

Hanover Eldercare Advantage

Eldercare capabilities overview

The Hanover strives to assist businesses and organizations that emphasize care for others at the core of their mission. This is especially true of eldercare businesses, which need coverage and professional guidance to help continue their mission, especially if an accident occurs.

Staffed by professionals with more than 20 years of experience providing insurance and risk management services to the eldercare industry, The Hanover provides one of the most specialized insurance solutions in the industry—Hanover Eldercare Advantage—for skilled nursing facilities, assisted living facilities, continuing care facilities, memory care and Alzheimer’s facilities and independent living communities.

Product portfolio

Hanover Eldercare Advantage offers specialized protection against the serious exposures faced by eldercare businesses. It also offers enhanced coverage and increased limits through a full array of optional endorsements.

The Hanover’s products are designed specifically for the complex exposures eldercare organizations face and can be customized to meet the unique needs of this diverse industry. Our eldercare offering encompasses a broad, flexible line of products, including:

- Professional liability, including coverage for medical directors’ administrative duties
- General liability with many optional enhancements, including administrative actions and emergency evacuation defense coverages
- Physical and sexual abuse with bodily injury and mental anguish
- Commercial automobile
- Excess liability



Experienced risk management

We understand that eldercare organizations face unique risks ranging from allegations of improper care and medical mismanagement, to falls and elopements. Our team of experienced, in-house risk management experts provide firsthand knowledge of the unique risks facing eldercare organizations for relevant and actionable risk management strategies. We provide a full suite of risk management services to help minimize risk and reduce the likelihood of loss, including:

- A dedicated risk management portal with a wide array of white papers, sample policies and procedures and articles on key industry topics
- Self-assessment with risk evaluation including review of clinical and administrative procedures and potential liabilities
- On-site assessments including evaluation of clinical services, mock elopement drills and training on developing and implementing a clinical risk meeting
- Risk management partners to provide key services at discounted rates for Hanover policyholders including background checks, mock surveys, continuing education and more

Expert claims services

Responsiveness is essential. The Hanover's dedicated team is ready to respond to our eldercare customers with:

- Pre-claims assistance to minimize potential loss and stay ahead of potential claims
- Convenient 24/7 claims reporting through e-filing, phone or fax
- Dedicated team of nurses, attorneys and on-staff clinicians
- Prompt and thorough investigation of incidents to develop loss mitigation strategies
- Extended group of outside attorneys with extensive experience defending eldercare facilities

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 eldercare organizations' 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

To learn more, please contact a Hanover representative or visit us at hanover.com.



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