

Hanover Real Estate Advantage

Real estate coverage guide

Real estate assets, and the income they generate, face a range of potential risks that can impact long-term value. The Hanover offers extended coverage designed to help address costly catastrophes and unexpected business interruptions that may not be anticipated.

Property broadening endorsements highlights

BASE PROPERTY BROADENING ENDORSEMENTS

A tiered selection of Base Property Broadening Endorsements—Bronze, Silver, Gold, and Platinum—allows coverage to be aligned with a range of real estate needs. These endorsements include more than 65 coverages and enhancements with amendable limits, including:

FEATURES	THE HANOVER	NOTES
Denial of access to premises	Included in building limit	
Lease cancellation	Limits up to \$50,000	
Leasehold interests—tenants	Limits up to \$250,000	
Key replacement and lock repair	Limits up to \$20,000	
Tenant relocation	Limits up to \$50,000	
Unintentional property reporting errors	\$500,000	

REAL ESTATE PROPERTY BROADENING ENDORSEMENT

The Real Estate Property Broadening Endorsement builds upon the selected Base Property Broadening Endorsement to further address industry specific real estate exposures.

FEATURES	THE HANOVER	NOTES
Alternative key systems	\$100,000	
Emergency evacuation expense	\$25,000	
Extended business income	365 days	
Paved surfaces	\$50,000	
Realty tax	\$75,000	
Retail anchor store business income	\$150,000	
Tenant replacement expense	\$50,000	
Broadened valuation clause	Included in building limit	

General liability broadening endorsement highlights

GENERAL LIABILITY BROADENING ENDORSEMENT AND REAL ESTATE BROADENING ENDORSEMENT

The Hanover's suite of general liability broadening coverages add or enhance over 20 important coverages, including:

FEATURES	THE HANOVER	NOTES
Additional insured by contract, agreement or permit	Included	
Additional insured—primary and non-contributory	Included	
Broad form property damage—borrowed equipment, customer goods and use of elevators	Included	
Unintentional failure to disclose hazards	Included	
Unintentional failure to notify	Included	
Additional insured—broad form vendors	Included	
Aggregate limit per location	Included	
Broad form named insured	Included	
Extended property damage	Included	
Tenants-in-common as named insured	Included	

General liability real estate endorsement highlights

ENDORSEMENTS	THE HANOVER	NOTES
Newly Acquired LLCs, LLPs, and LPs	90 days	
Real Estate Additional Insureds	Extends the additional insured coverage for LLC, LLP and/or LP additional insured to include their members and managers	

Real estate elective endorsements

FEATURES	THE HANOVER	NOTES
Condominium directors and officers	Available	
Contingent property	Available	
Newly acquired or formed real estate organizations	Available	
Real estate additional insured	Available	
Emergency event management coverage	Available	



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