The Hanover Insurance Group®



Hanover Printers Advantage

Coverage scenarios

The printing industry is changing rapidly and so are its insurance needs. The Hanover, in partnership with your local insurance agent, has developed specific coverages aimed at minimizing the losses to both your time-tested operations and your newly added services. What's more, these expanded coverages are available at a price you can afford and your Hanover Agent will be happy to help you review these enhanced coverages in detail.

Risk Review Checklist

Hanover's Property Coverage provides many valuable coverages, including:

RISK EXPOSURE	KEY QUESTIONS	THE HANOVER SOLUTION
Equipment Breakdown	How much income would you lose if one of your presses went down due to a mechanical failure?	Hanover covers your presses and other equipment from losses due to both mechanical and electrical failure. Hanover's Equipment Breakdown Coverage also provides value-added loss control and risk management services to help keep our Insured's equipment operating smoothly and efficiently
Pre-Press Operations	Damage to your pre-press operations can be costly to repair or replace. Are you covered?	Hanover's Graphic Arts Coverage addresses damage to graphic arts materials used in pre-press operations, including negatives, positives, artwork, plates, dies, molds, whether on electronic or magnetic media; up to $100,000. Higher limits are available.
Seasonality	Do you specialize in printing financial documents, consumer publications or holiday materials that vary in volume according to season?	Hanover's Base Property Broadening Endorsements offer coverage for a seasonal increase. This important coverage will automatically increase the Business Personal Property limit by 25% during the busy times.
Electronic Data Processing Equipment	The electronic information you store is essential to your business. If your system failed, what would it cost to replace this important system to keep your business running?	Electronic Data Processing Equipment Coverage from The Hanover is included in the policy limits on the Hanover's selection of Base Property Broadening Endorsements.

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RISK EXPOSURE	KEY QUESTIONS	THE HANOVER SOLUTION
E-Commerce	How would your business be affected if you could not communicate electronically with your clients or conduct marketing because your network was violated by a hacker?	Hanover's E-Commerce Coverage provides up to $100,000 coverage for damage to hardware, software and data caused by a hacker virus or worm and up to $250,000 of income lost due to the same causes.
Dependent Properties—Business Income and Extra Expense	A chief concern of any business is a consistent supply of materials. The loss of a vendor can lead to serious business disruption and loss of income. How does your insurance company address this exposure?	Hanover's Business Income and Extra Expense from Dependent Properties provides coverage for loss of business income and extra expense that results when a supplier located throughout the world fails to deliver raw materials or products because of damage to their facility by a covered cause of loss. Flexible limits start at $100,000.
Extended Business Income	If your operations were interrupted by a fire or similar damage, how long would it take you to return to your pre-loss volume of receipts after your building and equipment were repaired?	Hanover's Extended Business Income Coverage provides coverage for lost income during the period when building repairs are completed and income returns to pre-loss levels, with selections available up to 180 days.
Deferred Payments	Do you deliver your product to customers prior to receiving payment? What would happen if your products were damaged and the customer refused to pay?	Hanover's Deferred Payments Coverage covers your interest in product you have sold but which has not been paid for if damaged by a covered cause of loss, and is included in the blanket limit coverage on Hanover's selection of Base Property Broadening Endorsements.
Marring and Scratching	You have a large investment in your printing plates. What would it cost to repair or replace one that was damaged accidentally?	Hanover's Marring and Scratching Coverage covers up to the Personal Property limit for sudden and accidental marring or scratching to covered printing plates while at a covered location.
Utility Services—Direct Damage	If your electrical utility service was interrupted, what would be the damage to your presses and other equipment?	Hanover's Utility Services Coverage provides limits up to $1000,000 for damage to your premises and equipment caused by the interruption of the delivery of utility services to your premises.
Utility Services—Business Income	How much income would you lose if damage to a premises owned by a utility resulted in the interruption of the electricity or water you need for your operation?	Hanover's Utility Services Business Income Coverage provides limits up to $1000,000 of income lost or extra expenses incurred due to covered interruption of utility service to your operations.
Trade Shows or Exhibits	Do your marketing efforts include exhibits or appearances at trade shows? Are your exhibitions and personal property protected?	Hanover's Property Off-Premises Coverage applies to personal property while it's away from your premises, including at exhibitions or trade shows, with selections of available limits up to $200,000.
Building Codes	Do you own your building? What would happen if your building were damaged and changes in building codes required it to be re-built to more demanding standards than applied when it was originally built?	Hanover's Ordinance or Law Coverage provides up to $500,000 for the demolition and additional costs required to comply with regulations of zoning or similar boards and government agencies.

Hanover's Liability Coverages

Hanover offers many important coverages including:

RISK EXPOSURE	KEY QUESTIONS	THE HANOVER SOLUTION
Faulty Workmanship	Errors in the work you perform could have devastating financial effects on a customer. How would you handle those financial obligations?	Hanover's Printer's Errors and Omissions insurance would provide coverage for the loss. Limits are available up to $2 million per occurrence and aggregate.
Damage to Customer's Property	Do your customers ever provide paper or other substrates on which you are to do work? How much would it cost if the customer's paper was ruined while in your possession?	Hanover's suite of General Liability broadening coverages provides coverage provides policy limits coverage for damage to customer's goods while on your premises to have work performed on them.
Demands for Corrections	How much would it cost to fix your error if you misspelled a customer's name on an announcement and they are demanding a correction before it is sent out?	Hanover's Cost to Correct Coverage pays the costs you are obligated to pay to make corrections arising from your error.
Direct Mailing Services	What would you do if your customer's advertising campaign failed because you put the wrong material in a mailing or sent them to the wrong addresses and they wanted compensation for their loss?	Hanover's Direct Mailing Services Coverage extends Printer's Errors and Omissions and Cost to Correct coverages to apply to your mailing and fulfillment operations.
Additional Insured by Contract, Agreement, or Permit	Do you have contracts that require you to add other parties to your policy as insureds?	Hanover's suite of General Liability broadening coverages includes coverage for any party whom you agree to add in a written contract as an insured to your policy, reducing hassles and complaints arising from oversights.
Aggregate Limit per Location	If you operate at more than one location, are all your locations covered?	Hanover's suite of General Liability broadening coverages provides a separate aggregate limit at each location where you conduct operations.
Damage to Real Property Leased to You	If you are a tenant in your building, does the contract make you responsible for any types of damage to the building?	Hanover's suite of General Liability broadening coverages provides $1,000,000 of damage to covered real property leased to you when caused by fire, sprinkler leakage, lightning, smoke or explosion.
Printed Work Sold Outside the U.S. or Canada	What if you perform work for a company outside the United States and the work turns out to be defective? Your customer sues you in the other country over the loss of income resulting from an interruption to their manufacturing operation. Are you covered?	Hanover's GlobalReach Coverage applies domestic coverages to product sold or employees traveling outside the U.S. and Canada regardless of where the suit is brought.

Let's review your job's specs together.

Your local Hanover Agent can provide complete details about our Printers Program. Contact your agent to make sure you get the right coverage to adequately protect your business.



Why The Hanover?

The Hanover is a leading property and casualty insurance company dedicated to achieving world-class performance. Our commitment is to deliver the products, services, and technology offered by the best national companies with the responsiveness, market focus, and local decision making of the best regional companies. This powerful combination has been a proven success since our founding in 1852, and all insurance company subsidiaries are rated "A" (Excellent) by A.M. Best Company.

The Hanover Insurance Group®

The Hanover Insurance Company
440 Lincoln Street, Worcester, MA 01653

hanover.com

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114-1294 (4/16)