

Supplemental Application

	HEALTH	I & FITNESS CLUB RISK			
Effe	ective Date:		Program	n Group Co	ode: ZSJ
Na	amed Insured:				
Ag	jency:	Agency	Code:		
Ple	ease attach the following to submission requirements:				
	Company Loss Runs (minimum 3 years)	\Box ACORD Applications for all co	verages desired		
	Brochure, advertising materials and website information	\Box Copy of liability waivers/releas	e forms		
	Copy of health club membership application including	\Box health assessment forms and	□ medical disclosure		
GE	NERAL INFORMATION				
1.	Please provide the following operation information:				
	a. Total gross sales revenue: \$				
	b. Breakdown of gross sales by:				
	Annual member dues: \$	Court time: \$	Food: \$		
	Tanning: \$	Pro Shop sales: \$	Liquor: \$		
	Other products sold \$	Describe products:			
	Products sold with the Insured's name or label on th	nem?		□ Yes	□ No
	If Yes, describe:				
	Do you sell dietary supplements?			□ Yes	□ No
	If Yes, what brand names?				
	Miscellaneous fees: \$	Describe:			
	c. Number of Employees: Full time:	Part time:			
	d. Number of total members: Numb	per of Active members:			
	e. Number of guests per month:				
	f. Total square footage of facility:				
	g. Are events held off premises by Insured?			□ Yes	□ No
	If Yes, please explain:				
2.	Prior Carrier Information: Insurance Company:				
3.	Please provide number of personnel employed:				
	Administrators Managers _	-	herapist		
	Personal Trainers Physical The	erapists Aerobics Ir	nstructors		
	Nonprofessional Employees Volunteer W				
4.	Number of sub-contractors: Describe				
	a. Are certificates of insurance obtained from your sub			□ Yes	□ No
	b. Do you desire to provide coverage for the sub-cont	ractors?		□ Yes	□ No

5.	Indicate any of the following hiring practices followed by the administration:
	□ Signed employment applications are obtained for all potential employees
	Employee referrals are used
	Complete personal references are checked
	□ Criminal background checks on all employees are required
	\Box Criminal background checks on volunteer workers working with youth are required
	Documentation of employment applications and background/reference checks maintained
	\Box We conduct an employee orientation covering all written policies with documentation kept in file
	□ Written employee handbook (provide copy)
FA	CILITY POLICY AND PROCEDURES
1.	Please indicate any of the following building access and safety procedures that are in place:
	□ Member sign-in procedures □ Guest sign-in procedures □ Security cameras utilized
	□ Fire and emergency drills conducted □ Other security measures
2.	Please indicate any of the following member/guest practices followed by the administration:
	\Box General health application completed or health examination required on all new members
	\Box A pre-activity evaluation completed by qualified staff for all new members (cardio risk screening)
	If not completed, do you require sign-off if declined assessment and/or training?
	All members/participants required to sign an assumption-of-risk disclosure and waiver/release of liability prior to participating in any physical activity
	\Box All guests are required to sign waiver-of-liability forms
	\Box All members and guests are instructed on how to properly use equipment
	□ Written incident report system (accident log kept of all injuries and accidents)
3.	Please indicate any of the following procedures for fitness equipment followed by the administration:
	□ Written instruction of proper use posted on each piece of equipment
	IMember/user ag e restriction with no youth < 16 years of age
	If No, please explain:
	□ Regular schedule of inspection and preventive maintenance of all apparatus, exercise equipment
	If applies, how often do you inspect your equipment? 🛛 🗆 Daily 🗆 Weekly 🗆 Monthly 🗆 Other:
	\Box Regular schedule for cleaning and disinfecting of equipment with records maintained
	\Box All equipment inspection and repair logs maintained (with details, date/time, and repair service)
	□ Require certificate of insurance and hold harmless agreement for any vendors repairing equipment
	Equipment inspected annually by a professional servicing company
	If applies, please provide company name:
4.	Do you have procedures in place for staff to conduct regular facility reviews to identify unsafe conditions and take corrective action to prevent accidents in the following areas:
	\Box Trained staff on duty to actively monitor/supervise the fitness floor and all activity areas
	\Box Established closing procedures with checklists covering all activity areas and accountability for completion
	□ Inspection of interior/exterior walking surfaces.
	Please describe the frequency of inspections and how documented:
	□ Written snow/ice removal procedures if applicable
	\Box Life safety: adequate number of exits, emergency lighting, emergency procedures, and crowd controls)

