

## *Hanover Commercial Excess/Umbrella*

# The verdict is in. Your clients need extra protection.

The best property and casualty policy offers protection to those at risk for the unforeseen. But in today's litigious world, even innocent bystanders must protect themselves from outcomes that frequently defy logic and fairness. Huge judgments—far in excess of the limits of General Liability and Commercial Auto policies—are awarded regularly. This means that any business, large or even small, could suffer a loss of catastrophic proportions without warning. The good news is, this potentially paralyzing exposure presents your agency with tremendous growth opportunities.

## Commercial Excess/Umbrella Advantages

- Dedicated professionals
- Regionally based
- Local decision makers
- Long-term commitment
- Competitive prices
- Comprehensive protection
- Ultra-responsive service
- Stable and broad underwriting
- Solid history of performance



## A great way to write business with new clients.

You know that selling customers products they know they need is the foundation for repeat business and customer loyalty. But even more loyalty can be gained by proactively selling customers a top-notch product they did not know they needed. Many prospects for Commercial Excess/Umbrella coverage fall into this latter category, unaware that they are potential targets for multi-million-dollar lawsuits. But as the tidal wave of current judgments proves, they clearly are. Armed with information that demonstrates their vulnerability—and, more importantly, with a superior product to protect them against huge awards—you can quickly gain both their trust and their business. Expect additional opportunities to follow.

## Extra protection is in high demand.

We're ready to partner with you to help you address the business industry's eagerness for new solutions.

Let's team up today to bring your clients one of the best solutions our industry has to offer: Hanover's Commercial Excess/Umbrella insurance.

## Call today. Think of it as a judgment call.

An exceptionally strong and stable regional company, The Hanover offers expert local teams who are always ready to help. These teams are well-positioned to enhance and fortify your Commercial Excess/Umbrella marketing efforts. Count on them to provide responsive decision-making, in-person presentation support, comprehensive information and insight, and a high level of expertise. In other words, just what you need to inspire greater client confidence and to help you write a broad spectrum of business in this dynamic, fast-growing industry.





# Commercial Excess/Umbrella Coverage at a Glance

Hanover's Commercial Excess/Umbrella coverage offers your clients the extra protection they need in the event of a catastrophic loss. We have the expertise and depth to help you design a world-class liability insurance program that helps to protect your clients' assets.

## **LOW PREMIUMS**

- Premiums start at low annual cost
- Flexible pricing allows clients to select the exact amount of coverage they need

## **FILLS THE COVERAGE GAP**

- Can extend the Commercial Excess/Umbrella policy over Liquor Liability, Employee Benefits Liability and Garage Liability

## **BROAD APPETITE**

- Broad appetite for all business classes and industries, including retailers, service industries, manufacturers, wholesalers, and real estate managers

## **COVERAGE WITH HIGH LIMITS**

Hanover's Commercial Excess/Umbrella coverage provides limits up to \$25,000,000 per occurrence

Hanover's Commercial Excess/Umbrella coverage includes the following:

- Commercial General Liability
- Commercial Auto Liability
- Employers Liability

For those with liabilities unique to their business category, Commercial Excess/Umbrella coverage offers coverage for:

- Liquor Liability
- Employee Benefits Liability
- Garage Liability

## **COVERAGE AT AN AFFORDABLE PRICE**

Hanover's Commercial Excess/Umbrella coverage features flexible pricing, allowing your clients to select the exact amount of coverage they need while still enjoying surprisingly low premiums

## Get your clients the protection they need.

Contact us today to learn more about our Commercial Excess/Umbrella offering, or visit us at [hanover.com/agentsolutions](https://hanover.com/agentsolutions)



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