

Hanover Manufacturers Advantage

Coverage scenarios

Manufacturers of all types of goods face unique risks and exposures to loss, from raw materials suppliers through the delivery of finished products. At any point along the chain, a single accident, mishap or product recall can impact a manufacturer's throughput and can result in significant liabilities and claims. In response, The Hanover has developed specialized coverage solutions and services designed to ensure manufacturers have the right insurance protection.

Hanover Manufacturers Advantage Coverage

Our optional coverages and endorsements allow for policy customization to better align with a business's specific needs. Below are some exposures to keep in mind when considering coverage.

COVERAGE HIGHLIGHT	YOUR NEED	THE HANOVER SOLUTION*
Hanover's Equipment Breakdown Coverage	Potential physical perils and business interruption risks associated with the rapidly evolving technology of data-driven machines	The Hanover's equipment breakdown coverage responds to new exposures and risks associated with the rapidly evolving manufacturing technologies, including: <ul style="list-style-type: none"> • Microelectronics coverage • Cloud computing services have been added to service interruption coverage • Data restoration coverage for data lost when there is a covered service interruption, such as a loss of electrical power. • Off-premises coverage
Hanover's Product Recall Expense Coverage	A defective product that leads to a product recall will result in additional costs for a manufacturer.	The Hanover's product recall expense coverage reimburses expenses incurred to remove a defective product from the marketplace, including costs to notify customers, employee expenses, shipping, transportation and disposal of defective products. Also covered are the costs of inspection and testing to determine whether a recall is warranted. Optional "additional covered expense" coverage reimburses recall-related expenses and losses incurred by other parties, such as repair, replacement or repurchasing costs, as well as customers' lost profit coverage and good faith advertising coverage.
Hanover's Product Liability Coverage	A customer sues a manufacturer over a recalled product.	Customer lawsuits resulting from a product recall related to a manufacturer's defect would not be covered under general liability insurance. However, optional product recall liability coverage does cover all subsequent claims for damages, including legal representation.

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Hanover's GlobalReach	Manufacturing operations and product distribution include international exposures.	The Hanover's GlobalReach offers comprehensive global protection for businesses operating abroad. Key coverages of our comprehensive non-admitted solution include: <ul style="list-style-type: none"> • Commercial global property • Commercial global liability • International business auto • Foreign voluntary workers' compensation/employers' liability • Employers' liability, kidnap, ransom and extortion • Business travel accident
Hanover's Manufacturers Errors & Omissions (E&O) Coverage	A manufacturer's faulty product may result in a delay in customers receiving products. Customers may sue a manufacturer for lost revenue and expenses.	The Hanover's Manufacturers E&O Coverage offers three options: <ul style="list-style-type: none"> • Loss of use endorsement forms cover claims for lost revenues • Repair, replacement or adjustment endorsement forms cover claims for the cost to repair or replace defective parts • Broadened coverage adds protection for repair, replacement or adjustment under the Manufacturers E&O policy
Hanover's Food Spoilage Contamination Endorsement	A storm causes a major power outage, resulting in a loss of refrigeration.	The Hanover's food spoilage contamination endorsement provides coverage for spoilage or contamination of stock resulting from a covered loss.

E-commerce/data breach/cyber liability

COVERAGE HIGHLIGHT	YOUR NEED	THE HANOVER SOLUTION*
Hanover's e-commerce coverage	If a manufacturer is the target of a cyberattack, the incident can lead to property damage as well as significant disruption to business operations.	Provides up to \$100,000 in coverage for damage to hardware, software and data caused by a hacker, virus or worm, as well as up to \$250,000 in lost income resulting from those same causes.
Hanover's Data Breach Coverage	Manufacturers often store personal or sensitive information that can be compromised during a data breach. In such cases, they may be responsible for notification costs, data restoration, and ongoing credit or identity monitoring services.	Provides notification, forensic analysis and credit monitoring services. It also covers labor costs to recreate or restore lost or stolen data, as well as cyber business interruption and extra expenses incurred as a result of a breach.
Hanover's Cyber Liability Coverage	If a manufacturer suffers a cybersecurity breach or attack, customers or suppliers may file lawsuits seeking to recover financial losses resulting from the incident.	Offers protection against lawsuits resulting from a data breach.

* While Hanover does business in all states, our Manufacturing appetite varies by state. Contact your local Hanover underwriter for more details about your specific needs and circumstances.

Let's talk manufacturing

Talk to a Hanover representative to see how we can develop a tailored protection plan for a broad spectrum of manufacturers.



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