5.	Please indicate any of the following procedures for wet areas (showers, whirlpools/saunas, poolside) followed by the a	dministrati	on:
	\square Showers and locker rooms are disinfected and cleaned daily		
	\Box Slip-resistant mats placed in all wet areas (poolside, showers, whirlpool/saunas, etc.)		
	If No, what precautions are taken to prevent slips and falls?		
	\Box Temperature limiters or other anti-scalding devices are installed on showers		
	\Box Sauna(s)/steam-room(s) facilities procedures implemented as follows:		
	\Box Monitored regularly for usage during open hours. If Yes, how often:		
	\Box Rules are posted regarding the proper use and safety precautions		
	\Box Maximum recommended exposure time posted		
	\Box Heating element and thermometer have protective covers to keep inaccessible and prevent burns		
	\Box All manufacturer recommendations followed for usage and maintenance		
	(a) If you have an automatic fire sprinkler, is there a sprinkler head installed in the sauna?	□ Yes	🗆 No
	(b) Is staff required to monitor the sauna interior throughout the day/night?	🗆 Yes	□ No
	(c) Is there a documentation protocol in place?	🗆 Yes	□ No
6.	Do you have an all-hazards emergency response plan in place?	□ Yes	🗆 No
	(a) Does your plan include response procedures for medical emergencies?	🗆 Yes	🗆 No
	(b) Does your plan include response procedures to disease/pandemic outbreaks?	□ Yes	🗆 No
	(c) Indicate if your plan includes response procedures for the following:		
	□ Lightning safety if applicable □ Heat illness □ Recognizing head concussions		
BUS	SINESS OPERATIONS—MANAGEMENT—PERSONNEL		
1.	Please provide management experience and qualifications:		
2.	What certifications do your trainers/instructors have?		
3.	What percentage of your trainers/instructors are certified by ACE, NSCA, NCSF or other agency accredited through NCCA?%		
4.	Are all the staff trained in CPR and/or First Aid?	□ Yes	□ No
	(a) If No, how many are trained?		
5.	Do you provide training for CPR and/or First Aid by a certified organization?	□ Yes	□ No
6.	Is someone with CPR/AED/First Aid training on duty at all times?	□ Yes	🗆 No
7.	How many Automatic External Defibrillators (AED) does the applicant have at each location?		
8.	How many employees at each location per shift are trained to operate an AED?		
9.	Are employees, instructors, trainers available in each area of the facility for supervision, spotting, and emergencies?	□ Yes	🗆 No
10.	Do you verify all staff credentials (experience/certification) during the hiring process?	🗆 Yes	□ No
11.	Are you a member of IHRSA or other trade association?	□ Yes	□ No
	If Yes, provide:		
12.	Do you have an organized written procedure for all your recordkeeping collecting and keeping business records?	□ Yes	□ No
13.	Do you have appropriate caution, danger, and warning signs posted throughout facility		
	where existing conditions and situations warrant?	\Box Yes	□ No
14.	Do you operate a facility that is accessible 24 hours a day via key or access card?	□ Yes	□ No
	If Yes, please advise if the following are in place:		
	□ Owner/manager on site □ Security cameras □ Warning sign—no supervision		
	\Box Communication action steps in an emergency situation		

