

Hanover Miscellaneous Professionals Advantage

Miscellaneous professional liability coverage scenarios

In today's highly litigious world, professional service firms can't afford to be without professional liability insurance. Hanover Professionals offers tailored protection to professional service firms to help create solutions that protect against the unexpected. These scenarios help to show you how.

Coverage

RISK EXPOSURE	KEY QUESTION	THE HANOVER COVERAGE SOLUTION
If a client is unsatisfied, they may refuse to pay the fee due for a firm's professional services	What would happen if a client refused to pay the fee due for a firm's professional services?	Withheld client fee assistance covers up to 50 percent of the withheld fee if the client agrees in writing not to file suit over the dispute. Our solution helps avoid the suit/countersuit process and compensates the firm in an expedited manner.
Unanticipated crisis events can threaten a firm's well-established reputation	What would happen if a crisis event occurred, leading to adverse media exposure?	Most firms do not have experience managing reputation in the face of crisis. Our crisis event expense covers reasonable fees, costs and expenses incurred by the firm for consulting services performed by a crisis management firm because of a crisis event.
Unhappy clients may come to a firm with issues that may lead to a claim	Is there assistance evaluating and managing potential claims scenarios?	Most policies only cover expenses for actual claims. Our pre-claim assistance coverage helps the firm prevent difficult situations from becoming claims by covering the cost or defense expenses incurred in investigating or monitoring a potential claim when reported to us in writing.
A firm suffers a data breach, exposing clients' confidential records	How would a firm be affected if a network was violated by a hacker and clients' personally identifiable information was breached?	Our privacy and security liability covers the firm for liability related to mishandling a client's personal information, including a cyber attack on a firm's system, actions of a rogue employee, violations of customer notification laws and more. Additionally, our first-party cyber endorsement covers multiple types of expenses associated with a cyber breach, including breach restoration, cyber investigation, business interruption, cyber extortion, cyber theft and extra expense.



RISK EXPOSURE	KEY QUESTION	THE HANOVER COVERAGE SOLUTION
Reputation events can threaten loss of revenues and tarnish a firm's well-established reputation	What would happen if someone with a grudge against a firm spread unfavorable information on social media?	Reputation protection supplemental coverage provides reimbursement for up to 50 percent of expenses a firm incurs when responding to a reputation event on social media, television, radio, newspapers as well as other media when reported to us in writing.
Replacing a critical member of a firm can be extremely costly	What would happen if a firm's president passed away, resulting in a costly search for a replacement?	Replacement of key officers supplemental coverage covers expenses such as advertising and travel costs related to the replacement of a chief executive officer, president, managing partner or managing director who dies during the policy period.
A workplace violence incident could devastate a firm	How would a firm manage the unexpected expenses of helping witnesses recover from an incident of physical workplace violence?	Workplace violence counseling supplemental coverage provides reimbursement for emotional counseling expenses for a firm's employees, their domestic partners and any customer who directly witnessed the physical workplace violence incident.

Service

RISK EXPOSURE	KEY QUESTION	THE HANOVER SOLUTION
Potential claim scenarios may arise where a firm is unsure of what action to take	Is there a resource to discuss potential claims issues with?	Our Professional Liability Risk Management Hotline, staffed by lawyers and claim professionals, is a resource for discussing problems and questions that can arise about best practices and potential claims. The goal is to provide help to best manage the issue at hand, minimize any potential damage and hopefully avoid a claim or suit.
New and emerging risks that threaten a firm's reputation and profitability	What assistance is available to help a firm understand existing and emerging hazards and prevent losses?	We are dedicated to helping our professional clients create a safer work environment, prevent risk and cut costs. To make it easier than ever to access risk management tips, we have created an online portal— www.hanoverprorisk.com . The online portal features many beneficial resources, all free to policyholders, including risk management articles, sample contracts, risk bulletins on emerging exposures and more.

Claims

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Claims being mishandled, endangering a firm's reputation	How confident can a firm be that claims staff understands the complexities of professional liability claims?	Our dedicated professional liability claims professionals are highly-skilled at mitigating and litigating traditional and emerging risks. Highly experienced in their field, they specialize in specific practices within the professional liability space. The team is comprised of attorneys by training and seasoned claims professionals and have, on average, over 10 years of litigation and claims experience.
Delayed response to a data breach or cyber attack claim	Time is of the essence when a cyber incident occurs. What can be done to ensure a firm's cyber claim is triaged swiftly by specialists?	In addition to our standard 24/7 claims reporting channels, we offer two dedicated channels for reporting cyber claims 24/7. Our cyber claim hotline is available at 1-800-385-5271, and our dedicated cyber claim report email address is cyberclaims@hanover.com . Once first notice of loss is made, a team of experts will quickly assess the best course of action, engage with vendors as needed and coordinate with the firm.



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