

## Hanover Construction Advantage

# Protect your business with a strong foundation of coverage

Every job, every construction site, every bid proposal has a unique set of challenges and risks. Trust The Hanover to help tailor a coverage plan for your needs, so you can go build your business with confidence and peace of mind.

## Commercial General Liability Broadening Endorsement (421-2915)\*

PRODUCT FEATURES	THE HANOVER	NOTES
Additional insured by contract—extends coverage to any person/organization you signed a written contract with as an additional insured.	✓	
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/organization you have a written contract with that requires it.	✓	
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 (421-2918)\*

PRODUCT FEATURES	THE HANOVER	NOTES
Aggregate Limit per Project—General Aggregate Limit applies separately to each of your covered projects.	✓	
Broad Form Named Insured—covers organizations where you have more than 50 percent ownership with certain exclusions.	✓	
Contractual Liability—Railroad—includes railroad agreements you sign as an insured contract.	✓	
Mobile Equipment Redefined—self-propelled equipment (< 1000 lbs). designed for snow removal, road maintenance (no construction or resurfacing), or street cleaning will be considered mobile equipment and not auto.	✓	
Personal Injury Broad Form—extends coverage for liability for personal injury assumed in a contract or agreement, malicious prosecution and abuse of process, and "discrimination."	✓	

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

Hanover offers two options for pollution coverage, providing the flexibility of endorsing coverage onto your Commercial General Liability policy or as a stand alone policy for even broader coverage.

COVERAGE FEATURE	ENDORSEMENT	STAND ALONE POLICY	NOTES
	CONTRACTOR LIMITED POLLUTION COVERAGE ENDORSEMENT 421-1999	STREAMLINED POLLUTION EXPOSURE COVERAGE HSIB-SPEC-2016-01 (12-16)	
Claim Trigger for 3rd Party BI & PD			
<ul style="list-style-type: none"> <li>Sudden &amp; Accidental</li> <li>Gradual</li> </ul>	✓	✓ ✓	
Separate distinct limit applies subject to policy aggregate	✓	✓	
Defense outside of limits	✓		
Defense inside limits (with up to \$1MM additional limit if endorsed)		✓	
Occurrence based	✓	✓	
Worksite/Jobsite	✓	✓	
Clean up costs covered to extent obligated by governmental authority	✓	✓	
Clean up costs recommended by environmental consultant absent any applicable environmental law	✓	✓	
Emergency Response sublimit \$100,000		✓	
Mold coverage available		✓	
Viruses and bacteria coverage available		✓	
Pollution transportation coverage	Handled via CA9948 on Auto Policy	✓	
Non-owned disposal sites		✓	
Natural resource damage		✓	
Restoration costs		✓	
Diminished value 3rd party owned property		✓	
Punitive damages (permitted by law)		✓	
Blanket Waiver of Subrogation		✓	
Client insured status when required by contract		✓	
Completed operations		✓	
Primary and non-contributory wording		✓	
Broadened definition of BI		✓	
Maximum limits available	\$1M	\$10M	
Coverage tailored for specific project		✓	



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