15.	Do you employ independent cor	ntracted persona	al trainers?		🗆 Yes	🗆 No
	(a) If yes, please advise how man	y employed:				
	(b) Do you require them to carry	own insurance a	and provide you certificat	e of insurance?	🗆 Yes	□ No
SEE	<u>RVICES:</u> Please review list and ch		•			
				-		
	Aerobics	Indoor Ten				
	Air Supported Structures		ootage	□ Blood Analysis		
	Arial Yoga		of Courts	Diet Center (Registered Dietician)		
	Yoga		of Outdoor Courts			
	Batting Cages		ketball Courts			
_	Dance		ootage	Nursery/Babysitting (Refer to Questions on Page 4)		
	Elevated Temperature Workouts		of Courts			
	Golf		of Outdoor Courts			
	Gymnastics	□ Inflatable E		Other (Describe)		
	Locker Room		se complete Inflatable Supplemental Application)		—	
	Mini or Rebound Trampoline	□ Racquet Ba				
	Trampoline-Other		ootage			
	Pilates		-	Sports Rehab/Therapy		
	Running Track		of Courts	□ Snack/Juice Bar		
	Spinning	Rock Climb	oing vvalls e Climbing Wall	□ Spa services		
	Steam: How many?	Questions o	5			
	Sauna: How many?	□ Youth Cam				
	Whirlpools: How many?		Day Camp Questions on Pa	ge 6)		
ОТ	HER					
1.	Do you handle your laundry (if ar				□ Yes	□ No
	(a) Do you contract the laundry s	ervice through a	an outside vendor?		🗆 Yes	🗆 No
<u>SW</u>	IMMING POOLS IN/A					
1.	Please indicate the number of po	ools: #	_ Indoor # C	Dutdoor		
2.	Hours of operation:					
3.	Please indicate any of the below	safety procedur	es that are in place at fa	cility:		
	□ Safety pool rules posted		□ Warning sign "Swim	at your own risk" posted 🛛 🗆 Depth ma	ırkings	
	\Box Pool area locked when not in u	ise	🗆 Life Safety equipmer	nt available		
	□ Testing of water quality throug	hout the day	□ Outside pool closed	in severe weather		
	□ Working phone available near					
4.	Are there any diving boards?		energency		□ Yes	🗆 No
т.		par/baight)				
5	Are there any slides?				□ Yes	□ No
5.	-	oor(boiobt)				
,	-	-				
6. 7	Is the facility staffed with certified	-	ng open swim times?		□ Yes	
7.	Is the pool rented out for parties.				□ Yes	□ No
8.	Is pool leased for rehabilitation?				□ Yes	□ No
	If Yes, do you require certificate o	ot insurance?			🗆 Yes	🗆 No

DAY NURSERY/BABYSITTING SERVICES

1.	What are the hours of operation for the babysitting services?		
2.	What is the age range of the children under your care?		
3.	Do you require parents to sign liability waivers?	□ Yes	□No
4.	What is the ratio of staff to children?		
5.	Are parents/guardians required to be on premises at all times while the child is in your care?	□ Yes	□ No
6.	Do you have written sign-in and sign-out procedures?	□ Yes	🗆 No
7.	Please provide qualifications of staff:		
8.	Do you have formal and written Sexual Abuse Prevention Policy?	□ Yes	□No
	If Yes, attach a copy		
9.	Do you have formal policies and procedures for screening the character and criminal history of your staff, whether paid employees or volunteers?	□ Yes	□ No
	If Yes, please attach these policies to application		
10.	Please advise what policies are in place for investigating and reporting an allegation of child sexual abuse against your staff:		
11.	What training program(s) do you require or provide your staff concerning sexual abuse prevention?		
12.	What type of activities do you have available for the children?		
13.	Is this a licensed daycare center?	□ Yes	□No
TAT	NNING APPARATUS		
1.	Please provide the total number of units in facility:		
	Are all tanning beds UL listed?	□ Yes	□ No
	(a) Type: Manufacturer:		
2.	What is the age of each unit?		
	Do you have a service contract?	□ Yes	□ No
3.	Are ONLY the manufacturer's suggested bulbs used?	□ Yes	🗆 No
4.	Are warning signs regarding ultraviolet rays posted?	□ Yes	□ No
5.	Are goggles required?	\Box Yes	🗆 No
6.	Do you require a tanning booth waiver to be signed by members?	□ Yes	🗆 No
7.	Are records kept on each customer for each visit and exposure time?	□ Yes	□ No
8.	Are all timers tested regularly?	\Box Yes	□ No
	If Yes, how often tested:		
9.	Are employees trained in safe tanning procedures and use of timers?	□ Yes	□ No
10.	Who controls the timing of tanning? \Box Client \Box Employee		
	Where are timing controls located?		
<u>SE</u>	KUAL MISCONDUCT LIABILITY		
Plea	ase Check Desired Limits of Liability :		
	□\$100,000/\$100,000 □\$100,000/\$200,000 □\$100,000/\$300,000 □\$300,000/\$300,000		
	□\$300,000/\$600,000 □\$500,000 □\$500,000 □\$1,000,000 □\$1,000,000/\$2,000,000		
1.	Current coverage written on \Box Occurrence form \Box Claims made		
2.	Please advise details on your current policy coverage terms:		
	□ Policy excludes sexual abuse coverage □ Coverage provided, please provide policy limit:		
	\Box Policy neither excludes or provides limit for abuse coverage		

