

Hanover Financial Institutions Advantage

Property and general liability coverage guide for asset managers

Asset managers can't afford to be without tailored protection. That's why The Hanover offers property and general liability endorsements designed to extend coverage and address unique exposures.

Property broadening endorsements

Our selection of property broadening endorsements allows asset managers to choose the level of coverage that best aligns with business needs. The endorsements consist of more than 65 coverages and enhancements with amendable limits, including:

COVERAGE	THE HANOVER	NOTES
Computer and funds transfer fraud	✓	
E-commerce	✓	
Forgery and alteration	✓	
Money orders and counterfeit money	✓	
Newly acquired locations—business income and extra expense	✓	
Property in transit	✓	
Sales representative samples	✓	

Additionally, nine coverages are included in a blanket limit of insurance, with limits up to \$1,000,000, including:

COVERAGE	THE HANOVER	NOTES
Accounts receivable	✓	
Deferred payments	✓	
Fine arts	✓	
Outdoor property	✓	
Personal effects and property of others	✓	
Valuable papers and records	✓	

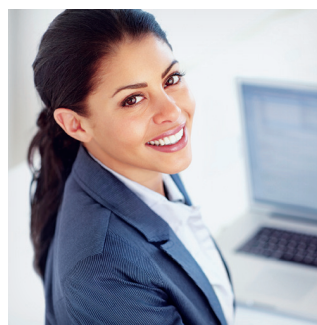
General liability broadening endorsement

Our general liability broadening endorsement adds or enhances 13 important coverages, including:

COVERAGE	THE HANOVER	NOTES
Additional insured by contract, agreement or permit	✓	
Additional insured—primary and non-contributory	✓	
Blanket waiver of subrogation	✓	
Bodily injury redefined	✓	
Broad form property damage—borrowed equipment, customers goods and use of elevators	✓	
Knowledge of occurrence	✓	
Liberalization clause	✓	
Medical payments—increased reporting period	✓	
Newly acquired organizations—covered until end of policy period	✓	
Non-owned watercraft	✓	
Supplementary payments increased limits <ul style="list-style-type: none"> • Bail bonds • Loss of earnings per day 	✓	
Unintentional failure to disclose hazards	✓	
Unintentional failure to notify	✓	

Learn more

Contact your Hanover representative
for more information.



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hanover.com
The Agency Place (TAP)—<https://tap.hanover.com>

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