

## Hanover Construction Advantage

# Protect your business with a strong foundation

Every job, every construction site and every bid proposal presents a unique set of challenges and risks. Hanover Construction Advantage is designed to help address those risks by supporting tailored coverage solutions that allow construction businesses to move forward with confidence and peace of mind.

### Commercial General Liability Broadening Endorsement\*

PRODUCT FEATURES	THE HANOVER	NOTES
Additional insured by contract—extends coverage to any person or organization that is named as an additional insured under a written contract.	✓	
Additional insured primary and non-contributory—provides coverage as the primary insurance over other insurance available to the additional insured.	✓	
Blanket waiver of subrogation—waives the right to recover funds from any person or organization when required by written contract.	✓	
Bodily injury redefined—defined as bodily injury, sickness or disease, including death, mental anguish or other mental injury resulting from bodily injury.	✓	

\*Select coverage shown. Please see the endorsement for a full listing of coverages.

### Contractors Enhancement Endorsement\*

PRODUCT FEATURES	THE HANOVER	NOTES
Aggregate limit per project—general aggregate limit applies separately to each covered project.	✓	
Broad form named insured—covers organizations in which the named insured has more than 50 percent ownership, subject to certain exclusions.	✓	
Contractual liability—railroad—includes railroad agreements signed by the named insured as insured contracts.	✓	
Mobile equipment redefined—self propelled equipment (less than 1,000 lbs.) designed for snow removal, road maintenance (excluding construction or resurfacing) or street cleaning is considered mobile equipment, and not auto.	✓	
Personal injury broad form—extends coverage for liability for personal injury assumed under contract or agreement, including malicious prosecution, abuse of process and discrimination.	✓	

\*Select coverage shown. Please see the endorsement for a full listing of coverages.

The Hanover offers two options for pollution coverage, providing flexibility to endorse coverage onto a commercial general liability policy or as a standalone policy for even broader coverage. The table below highlights a few key differences between the two options.

COVERAGE FEATURE	ENDORSEMENT	STANDALONE POLICY	NOTES
	CONTRACTOR LIMITED POLLUTION COVERAGE ENDORSEMENT	STREAMLINED POLLUTION EXPOSURE COVERAGE	
Claim trigger for third-party bodily injury and property damage <ul style="list-style-type: none"> <li>Sudden and accidental</li> <li>Gradual</li> </ul>	✓	✓	
Occurrence-based	✓	✓	
Worksite/Jobsite	✓	✓	
Maximum limits available	\$1M	\$10M	



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