48843

[www.hanover.com](http://www.hanover.com)

*This material offers a brief description of coverages and programs and is provided for informational purposes only. Actual coverages may vary by state. Options and credits are not available in all states. For exact terms, conditions, exclusions, and limitations, please contact your Hanover Agent.*

*Policies are underwritten by one or more of the following: Allmerica Financial Alliance Insurance Company, Allmerica Financial Benefit Insurance Company, Citizens Insurance Company of America, Citizens Insurance Company of Illinois, Citizens Insurance Company of the Midwest, Citizens Insurance Company of Ohio, The Hanover Insurance Company, The Hanover New Jersey Insurance Company, and/or Massachusetts Bay Insurance Company.*

*Florida: Policies in the state of Florida are underwritten by The Hanover Insurance Company, Massachusetts Bay Insurance Company, The Hanover American Insurance Company, and/or Allmerica Financial Benefit Insurance Company.*

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