3.	Have you ever had a claim involving abuse (physical or sexual)?	□ Yes	🗆 No
	If Yes, please provide details, including final resolution:		
4.	Are you aware of any situation which may present a claim in the future?	□ Yes	🗆 No
	If Yes, please provide details, including final resolution:		
PO	LICIES/PROCEDURES		
1.	Do your employment applications for both staff and volunteers include questions pertaining		
	to prior convictions for any crime, including sex-related or child-abuse related offenses?	□ Yes	🗆 No
2.	Is documentation of employment applications and background/reference checks maintained?	□ Yes	🗆 No
3.	Do you have a written policy(s) designed to prevent abuse, molestation, and sexual harassment?	□ Yes	🗆 No
	a. Are these policies and guidelines communicated to all employees and volunteers?	□ Yes	🗆 No
	b. Is documentation of the communication of your policies prohibiting abuse maintained?	□ Yes	🗆 No
	c. Do they contain guidelines for reporting suspected abuse or neglect of children?	□ Yes	🗆 No
	d. Are criminal background checks performed on all youth staff/volunteer positions?	□ Yes	🗆 No
4.	Do you discuss the following items at staff orientation:		
	a. Child/sexual abuse?	🗆 Yes	🗆 No
	b. How to recognize the signs?	🗆 Yes	🗆 No
	c. What to do if a member/child reports someone molested him/her?	🗆 Yes	□ No
5.	Please indicate all additional administrative practices you have implemented to prevent abuse situations:		
	\Box We have all youth activities conducted in highly visible area (windows/open doors)		
	\Box We limit our staff from being alone with any child (requiring more than one adult at all times)		
	\Box All staff and volunteers are required to sign an acknowledgement of receipt and understanding of our abuse policy		
	\Box We have appointed a coordinator to review and investigate any allegation of an abusive or harassment situation		
	\Box Our sexual abuse policy contains the required reporting and investigation procedures for employees and volunteers		
FO	OD AND LIQUOR SALES IN/A		
Ple	ase indicate if your facility has the following operations:		
Res	staurant/Snack or Juice Bar/Vending sales:	🗆 Yes	🗆 No
lf Y	es, please answer below questions.		
1.	Is the restaurant or snack bar open to the general public?	🗆 Yes	□ No
2.	Please indicate exposure: 🛛 Restaurant 🖓 Snack/juice bar 🖓 Vending		
3.	Does the facility have commercial cooking equipment?	🗆 Yes	🗆 No
	If Yes, please advise type of equipment protected by:		
	Number of deep fat fryers:		
	Number of fire extinguishers:		
	\Box Hood and ducts protected by an automatic fire extinguishing system		
	\Box Deep fat fryers protected by the automatic fire extinguishing system		
	\Box The system is UL300 approved		
	\Box The hood and ducts are cleaned and serviced by outside contractor		
	If Yes, name of company: and how often:		
Liq	uor Liability:	□ Yes	□ No
lf Y	es, please answer below questions.		
1.	Do you serve alcoholic beverages at your facility?	□ Yes	🗆 No
2.	Do you have a liquor license in your name?	□ Yes	□ No

