

Hanover GlobalReach

Coverage Scenarios

Your company's risks will continue to grow as you grow your foreign operations. The Hanover has developed highly specific coverages aimed at minimizing losses from areas you may never have considered "at risk." Your Hanover Agent understands your company's foreign exposures and can help you review these coverages in detail as they relate to your foreign operations.

Risk Review Checklist

Hanover GlobalReach has the non-admitted coverage features you need to help fully protect your multinational company.

RISK EXPOSURE	KEY QUESTIONS	THE HANOVER SOLUTION
Employee Theft	Your company invests in tablets for workers in your Mexico office. Will a local insurer in Mexico cover a loss by theft or will you be out thousands of dollars?	Hanover GlobalReach Commercial Property protection contains difference in conditions coverage that's designed to bridge coverage gaps in the local admitted policies. So if your Mexican insurer denies coverage, your Hanover GlobalReach policy can provide coverage.
Commercial General Liability	On a trip to London, one of your employees accidentally allows the bathtub in a rented corporate apartment to overflow, causing water damage to the apartment and to the unit below. The premises liability claim results in substantial legal damages not covered by your U.S. general liability policy. Are you covered?	Hanover GlobalReach Commercial General Liability could cover defense costs and suits brought against your company when filed in a foreign location.



RISK EXPOSURE	KEY QUESTIONS	THE HANOVER SOLUTION
Kidnap and Ransom	An employee is kidnapped while traveling abroad. Your current kidnap and ransom policy provides a specific limit for crisis response consulting expenses. What happens if you exceed the limit while you are still negotiating the release of your employee?	The Hanover GlobalReach Kidnap and Ransom coverage provides unlimited crisis response consulting expenses.
Foreign Voluntary Workers' Compensation	You hire a U.S. employee in your state to go work in your office in France. After a year working in France, the employee is riding his bike to work and is hit by a car. He passes away at the scene. Workers' Compensation coverage from his home state might not be available since the employee has been working in France for 9 months. This is outside the extra-territorial benefits of the state. Are you going to have to pay out of pocket or do you have a coverage plan in place for these kinds of scenarios?	Hanover GlobalReach Foreign Voluntary Workers' Compensation can provide the employee the benefits that your company would have been obligated to pay if the injuries were compensable under the state's Workers' Compensation law.
Employers Liability	You hire an employee to work in your overseas office. The employee is a resident of that country. He is injured on the job and sues you for pain and suffering. In his country, this is permitted. Would your U.S. employer's liability coverage give you the protection you need?	Hanover GlobalReach Employers Liability coverage can provide for covered bodily injury lawsuits brought against your company when the lawsuits are filed in a covered foreign location.
Commercial Auto Liability	One of your employees in your overseas office rents an insured vehicle. While under the influence of drugs, the employee hits a biker who is pronounced dead. Will your overseas policy provide coverage when drugs or alcohol are involved?	Hanover GlobalReach Commercial Auto Liability can provide coverage for auto bodily injury and property damage liability when your foreign coverage is denied.
Business Travel Accident 24 Hour	While traveling overseas to meet with a client, your employee needs emergency medical attention. Delays occurred as your current international policy has a coordination of benefits or an excess clause.	The Hanover GlobalReach Business Travel Accident protection provides 24-hour coverage for any insurer for their employees while traveling overseas on a primary basis.



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

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

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