

▶ *Hanover Unsupported Umbrella*

Monoline Appetite Guide by Class

PREFERRED The Hanover will offer Umbrella directly excess of primary attachments	• Retail—Automotive parts, books, clothing, furniture, shoes, etc. • Wholesale—durable and non-durable goods. • Mfg./Distributing—Plastics, metal, food (no raw meat), furniture, office machinery, wire, tool, etc. • Real Estate—Commercial, retail and light industrial. • Service/Hospitality—Business class hotels/motels, restaurants (<30% liquor). • Cultural Institutions—Botanical gardens, museums, etc. • Metalworkers—Machine shops, contract mfg. non-critical parts, low to moderate hazard finished products. • Financial Services (Excluding Professional Services)—Securities brokers/dealers, tax/accounting firms, smaller banks and credit unions.
LIMITED Underwriting criteria is more selective and focused on specific sub-segments of overall class. Generally Excess Policies only; attachment point starting at \$5M	• Contractors—Focus on artisan commercial/industrial contractors. – Limited sub contracted exposures. – Favorable classes: Electrical, flooring, furniture installation, painting, plumbing (no sprinklers), misc. service contractors, etc. – GC's typically written on high excess attachments only. • Habitational Real Estate—Focus on newer garden type apartments. – 1000 units or less. – Proper life safety that are part of a larger commercial schedule of properties. – No high rise (>25 stories). – 100% Habitational risks are typically a high excess play only. • Larger fleets (non-transportation)—This is in support of main operations. Higher attachments provide greater flexibility in many cases.
AVOID The Hanover will not write under any circumstance.	• Fortune 500 sized risks • High profile/"Landmark" exposures or locations (terrorism related) • For Hire/Common Carrier Truckers—Not owned transportation fleets in support of main operations • Automobile or Tire Manufacturers • Mining Operations • Oil and Gas Operations, including exploring/pipelines/well operations, etc. • Gas or Electrical Utilities • Scaffolding/Crane/Elevator Manufacturing/Rental/Service • Fortified Foods Manufacturers • Animal Feed Manufacturing • Slaughterhouses/Raw Meat Processing/Sales • Amusement Parks and Amusement Park Manufacturing

This material offers a brief description of coverages and programs and is provided for informational purposes only. Actual coverages may vary by state. Options and credits are not available in all states. For exact terms, conditions, exclusions, and limitations, please contact your Hanover Agent.

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