3.	Have you ever been assessed a fine or violation of a law concerning the sale, serving, or providing of alcohol? If Yes, please explain:	□ Yes	□ No
4.	Do you currently have liquor liability coverage?	□ Yes	□ No
-	If Yes, have you ever had your liquor liability canceled or non-renewed in the last three years? If Yes, please explain:	□ Yes	□ No
5.	Are all employees serving liquor required to participate in alcohol awareness programs (TIPS)	□ Yes	□ No
6.	Total annual sales: \$ Beer: \$ Liquor: \$		
7.	Does your facility have a bar area?	□ Yes	□No
8.	Do you conduct "Happy hour" with discounted drink specials?	□ Yes	□ No
YO			
Plea	ase attach copies of any brochures and contracts/releases in use.		
1.	Are any day camp activities held off site?	□ Yes	□No
	If Yes, please list locations, whether they are owned or leased. Locations and activities held here:		
2.	What is the ratio of counselors/instructors to campers?		
3.	Hour of operation of the day camps: Opens:a.m./p.m. Closes:a.m./p.m.		
4.	Please provide the age range of campers:		
5.	Please provide the estimated number of campers per day:		
6.	How many days per week? Weeks per year:		
7.	Please indicate all the activities offered to campers?		
	□ Martial Arts □ Gymnastics □ Rock Climbing □ Trampoline □ Boxing □ Kick-Boxing		
	□ Tennis □ Basketball □ Ropes Courses □ Zip lines □ Other:		
8.	Are children transported to various locations by employees?	□ Yes	□No
9.	Please provide staff qualifications in operating the day camps.		
10.	Are there any overnight stays?	□ Yes	□ No
	If Yes, please provide details:		
MA			
1.	Describe the type of style taught:		
	□ Contact □ Non-Contact		
	If contact, is it: 🛛 Light Contact 🖓 Full Contact		
2.	Do you have weapons training?	□ Yes	□ No
	If Yes, explain:		
3.	Describe protective equipment (pads, gloves, headgear, etc.) if any, that is used:		
4.	Is there an Accident/Medical Policy in place?	□ Yes	□ No
	If Yes, what limits are carried (Per Accident)?		
5.	Are waivers signed by all participants?	□ Yes	□ No
6.	How many participants are involved?		
7.	Is instruction provided by an employee or is it contracted?		
	If contracted, are Certificates of Insurance secured that confirms Additional Insured language in favor of the Applicant?	□ Yes	□ No
AIR			
1.	Describe the type of structure and use:		
2.	Age of structure:		

3. Is there a formal emergency plan to address adverse weather conditions?
4. Is the pressurization & maintenance of HVAC systems adequate with pressure alarms?
5. Is a back-up generator present and tested at least monthly?
C No

CLIMBING WALLS

- 1. Please attach the following documents for consideration and condition of coverage:
 - \Box Liability waiver/release (must be signed by all climbers) \Box Photo of each wall
 - □ Club operating procedures □ Belayer or qualification procedures
 - □ Equipment inspection log □ Climbing wall employee training procedures
- 2. Please advise how many walls you have on the premises, heights and locations.

WALL NUMBER	MAXIMUM HEIGHT	LOCATE	D	ANNUAL RECEIPTS	COMPLIES TO LOCAL
		INSIDE	OUTSIDE		BUILDING CODES
1.				\$	🗆 Yes 🛛 No
2.				\$	🗆 Yes 🛛 No
3.				\$	🗆 Yes 🛛 No
4.				\$	🗆 Yes 🗆 No

3. Please advise if there is a documented training program in place for staff that includes:

	51.5. 1		
	a. Rules for the climbing walls	□ Yes	□ No
	b. Harness and ropes inspection	🗆 Yes	🗆 No
	c. Proper belay techniques	🗆 Yes	🗆 No
	d. Belay device failure or entrapment	□ Yes	□ No
	e. Set-up and take-down procedures	🗆 Yes	🗆 No
	f. Emergency take-down procedures	🗆 Yes	□ No
	g. Procedures for reporting problems	□ Yes	□ No
4.	Please provide information on your access controls and procedures:		
	a. What is your check-in procedure?		
	b. What are age limits? Is there a minimum age?	□ Yes	□ No
	If Yes, what age?		
	c. How is the access to wall controlled?		
	d. How is climbing area monitored when in use?		
	e. What is the instructor to climber ratio you require?		
	f. Are spotters required?	□ Yes	□ No
	If Yes, at what height? (Feet)		
	g. Is there any free climbing allowed?	□ Yes	🗆 No
	If Yes, what restrictions are in place?		
5.	Please provide information on construction and maintenance of the walls		
	a. How often is equipment inspected?		
	b. What are the maintenance procedures and schedules for the walls and equipment?		
	c. Do you record and keep all inspection and maintenance records?	□ Yes	□ No
	d. Is maintenance conducted by outside professional firm with proof of insurance?	□ Yes	□ No
	e. Is there a program in place to identify equipment (ropes, harnesses, etc.) that needs to be retired and replaced?	□ Yes	□ No
	f. Are the belay system anchors backed-up?	🗆 Yes	🗆 No

