

Hanover Miscellaneous Professionals Advantage

Miscellaneous professional liability coverage guide

Professional service firms can't afford to be without the best protection. Our Miscellaneous Professionals Advantage professional liability insurance is designed to meet the evolving needs of a broad spectrum of professionals.

Miscellaneous professional liability insurance 910-10001

Key coverages and policy features include:

COVERAGE OR POLICY FEATURE	THE HANOVER	NOTES
Claims-made and reported	✓	
Professional services coverage	✓	
Personal injury coverage	✓	
Privacy and security liability—covers the insured for liability related to mishandling client's personal information, including actions of a rogue employee and violations of customer notification laws	✓	
Cyber liability endorsement—covers multiple types of first-party expenses associated with a cyber breach, including breach restoration, cyber investigation, business interruption, cyber extortion, cyber theft and extra expense	✓	
Pre-claim assistance supplemental coverage	✓	
Disciplinary proceedings supplemental coverage—\$50,000 per policy period, including \$500/day for salaries and expenses	✓	
Subpoena assistance supplemental coverage	✓	
Crisis event supplemental coverage	✓	



COVERAGE OR POLICY FEATURE	THE HANOVER	NOTES
Reputation protection supplemental coverage	✓	
Withheld client fee assistance supplemental coverage	✓	
Nonprofit directors and officers expense supplemental coverage	✓	
Subsidiary coverage	✓	
Automatic 90 days of coverage for newly acquired entities	✓	
Expenses paid to attend trial hearings—\$250/day up to \$5,000 each claim	✓	
Worldwide coverage territory	✓	
Duty to defend	✓	
Soft hammer clause	✓	
Defense in addition to the limits of liability available	✓	
50% deductible reduction for mediation claim settlement, up to \$5,000	✓	
Aggregate deductible (if eligible)	✓	
Punitive damages included where insurable by law	✓	
Broad definition of a “claim” includes demand for non-monetary relief and arbitration/mediation proceedings	✓	
Broad definition of Insured includes independent contractors; independent contractors are covered under all insuring agreements	✓	
Fraud and intentional acts defended until final adjudication	✓	
Automatic extended reporting period—60 day discovery	✓	
Retirement extended reporting period	✓	
Death or disability extended reporting period	✓	

Professional liability enhancement endorsement 910-1140

Supplemental coverages include:

SUPPLEMENTAL COVERAGE	THE HANOVER	NOTES
Cancelled conferences—\$25,000 for each policy period	✓	
Counseling support—\$500 for each claim up to \$5,000 aggregate	✓	
Emergency web hosting—\$500 for each policy period	✓	
Pet boarding—\$500 for each claim up to \$500 aggregate	✓	
Real estate emergency consulting—\$50,000 for each policy period	✓	
Replacement of key officers—\$50,000 or ten times the annual policy premium (whichever is less) for each policy period	✓	
Temporary meeting space—\$25,000 for each policy period	✓	
Travel disruption due to terrorism—\$50,000 for each policy period	✓	
Workplace violence counseling—\$50,000 for each policy period	✓	



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