

## *Hanover Emergency Event Management Coverage*

# You can't anticipate an emergency, but you can prepare for the unexpected.

Though unthinkable, serious emergencies can happen at even the most well-managed businesses and organizations. Explosions, violent acts, shootings, sexual abuse and premises contamination events have all occurred at schools, places of worship, hotels and restaurants, offices and retail businesses across the country. These incidents not only damage your reputation when they are covered in the regional and national news, they also impact you financially. The cost to recover from these incidents and repair your reputation is often significant—hundreds of thousands of dollars.

To protect the safety and well-being of employees and the general public, and your reputation and finances, you need extended protection against unknown and unpredictable threats at all locations where you operate—protection that is not widely available from many insurance companies. That's why The Hanover offers Emergency Event Management coverage.

### What's covered?

The trigger for this coverage is one of the broadest in the industry, responding to covered emergencies at a covered location, including:

- Actual or attempted violent acts
- Premises contamination from bacterial micro-organisms transmitted through human contact with food. This also includes interruption of operations due to the hepatitis virus, Legionnaire's disease and/or noroviruses (a family of airborne stomach flu viruses). No other viruses or illnesses are covered.
- Suspension of operations due to contaminated food
- Specified felonies, such as child abduction, sexual assault, or criminal use of a firearm



- Other emergency incidents that occur at a covered location, such as fire, explosion, and workplace accident that result in adverse regional or national news coverage of your business

All coverages apply for a maximum of 60 days after a covered emergency event.

## Important coverages that make recovery easier.

Emergency Event Management coverage protects organizations in three important areas:

1. **Emergency Event Communication Expense**—Covers public and media relations expenses used to mitigate financial impact to your business or organization after an emergency event.
2. **Emergency Event Business Income (and Extra Expense)**—Covers the loss of business income resulting from an emergency event. This coverage requires the purchase of Business Income coverage from The Hanover.
3. **Post Emergency Event Expense**—Covers medical treatments, counseling, and funeral expenses for individuals who were physically injured at a covered location during an emergency event.

## Far-reaching protection at an affordable price.

If you elect to include The Hanover's Emergency Event Management coverage as a part of your insurance solution, coverage is added to your Commercial Package Policy as an endorsement, making it much more affordable. Plus, The Hanover offers several flexible limit options so you can select the limit that best meets your business' needs. Optional limits of insurance for these three key coverages range from \$10,000 to \$100,000.

**Emergencies don't wait for those who procrastinate.**

Proactively protect your business or organization today with The Hanover's Emergency Event Management coverage. Let's start a conversation today.



The  
**Hanover**  
Insurance Group®

The Hanover Insurance Company  
440 Lincoln Street, Worcester, MA 01653

hanover.com

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