

## *Hanover Wholesalers Advantage*

# Specialized Protection for the Wholesalers Industry

The Wholesalers Industry is quite different from other commercial organizations. Your unique exposures require very special insurance needs. Not every carrier can meet those needs, much less customize them for a perfect fit. It takes years of experience to know exactly what's needed, because overlooking even a small risk can quickly destroy years of hard work. The Hanover understands this. That's why we've developed our specialized Wholesalers Advantage program, offering top-rated coverage at very competitive rates.

## Stock up on complete coverage

The Hanover team, which includes your local agent, is expert at designing insurance coverage especially for the Wholesalers Industry. Our underwriting, claims, and loss control professionals have many years of experience in providing service for your industry. In making sure your coverages are complete, cost-effective, and convenient, we've left nothing to chance. Beyond the core policy of our Wholesalers Advantage program, we offer expanded options aimed at covering just about everything, including Equipment Breakdown, Business Income & Extra Expense,

E-commerce coverage, and more. We can expertly tailor your policy to meet your exact needs, and even offer convenient automated premium payments.

## Superior claims professionals

Our highly experienced and dedicated claims professionals, including field adjusters, appraisers, nurses, administrative personnel, and special investigators, are second to none. These high-caliber people are dedicated to resolving claims quickly, accurately, and fairly.



## Learning to prevent losses saves money

The mark of an exceptional insurance company is its ability to help clients prevent a loss in the first place. Because today's Wholesalers face ever-increasing risks, The Hanover offers a comprehensive Loss Control Program designed to help you learn how to minimize your risks, which can have a positive effect on your premiums.

## A wide distribution of comprehensive products

The Hanover provides a complete suite of insurance products to protect your property, autos, and employees. Our broad range of industry-specific coverages includes:

### Commercial Property

- Wholesalers Property Broadening Endorsement, including a flexible blanket limit (over 10 coverages), and 40 other important coverages, including:
  - Blanket coverage, agreed amount and inflation guard (available)
  - Consequential Loss to Stock
  - Business Income & Extra Expense (12 Months)
  - Employee Theft and other crime coverages
  - Worldwide Property—Off-Premises
  - Equipment Breakdown
  - Fine Arts
  - Foundations and Underground pipes
  - Newly acquired or constructed buildings, personal property and business income
  - Ordinance or Law
  - Brands & Labels
  - Property In-Transit
  - Property Off-Premises
  - Seasonal Increase
  - Sewer Backup
- E-commerce Coverage
- Foreign Dependent Properties
- Emergency Event Management

### Commercial Liability

- Comprehensive General Liability (Primary Limits—\$1,000,000)
- CGL Broadening Endorsement—20 additional coverages:
  - Per Location Aggregate
  - Product Recall Expense (higher limits available)
- Broadened Property Damage—Rented Premises (All Risk basis)
- International Human Resource Coverage
- Umbrella Limits up to \$10M

### Commercial Auto

- Commercial Auto (Primary Limits—\$1,000,000)
- Auto Broadening Endorsement—20 additional coverages including:
  - Broadened Named Insured
  - Auto Lease Physical Damage
  - Audio, Visual, and Data Electronic Equipment Coverage
- Broadened Towing and Labor
- Auto Theft Reward

### Workers' Compensation

- Workers' Compensation Broadening Endorsement (for truly exceptional Wholesalers)

### In addition, we offer specialized products that offer wholesalers enhanced protection:

- Transit Coverage
- Builder's Risk
- Miscellaneous Professional Liability
- Employment Practices Liability
- Data Breach and Cyber Liability
- GlobalReach International Offering

## Comprehensive coverage, superior protection.

Nobody knows more about designing coverage for today's Wholesalers than your agent and The Hanover team. Call us to get a conversation started.



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