

## Hanover Eldercare Advantage

# General and Professional Liability coverage scenarios.

Eldercare facilities have many unique risks. That's why you need unique coverage tailored to meet your needs. Hanover Eldercare Advantage is the answer. The Hanover's General and Professional Liability coverages, designed for Eldercare organizations, provide some of the broadest and most flexible protection in the industry. Highlights include:

RISK EXPOSURE	KEY QUESTIONS	HANOVER SOLUTION
Professional Liability	How would your policy respond if you failed to provide professional services to a resident? Does your policy cover claims arising out of rights of residents granted under state or federal law?	Hanover's Professional Liability form covers professional services arising from the care of residents. This includes violations of rights of residents as defined by state or federal law.
Administrative Defense	What if during a Medicare MAC or RAC audit billing errors are identified leading to overpayments and allegations of fraud? Would your current carrier help cover the costs incurred to defend yourself?	Hanover Administrative Defense Coverage provides reimbursement expenses associated with the necessary legal fees for reasonable expenses incurred by the insured in the investigation and defense of: <ul style="list-style-type: none"> <li>• A state licensing authority</li> <li>• A hospital or its medical staff</li> <li>• A healthcare insurance company</li> <li>• Patient related billing errors</li> <li>• A utilization and quality control peer review organization under contract with the Department of Health &amp; Human Services</li> <li>• A state or federal agency, including Medicare and Medicaid</li> </ul>



RISK EXPOSURE	KEY QUESTIONS	HANOVER SOLUTION
Physical or Sexual Abuse	<p>If one of your employees shared text messages containing inappropriate photos of one of your residents, would your existing carrier respond to claims that arise from the resident's embarrassment or mental anguish?</p> <p>Would your existing carrier respond to actions that involve sexual activity between two residents, one known to have memory loss or dementia?</p>	<p>Our Liability Coverage offers an affirmative coverage grant which will pay injuries that result from a "Physical Abuse, Sexual Misconduct, or Sexual Molestation Incident."</p> <p>We include a broad definition of injury that includes:</p> <ul style="list-style-type: none"> <li>• Bodily Injury, mental anguish or emotional distress</li> <li>• Oral, written or electronic publication of materials that slanders or libels a person or organization or violates a person's right of privacy</li> <li>• Invasion of or wrongful entry into a private room, dwelling or premises that a person or resident occupies</li> </ul>
Innocent Party Defense	<p>What if during the overnight hours one of your employed nurse aides provides care to one of your memory unit residents during which the resident became confused and initiated allegations of sexual misconduct against the employed aide? Would your existing carrier provide for reimbursement of defense costs following successful adjudication?</p>	<p>Hanover Innocent Party Defense Coverage provides defense expense for individuals insured under your liability policy who are accused of participating in a physical or sexual abuse incident.</p>
Religious Counseling Professional Liability	<p>Does your facility provide any life-related counseling without charge?</p> <p>What would happen if you were legally obligated to pay for damages because of this counseling?</p> <p>Did you know traditional liability policies exclude this type of exposure?</p>	<p>Hanover Religious Counseling Coverage expands the Professional Liability coverage to include religious counseling services directed by the insured and performed by ministers, pastors, rabbi or clergy members.</p>

#### Additional available optional coverages:

- **Emergency Event Public Relations**—covers public relations expense associated with a violent event, hepatitis, legionnaire's disease or other events that cause adverse local or national media attention.
- **Emergency Evacuation expense**—provides reimbursement expense for evacuation costs in response to an imminent danger of injury or loss of life.

Hanover's Eldercare General Liability Endorsement bundles an additional 17 important coverage extensions further enhancing one of the broadest forms in the industry.

**The protection you need is a call away.**

Nobody knows more about the risks associated with your eldercare facility than your agent and The Hanover. Contact us today to learn more.



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