

Hanover Fidelity & Crime Advantage

Your Partner in Crime

For more than 150 years, The Hanover has been a proven leader in property and casualty insurance and has delivered quality products, expert underwriting, and valuable services to help agents succeed. Today, we offer a broad range of Commercial Lines products and are committed to becoming a premier Fidelity & Crime writer and partnering with you to meet your needs.

Superior Financial Strength

As a leading insurer, The Hanover offers agents competitively priced Fidelity & Crime products. Since 1852, The Hanover has remained financially strong and is rated "A" (Excellent) by A.M. Best. We're known for building lasting relationships with agents, offering experienced professionals in local offices and investing heavily in products and technology development.

Impressive Fidelity & Crime Capabilities

Working with The Hanover means working with an experienced leader and one of the oldest bond writers in the country. We offer a broad product line backed by unparalleled service from seasoned Fidelity Specialists who go out of their way to build strong relationships with you. Our leadership is evident in Commercial Lines as well, with well-established (and growing) capabilities in Small, Middle, and Specialty markets.

Specialists to Help Grow Your Business

The Hanover has put the word "serve" back in service. We've strategically placed Fidelity & Crime Specialists in our business regions to help agents take advantage of our superior offerings and write more business. These specialists are indeed special—experienced professionals who really know this business and are dedicated to helping agents succeed. You'll find them to be accessible, extremely knowledgeable, and very responsive—a trademark at The Hanover. We even have experts who concentrate on large, complex accounts, mid-sized and small businesses, so that you get the perfect team for every account.

Get to Know Us Soon!

Your Fidelity & Crime Specialists at The Hanover are ready to meet with you any time you choose to review our products and capabilities in more detail. They can show you how partnering with The Hanover in the Fidelity & Crime sector makes sense for successful agencies like yours.



Fidelity & Crime At-A-Glance

The Hanover specializes in coverage for both private and public risk. Our broad appetite and comprehensive line of innovative products enables us to write Fidelity & Crime coverage for almost any kind of business or organization.

Coverages include:

- **Commercial & Governmental Crime**—Provides comprehensive and affordable protection for your clients, including:
 - Employee theft
 - Forgery or alteration
 - Theft, robbery, and burglary (inside the premises)
 - Theft and robbery (outside the premises)
 - Computer fraud
 - Funds transfer fraud
 - Money orders and counterfeit money
- **Excess Crime**—Extends crime protection, offering additional amounts of coverage over what is provided under an Insured's primary policy
- **ERISA Fidelity Bond**—Protects employee benefit plan assets from internal acts of fraud or dishonesty committed by the trustees or fiduciaries responsible for managing the plan
- **Investment Advisor ERISA Bond**—Provides protection for employee benefit plans in the care of an Investment Advisor as required by ERISA
- **Third-Party Off Premises**—Offers coverage for client property when employees are providing services on the client's premises
- **Financial Institution Bonds**—Provides crime protection for banks, insurance companies, and other financial institutions

Contact Us.

For more information on how The Hanover can help meet your clients' Fidelity & Crime needs, simply call Jennifer Moylan, Fidelity/ Crime Manager, CORE Underwriting Center, 860-697-4338, jmoylan@hanover.com or visit us on hanover.com/agentsolutions/hpp



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