

Our combined approach to foreign risk has your company covered.

We can provide foreign coverage anywhere from employees traveling abroad, or products exported overseas to established operations outside the United States.

Hanover GlobalReach

Your passport to peace of mind

Conducting business abroad can take many forms, including sending staff overseas, running foreign offices and importing or exporting products and services. These activities come with unique and complicated risks, such as lawsuits against your business filed in a foreign country, medical evacuation for a seriously ill employee, and damaged equipment in your office overseas. But your U.S. property and liability insurance may not protect your company in foreign locations. You need insurance from a company that will provide the global solution your company needs to confidently conduct business abroad.

Introducing GlobalReach from The Hanover

Hanover GlobalReach gives you the comprehensive, global protection you need to protect your business abroad. We can offer an international foreign insurance package policy with best-in-class products that can fill existing gaps in your U.S. domestic policy.

Key coverages include:

- Commercial global property
- Commercial global liability
- International business auto
- Foreign voluntary workers' compensation and employers liability
- Kidnap, ransom and extortion
- Business travel accident

Plus, our broad range of coverages can be tailored to meet your company's unique needs. For example, if your marketing efforts include exhibits or appearances at international trade shows where valuable samples and displays may be at risk, our property

off-premises coverage can be amended to provide a higher limit of coverage.

Complete protection for your operations

Through our partnership with the RSA Group, one of the world's longest standing general insurers, we are able



to access a global network of highly respected local insurers in each of the countries in which you may conduct foreign business. This network ensures we can provide admitted policies that are compliant with local laws and legislation in over 180 countries, including payment of local taxes, and participation in government or state pools. We are also able to provide a Controlled Master Program with difference in conditions / difference in limits coverage that supplements coverage provided in locally admitted policies.

Your local underwriter will work with your agent to identify and assess your company's unique insurance needs and coordinate placement of all of the elements of your U.S. domestic and international insurance programs, creating a seamless total account solution.

UnitedHealthcare Global—your travel companion abroad

An additional benefit of our Hanover GlobalReach offering is a wide range of medical, security, and travel-related assistance services offered through our partnership with UnitedHealthcare Global. With more than 59,000 international assistance providers communicating in more than 100 different languages, UnitedHealthcare Global can expertly manage a wide range of travel, medical, and security emergencies, including:

Medical assistance services

- Worldwide medical and dental referrals
- Monitoring of treatment
- Facilitation of hospital payments
- Transfer of insurance information to medical providers
- Medication, vaccine and blood transfers
- Dispatch of doctors and specialists
- Transfer of medical records
- Continuous updates to family, employer, and home physician
- Hotel arrangements for convalescence

- Replacement of corrective lenses and medical devices

Travel assistance services

- Replacement of lost or stolen travel documents
- Emergency travel arrangements
- Transfer of funds
- Legal referrals
- Translation services
- Message transmittals
- Worldwide destination intelligence
- Pre-travel information
- Travel and health information
- Security intelligence

Medical evacuation and repatriation services

- Emergency medical evacuations
- Transportation to join a hospitalized member
- Return of dependent children
- Transportation after stabilization
- Repatriation of mortal remains

Personal security services

- Political evacuation services
- Security evacuation services
- Transportation after political or security evacuation

Let's take on the world together.

Hanover GlobalReach provides the comprehensive protection you need to confidently conduct business abroad. Contact your local Hanover agent today for all the details.



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

©2019 The Hanover Insurance Group. All Rights Reserved.