

## *Hanover Allied Healthcare Advantage*

# Allied healthcare capabilities overview

The allied healthcare industry is booming as the population ages and preference for home health care continues to grow. With this growth comes complex risk that requires specialized protection. When there's no room for error, turn to The Hanover's Allied Healthcare Advantage offering for a complete suite of industry-specific coverages for durable medical equipment businesses, home healthcare organizations, orthotics and prosthetics providers/suppliers and pharmacies.

## Product portfolio

With our coordinated insurance solution, we're able to offer broader, more cohesive protection for allied healthcare organizations. This helps reduce coverage gaps and provides a more seamless insurance experience. Core coverages includes:

- Professional liability
  - Claims-made and occurrence options
  - Broad definition of covered healthcare services automatically includes administrative services, proctoring services, vicarious liability and good samaritan services
- Commercial general liability
  - Products and completed operations
  - Client property liability coverage
  - Physical abuse, sexual conduct and sexual molestation
  - General liability broadening endorsement that adds or enhances 13 coverages
  - Healthcare general liability enhancement endorsement that adds or enhances 15 coverages
- Commercial property
  - Emergency event management
  - Property broadening endorsements that add or enhance more than 65 coverages
  - Equipment breakdown coverage
- Commercial automobile
- Commercial umbrella
- Workers' compensation



- Data breach and cyber liability
- Employee benefits liability

Additional specialized coverages includes:

- Administrative defense coverage
- Independent medical and non-medical contractors coverage
- Medical director's coverage
- Inland marine property floaters
- Fidelity and crime coverage
- Surety bonds including Medicare/DMEPOS bond
- Employment practices liability

## Experienced risk management

Our team of experienced, in-house risk management experts provide firsthand knowledge of the unique risks facing allied healthcare organizations for relevant and actionable risk management strategies. Our program includes:

- Risk management website featuring articles on a wide range of topics, sample policies and procedures, online training and more
- Partner discounts on safety products and services, including background checks, active shooter training and business continuity planning
- Support from experienced healthcare professionals who can assist with identifying areas of risk, developing response plans and providing guidance on regulatory issues

## Expert claims services

Our dedicated healthcare claims team is staffed by attorneys, nurse attorneys and experienced claims professionals who offer firsthand, in-depth experience in the healthcare industry. You can count on us to handle even the most complex of claims, ensuring proactive communication throughout the claim, and fair resolution. Here's what you can expect:

- Pre-claims assistance to minimize potential loss and stay ahead of potential claims
- Convenient 24/7 claims reporting through fax, phone or e-filing
- Coordinated efforts of our in-house litigators, defense counsel and extended network of law firms with the goal of resolving claims fairly and efficiently
- Quick turnaround on claims payments

## The Hanover difference

Drawing on decades of industry knowledge and expertise, we offer flexible targeted insurance solutions that add value. Our dedicated underwriters apply their knowledge, skills and experience to create customized solutions for each individual business.

- **Product innovation**—we continue to invest in building leading products that address businesses evolving needs
- **Competitive insurance solutions**—we have a proven history of delivering differentiated products and services
- **Trusted partner**—"A" ratings from A.M. Best, S&P and Moody's

## Let's talk

Contact a Hanover representative today to get started building a tailored protection plan.



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

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

All products are underwritten by The Hanover Insurance Company or one of its insurance company subsidiaries or affiliates ("The Hanover"). Coverage may not be available in all jurisdictions and is subject to the company underwriting guidelines and the issued policy. This material is provided for informational purposes only and does not provide any coverage. For more information about The Hanover visit our website at [www.hanover.com](http://www.hanover.com)

©2020 The Hanover Insurance Group. All Rights Reserved.