



Personal Insurance Group Discount Program



What is group discount insurance?

Group discount insurance is the most cost-effective and convenient way for you to pay your personal insurance premiums. All eligible employees and spouses may participate in the program.

Holy Cross employees are eligible for five (5) separate discounts

- ~ **4% Group Auto Discount** – Holy Cross employees receive a **4%** group discount from their Massachusetts automobile insurance rates, offered by Mapfre Insurance.
- ~ **6% Group Auto Discount** – Holy Cross employees receive a **6%** group discount from their Massachusetts automobile insurance rates, offered by Hanover Insurance.
- ~ **10% Group Discount** from Hanover Insurance on your home, condo or tenant insurance.
- ~ **Home Owner Credit** – Holy Cross employees will receive an account credit on their Homeowner, Condo or Tenant insurance policy when you insure your home and auto(s) with The Hanover or Mapfre Insurance (or another approved carrier).
- ~ **Auto Credit** – Holy Cross employees will also receive an account credit on your Auto Insurance policy when you insure your home and autos with the same carrier.

Convenience and Savings with Multiple Payment Options

Payroll deduction NO DOWN PAYMENT (*Mapfre Insurance only*), NO FINANCE CHARGES

- ~ Electronic Fund Transfer from a checking account (9% down payment, no fees)
- ~ Traditional Direct Bill (20% minimum down payment required)

Services We Offer To Our Clients

- ~ **Personal Appointments** – speak with your HR dept for more info
- ~ **Personal Annual Review** of all existing coverage
- ~ **Free Registry runner services**
- ~ **24- hour / day claims reporting**



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