

## Hanover Allied Healthcare Advantage

# Allied healthcare coverage guide

Durable medical equipment businesses, home healthcare organizations, orthotics and prosthetics providers/suppliers and pharmacies can't afford to be without tailored protection. That's why The Hanover offers specialized professional liability, general liability and property coverage designed to address industry-specific exposures.

## Professional liability coverage

Helps protect allied healthcare organizations and their employees against claims that miscellaneous medical professional advice or services resulted in a medical incident because of alleged mistakes made by the business or a failure to render medical professional services.

COVERAGE FEATURE	THE HANOVER	NOTES
Occurrence or claims-made coverage available	✓	
Dedicated limit of insurance	✓	
Professional liability coverage includes coverage for allied healthcare provider employees as well as the insured entity	✓	
Vicarious liability coverage for the insured entity and employed, contracted and volunteer workers	✓	
Broad definition of professional services	✓	
Defense costs outside policy limits	✓	

## Commercial general liability coverage

Our suite of general liability coverage offerings helps protect organizations against costly damage, injury and suits brought against them.

COVERAGE FEATURE	THE HANOVER	NOTES
Occurrence coverage	✓	
Separate limits for general liability and products liability	✓	
Defense costs outside policy limits	✓	
Protection for insured and its employees in the event of physical and/or sexual abuse and molestation claims	✓	
Administrative defense endorsement covers defense costs for responding to a state licensing board, a healthcare insurance company and other actions	✓	

## Commercial general liability broadening endorsements

Our general liability broadening endorsement adds or enhances 13 important coverages. Our healthcare commercial general liability enhancement endorsement further adds or enhances eight coverages to meet more challenging exposures. Coverages in the healthcare enhancement endorsement include:

PRODUCT FEATURE	THE HANOVER	NOTES
Extended property damage for home healthcare coverage covers property damage to client personal property	✓	
Public relations expense coverage provides reimbursement of public relations expenses from an emergency incident	✓	
Theft of client property coverage covers loss of or damage to a client's money, securities or other property	✓	
Medical director as insured modifies the 'who is an insured' provision to include the schedule of physicians	✓	
Additional insured – broad form vendors modifies the 'who is an insured' provision to include specified vendors selling or distributing items on behalf of a manufacturer	✓	
Innocent party defense coverage for employees provides reimbursement for defense expenses incurred if there is a final settlement in the suit in favor of the insured	✓	

## Commercial property coverage

Our suite of property coverage offerings helps protect organizations against costly catastrophes and business interruptions. We offer a selection of property broadening endorsements that consist of more than 65 coverages and enhancements with amendable limits, including:

COVERAGE FEATURE	THE HANOVER	NOTES
Property in transit	✓	
Property off-premises	✓	
Coverage for e-commerce and electronic vandalism is extended to the business's computer equipment	✓	
Personal effects and property of others in the business's possession, such as when repairing or refurbishing equipment	✓	

Additionally, nine coverages are included in a blanket limit of insurance, with limits up to \$1,000,000, including accounts receivable, electronic data processing equipment, valuable papers and records and more.



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