

**Key advantages —
controlled master
program**

- Coverage gaps reduced for seamless domestic and international coverages
- Customizable coverages and access to unique coverages common in certain countries
- Local policies provide coverages in compliance with local laws and legislation
- Manage claims consistently with worldwide claims coordination
- Tax advantages. In most foreign countries, locally paid premiums are tax deductible, and loss payments are tax exempt
- Peace of mind

Hanover GlobalReach Controlled Master Program (CMP)

GlobalReach controlled master program from The Hanover

As more U.S. businesses seek global growth opportunities, many are establishing operations worldwide. To help these businesses effectively manage risk around the globe, The Hanover offers a controlled master program (CMP); a centralized, uniform international insurance program.

GlobalReach CMP

Includes master policy written on The Hanover paper, covering foreign exposures for U.S. businesses

- A truly coordinated program which packages our master policy with local policies offering insureds the best of both worlds: high level of coverage you expect from The Hanover in the U.S., combined with broad international expertise and local placement capabilities
- Provides local admitted policies in over 180 countries through our partnership

with the RSA Group, one of the world's longest standing general insurers, and access to their highly respected global network of local insurers.

- Includes travel support services

Lines of business available

Many lines of business available, aligned with domestic coverages:

- Property
- General liability
- Professional liability



- Auto
- Employers' responsibility
- Business travel accident
- Kidnap and ransom
- Directors and officers
- Transit
- And more...

Our controlled master program (CMP) provides difference in conditions/difference in limit coverage that bridges any gaps in the locally placed policies. We are targeting U.S. businesses that have foreign exposures in one or more countries, and our international appetite mirrors our expansive domestic appetite.

Lines of business

Multiple lines of business are available, including:

Property

From office to manufacturing to warehousing and data centers, we have got you covered. Our property coverage provides broad protection for property exposures in foreign locations.

Commercial general liability

Provides protection for claims or suits brought outside the U.S., including:

- Bodily injury and property damage
- Employee benefits liability
- Personal and advertising injury
- Medical payments
- Products and completed operations

Contingent auto

Covers accidents that occur outside the U.S.

- Provides difference in conditions (DIC) and excess coverage over local auto insurance issued in other countries for hired and non-owned auto
- Coverage available for physical damage on hired cars used on company business

Business travel accident

Provides 24/7 protection for employees (with options for family members), students, chaperones and volunteers traveling on business.

- 180-day business trip coverage

- Provides accidental death and dismemberment coverage and limited coverages for medical expenses due to injuries
- Covers personal side trips up to two weeks
- We provide emergency medical expense in addition to accidental death and dismemberment (AD&D) limit.
- Our coverage is true primary. No excess language or coordination of benefits with other insurance.

Kidnap, ransom and extortion coverage

- Includes prevention and response services for kidnapping, alleged kidnapping, ransom and extortion threats
- Not subject to an aggregate or per limit event
- Not subject to a deductible
- Unlimited 24/7 access to Crisis24® crisis response consultants

Policy aggregate

- We have no policy aggregate limit
- We have no per event aggregate limit
- 24/7 Access to Crisis24® crisis response consultants (coverage is unlimited—they stay until the job is done).

Executive travel assistance services

United Healthcare Global (UHC) provides services including:

- 24/7 hospital admission deposit
- Emergency medical evacuation
- Lost document assistance
- Embassy or consular referrals
- Access to local attorneys

Why The Hanover for international coverage?

- **Reduces coverage gaps**—By placing your clients' domestic and international coverage with The Hanover, you get a broad package of protection with one carrier.
- **Customizable coverage**—GlobalReach international policy can be customized to meet the unique needs of your clients, with six lines of business, plus business travel services.
- **Reliable claims services**—Claims managed and overseen by The Hanover.
- **Risk control**—Includes worldwide risk engineering capabilities for more effective risk control.
- **Dedicated professionals**—Underwriting, claims and risk engineering consultants work together to manage domestic and foreign risk for clients.
- **Financial strength**—The Hanover is highly rated by A.M. Best, Moody's and S&P.
- **Proven reputation**—For 165+ years, The Hanover has been delivering on our promises.

- Other personal, travel and security services to employees working outside their home country, such as:
 - Global intelligence center: online access to information about your program including ID card and telephone numbers for contacting United Healthcare Global.
 - Medical intelligence reports: online access to health information such as immunizations, vaccinations, regional health concerns, entry and exit requirements, and transportation information.
 - World Watch® global security intelligence: online access to security information including crime, terrorism and local hospitals.
 - Pre-travel reports: Using information from the medical intelligence reports and World Watch® online intelligence tools, you can create customized, printable health and security profiles for your destination.
 - Evacuation support notification: Our intelligence team monitors global events and tracks those that may trigger a need to evacuate a location. These support notifications are staged between warning, alert, and evacuate as the risk level of the situation increases or eases.

GlobalReach master policy coverage

Worldwide coverage territory—excluding U.S., Canada and Puerto Rico, with option to include Canada

- Issued in U.S. dollars, claims paid in U.S. dollars
- Insured by The Hanover
- Difference in conditions/difference in limits provisions
- Primary when not covered by local policy, where permitted

Local policies

- Issued by local insurers within RSA Group's network across 180+ countries
- Compliant with local laws and regulations, and any applicable compulsory insurance requirements
- "Good local standard" local language policies with typical coverages unique in local country
- Issued and paid in accordance with local currency controls
- Claims managed and paid locally
- Centrally controlled network of partners, working to guaranteed service level agreements

About The Hanover

The Hanover is a leading property and casualty insurance company offering a broad portfolio of tailored insurance coverage solutions for personal, commercial and specialty customers. The Hanover is a Fortune 1000® company, with nationally recognized claims service and proactive risk management expertise. The company's financial strength has earned it high marks from key industry analysts, including an "A" rating (Excellent) by A.M. Best Company.



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