

## Hanover GlobalReach

# Insurance solutions for your multinational clients

Hanover GlobalReach brings extensive knowledge and experience to the international marketplace. Whether your clients send staff overseas, run foreign offices, or import and export products and services, Hanover GlobalReach is designed to meet the unique foreign insurance needs of clients that are committed to public safety, job safety, and managing risk.

### Our targets include:

- Manufacturers
- Wholesalers
- Distributors
- Educational institutions
- Service companies
- Technology companies

### Product Portfolio

Through The Hanover, agents can offer companies with exposures abroad the products they need to fully protect

their business property, rental vehicles, and employees in foreign locations. Whether your customer needs an endorsement added to their existing domestic policy, a stand-alone policy or a controlled master program (CMP), The Hanover has the solution.

We offer a non-admitted foreign insurance package with a broad range of coverages that can be tailored to meet the unique needs of your clients.

Key coverages include:

- Comprehensive global property
- Comprehensive global liability
- International business auto



- Foreign voluntary workers' compensation
- Kidnap, ransom and extortion
- Business travel accident

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 your clients conduct foreign business. This network ensures we can provide admitted policies that are compliant with local laws and legislation in over 180 countries. 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.

## Value-added services

Hanover GlobalReach includes policyholder access to UnitedHealthcare Global's wide range of medical, security, and travel-related assistance services. UnitedHealthcare Global offers more than 59,000 international assistance providers that can communicate in more than 100 different languages. Services include:

- Medical assistance, such as worldwide medical and dental referrals
- Travel assistance, including emergency travel

- Worldwide destination intelligence, such as travel and health information
- Medical evacuation and repatriation services, including repatriation of mortal remains
- Personal security services (e.g., political evacuation service)

## Hanover Advantages

Our entire team is focused on helping you create franchise value for your agency and win and retain more business—domestic retention levels are significantly higher when global coverage is written with a domestic carrier that can also provide the global solution. We offer:

- A single point of contact—our empowered underwriters manage the entire account, creating a seamless total account solution by working with you to identify and assess your client's unique insurance needs and coordinating placement of all of the elements of their U.S. domestic and foreign insurance programs
- Turnkey agent-to-customer marketing tools—our materials help you promote your expertise and agency value
- Financial strength—"A" rated by A.M. Best, financially robust company with a solid balance sheet

## Let's take on the world together.

**Hanover GlobalReach coverage provides the comprehensive protection your clients need to confidently conduct business abroad. Contact your local Hanover underwriter or visit us online at [www.hanover.com/agentsolutions](http://www.hanover.com/agentsolutions).**

▶ To learn more about Hanover Risk Solutions, visit [hanoverrisksolutions.com](http://hanoverrisksolutions.com)

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