b .	Please advise if the following is always present when the wall is being used.		
	a. First aid and emergency equipment onsite including AED's and phones	□ Yes	ΠN
	b. Staff member who understands the safety rules and certified to belay on the wall	□ Yes	□N
	c. Staff member who is certified in either Red Cross or National Safety Council First Aid and CPR	□ Yes	ΠN
	d. A full-time staff member positioned to monitor the climbing wall and participants with a		
	clear and unobstructed view.	□ Yes	ΠN
	Do you ever rent out the facility?	□ Yes	ΠN
	If Yes, provide details on waivers, supervision, how many times per year and to whom:		
8.	Do you have a portable wall?	□ Yes	□ N
	If Yes, describe the type and frequency of its off-premises use:		
	NDEMIC AND COMMUNICABLE DISEASE		
	Do you have formal procedures in place to handle pandemic or other communicable diseases?	□ Yes	
	Do you have formal procedures in place to handle pandemic or other communicable diseases? a. Do your procedures address:		
	Do you have formal procedures in place to handle pandemic or other communicable diseases? a. Do your procedures address: i. Staffing	□ Yes	
2 <mark>AI</mark>	Do you have formal procedures in place to handle pandemic or other communicable diseases? a. Do your procedures address: i. Staffing ii. Training		
	Do you have formal procedures in place to handle pandemic or other communicable diseases? a. Do your procedures address: i. Staffing	□ Yes	
	Do you have formal procedures in place to handle pandemic or other communicable diseases? a. Do your procedures address: i. Staffing ii. Training	□ Yes □ Yes	
	Do you have formal procedures in place to handle pandemic or other communicable diseases? a. Do your procedures address: i. Staffing ii. Training iii. Personal protective equipment	□ Yes □ Yes □ Yes	
	Do you have formal procedures in place to handle pandemic or other communicable diseases? a. Do your procedures address: i. Staffing ii. Training iii. Personal protective equipment iv. Client care	□ Yes □ Yes □ Yes □ Yes	
	Do you have formal procedures in place to handle pandemic or other communicable diseases? a. Do your procedures address: i. Staffing ii. Training iii. Personal protective equipment iv. Client care v. Vendors/visitors	 Yes Yes Yes Yes Yes 	
	Do you have formal procedures in place to handle pandemic or other communicable diseases? a. Do your procedures address: i. Staffing ii. Training iii. Personal protective equipment iv. Client care v. Vendors/visitors vi. Internal & external communication	 Yes Yes Yes Yes Yes Yes 	
	Do you have formal procedures in place to handle pandemic or other communicable diseases? a. Do your procedures address: i. Staffing ii. Training iii. Personal protective equipment iv. Client care v. Vendors/visitors vi. Internal & external communication vii. Maintenance of premises and vehicles	 Yes Yes Yes Yes Yes Yes Yes Yes 	
	Do you have formal procedures in place to handle pandemic or other communicable diseases? a. Do your procedures address: i. Staffing ii. Training iii. Personal protective equipment iv. Client care v. Vendors/visitors vi. Internal & external communication vii. Maintenance of premises and vehicles viii. CDC guidelines and recommendations	 Yes Yes Yes Yes Yes Yes Yes Yes 	

<u>COMMENTS</u>

DECLARATION AND SIGNATURE

Authorized Entity Representative Designation

The person named herein is authorized and designated to give and receive any and all notices on behalf of the entity and all insureds from the entity or their authorized representative(s) concerning this insurance.

Named individual: _

_ Title or position: __

Attestation

The authorized signer of this application represents to the best of his/her knowledge and belief that the statements and information set forth herein are true and include all material information. The authorized signer also represents that any fact, circumstance, or situation indicating the probability of a claim or legal action now known to any entity, official, or employee has been declared, and it is agreed by all concerned that the omission of such information shall exclude any such claim or action from coverage under the insurance being applied for. Signing of this application does not bind the Hanover Insurance Group, Inc. to offer, nor the authorized signer to accept insurance, but it is agreed this application and any attachments hereto shall be the basis of the insurance and will be incorporated by reference and made part of the policy should a policy be issued.

Signature of Authorized Entity Representative

Date _

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The Hanover Insurance Company 440 Lincoln Street, Worcester, MA 01653 hanover.com The Agency Place (TAP)—https://tap.hanover.com

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