

► Flexible, total account solutions for small businesses

At The Hanover, we understand that small business insurance doesn't mean simple insurance. That's the reason we've built our small commercial capabilities—with core lines and specialty products, along with value-add services to meet your clients' needs. Our offering enables you to place all coverages with a single carrier, making it easier for you to service accounts, ensure your clients benefit from total account solutions and services, and maximize your relationship. Our goal is your goal: satisfied, protected clients.

SMALL COMMERCIAL PRODUCTS

Business owner's policy (BOP) and commercial package policy (CPP) with critical coverages, including:

- Industry-specific broadening endorsement options
- Business income and equipment breakdown coverage
- Data breach coverage
- First-party crime and employee dishonesty coverage
- Employment practices liability
- Miscellaneous professional liability and technology errors and omissions BOP endorsements available

Optional specialized coverage highlights:

- Cyber liability
- International
- Product recall
- Emergency event management
- Technology errors and omissions

Workers' compensation

Commercial auto

Umbrella

- Ability to schedule employer's liability and commercial auto

SPECIALTY OFFERINGS FOR SMALL BUSINESSES

In addition to our small commercial products, we offer a suite of specialty offerings to provide expanded protection for your small business clients:

Professional liability

- Miscellaneous professional liability
- Specialized professional liability options for lawyers, architects and engineers, healthcare organizations, and accountants

Management liability

- Directors and officers liability
- Employment practices liability
- Cyber privacy and security coverage

Fidelity and crime

- Commercial crime, excess crime, third-party off premises, and more

Marine

- Online quoting for contractor's equipment and builder's risk
- Full portfolio of inland and ocean marine for several industries including construction, communications, cultural institutions, manufacturing, and more

Surety

- Industry-specific bonds
- Online quoting and issuance of commercial surety, business service or ERISA bonds

One carrier, endless solutions



Broad appetite
with 500+ classes



Specialized industry
specific coverage



Local teams to support
your agency



Value-added risk
management resources
and partner discounts



Industry-leading customer
service center with
specialty capabilities

Professional claims services

Our claims team is deeply committed to delivering responsive and personalized service to help get your clients back to business as quickly as possible, with services including:

- Return-to-work guidelines and a pharmacy program with pre-negotiated pricing for workers' compensation
- Mobile app to initiate property claims
- Roadside assistance for commercial auto

Valuable risk solutions services

Hanover Risk Solutions provides online risk management resources and educational training, to help small businesses minimize risk, including:

- Data breach services
- Employment screening and background checks
- Business continuity planning
- Driver safety
- Worker safety

The Hanover Customer Service Center difference

We understand that providing excellent customer service is critical to your agency's success. Your agency can count on our responsive and knowledgeable customer service center team to be an extension of your agency with services including:

- Exclusive toll-free number for your agency to connect customers to a dedicated, licensed agent
- Extended hours—including evenings and holidays
- Broad servicing capabilities, including professional and management liability



We're ready to partner with you

For more information about The Hanover's Small Commercial capabilities, contact your Small Commercial sales manager or new business underwriter.



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