

*Hanover Professional Services Advantage*

# Coverage Scenarios

In your business, you focus on providing services and solutions to clients using large amounts of information. The last thing you need are distractions that take away from your priorities. That’s why The Hanover, in partnership with your local insurance agent, has developed specific coverages aimed at addressing those distractions so you can provide your services with peace of mind. What’s more, these expanded coverages are available at a price you can afford and your Hanover Agent will be happy to help you review these enhanced coverages in detail.

## Risk Review Checklist

Property Coverages Hanover’s Property Coverage, including our selection of optional tiered Base Property Broadening Endorsements—Bronze, Silver, Gold, and Platinum—provides many valuable coverages, including:

RISK EXPOSURE	KEY QUESTIONS	THE HANOVER SOLUTION
Electronic Data Processing Equipment	The electronic information you store is essential to your business. If your system failed, what would it cost to replace this important system to keep your business running?	Hanover’s Base Property Broadening Endorsements include Electronic Data Processing Equipment Coverage in the definition of BPP
E-Commerce	How would your business be affected if you could not communicate electronically with your clients or conduct marketing because your network was violated by a hacker?	Hanover’s Base Property Broadening Endorsements include two important coverages that provide protection for: <ul style="list-style-type: none"> <li>• Direct physical loss or damage to computer equipment at your facility caused by electronic vandalism</li> <li>• Extension of your business interruption insurance to cover loss of income and necessary extra expense from the suspension of operations caused by an interruption in computer operations at your facility due to electronic vandalism with a combined limit of \$2,500, \$5,000, \$10,000 or \$25,000.</li> </ul>



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Property Off-Premises	When your employees take their covered equipment to customer's locations or job sites, is your equipment covered for damage at these offsite locations?	Hanover's Base Property Broadening Endorsements include Property Off Premises Coverage which provides coverage for your equipment while at offsite locations. Flexible limits start at \$25,000
Valuable Papers and Records	Between opinions, research, reports, and records, think about how many valuable papers your company has, belonging to you or your customers. If they were damaged, what would it cost to replace them?	Hanover's Base Property Broadening Endorsements include Valuable Papers and Records Coverage in the blanket limit. Flexible blanket limits available up to \$1,000,000.
Fine Arts	Would you be able to cover the loss of the fine arts that give your office an atmosphere of taste and distinction?	Hanover's Base Property Broadening Endorsements include Fine Arts Coverage for the loss of fine arts, whether the pieces are owned or leased. Coverage also applies while the pieces are temporarily on exhibition or display elsewhere with up to \$1,000,000 in a blanket limit shared with other coverages
Denial of Access to Your Premises	How would it affect your income if damage to the premises next door kept clients from being able to conduct business with you?	Hanover's Base Property Broadening Endorsements include Denial of Access to Premises Coverage which provides coverage for lost income as a result of damage to a neighboring building. Additional coverage may apply if a civil authority blocks access to your location because of possible danger to the public.
Extended Business Income	How long would you be able to survive if your operations were interrupted by a fire or similar damage?	Hanover's Base Property Broadening Endorsements include Extended Business Income Coverage which provides for lost income up to 180 days after you are back in operation.
Contract Cancellation	If a water leak on your premises damaged critical documents causing a customer to cancel a contract, how would your income be affected?	Hanover's Professional Services Advantage protects against the loss of income due to cancellation of contracts caused by a covered loss.
Billable Hours	Would your loss of income claims be processed correctly if you are paid by your customers based on the number of hours you work?	Hanover's Billable Hours Endorsement simplifies the adjustment of business income claims because it recognizes billable hours as the basis of income payments.
Utility Services: Direct Damage and Business Income	Your business depends on outside utilities to provide electric, water, gas and communication to your operations. If a covered loss or business income loss occurs at your location could this have an adverse impact on your financials?	Hanover's Base Property Broadening Endorsements include two limits—one for direct damage and the other for business income should a covered cause of loss force the retailer to close their doors temporarily. Flexible limits up to \$100,000.
Building Codes	Do you own your building? What would happen if your building were damaged and changes in building codes required it to be re-built to more demanding standards than applied when it was originally built?	Hanover's Base Property Broadening Endorsements include Ordinance or Law Coverage which provides up to \$500,000 to cover the demolition and additional costs required to comply with regulations of zoning or similar boards and government agencies.
Data Breach and Cyber Liability	Your clients and new governmental regulations demand that you keep critical data secure. Would you be able to provide for the costs associated with the repercussions of a data breach?	Hanover Data Breach Coverage provides insurance for the costs of notification and credit monitoring for individuals whose information may have been compromised. In addition, we offer coverage for liability and defense costs associated with third party lawsuits arising from a security or privacy breach.

## Hanover's Liability Coverages

RISK EXPOSURE	KEY QUESTIONS	THE HANOVER SOLUTION
<b>Additional Insured by Contract, Agreement or Permit</b>	Do you have contracts that require you to add other parties to your policy as insureds?	The Hanover's suite of General Liability broadening coverages provides coverage for adds any party whom you agree to add as an insured to your policy for a written contract, reducing hassles and complaints arising from oversights.
<b>Aggregate Limit per Location</b>	If you operate at more than one location, are all your locations covered?	The Hanover's suite of General Liability broadening coverages provides a separate aggregate limit for each covered location where you conduct operations.
<b>Damage to Real Property Leased to You</b>	If you are a tenant in your building, does your contract make you responsible for any types of damage to the building?	The Hanover's suite of General Liability broadening coverages provides \$1,000,000 of coverage for damage to covered real damage to covered real property leased to you when caused by fire, sprinkler leakage, lightning, smoke or explosion.
<b>Global General Liability</b>	If your company provides services internationally, are your employees covered when traveling abroad?	The Hanover's Global General Liability Endorsement extends the policy territory to anywhere in the world, except where we have trade or economic sanctions. It applies regardless of where suit is brought and covers employees while traveling.
<b>International Contingent Auto</b>	Are you covered for automobile mishaps while your employees are traveling abroad?	The Hanover's International Contingent Auto provides coverage on an indemnity basis anywhere in the world. It also applies in excess of any local policies you are required to buy and covers damage to owned or lease autos up to \$40,000.

## Let's explore ways to keep your business in business.

Your local Hanover team can provide complete details about our Professional Services Program. Partner with your agent to make sure you get the right coverage to adequately protect your business. Call us to start a conversation today.



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

hanover.com

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