

▶ *Hanover GlobalReach*

## Your passport to peace of mind

Conducting business abroad can take many forms, including sending staff overseas, running foreign offices and importing or exporting products and services. These activities come with unique and complicated risks, such as lawsuits against your business filed in a foreign country, medical evacuation for a seriously ill employee, and damaged equipment in your office overseas. But your U.S. property and liability insurance may not protect your company in foreign locations. You need insurance from a company that will provide the global solution your company needs to confidently conduct business abroad.

### Introducing GlobalReach from The Hanover

Hanover GlobalReach gives you the comprehensive, global protection you need to protect your business abroad. We offer a non-admitted foreign insurance package policy with best-in-class products that can fill existing gaps in your U.S. domestic policy. Key coverages include:

- Commercial Global Property
- Commercial Global Liability
- International Business Auto

- Foreign Voluntary Workers' Compensation and Employers Liability
- Kidnap, Ransom and Extortion
- Business Travel Accident

Plus, our broad range of coverages can be tailored to meet your company's unique needs. For example, if your marketing efforts include exhibits or appearances at international trade shows where valuable samples and displays may be at risk, our Property Off-Premises Coverage can be amended to provide a higher limit of coverage.

**Our combined approach to foreign risk has your company covered.**

We provide non-admitted foreign coverage that complements your U.S. domestic policy and we leverage our partnership with Pratt Street Policy Services, LLC to acquire local coverage for foreign operations in countries that require coverage to be written by a local admitted insurer.

## Complete protection for your operations

If your company conducts business in foreign countries that require coverage to be written by a local admitted insurer, we leverage our partnership with Pratt Street Policy Services, LLC to acquire local admitted policies in over 150 countries. While local policies allow your company to meet local country insurance requirements, they also provide local benefits, including the ability to take advantage of tax concessions many foreign countries offer. We are also able to provide a Controlled Master Program (CMP) with difference in conditions/ difference in limit coverage that bridges gaps in the local admitted policies.

Your local underwriter will work with your agent to identify and assess your company's unique insurance needs and coordinate placement of all of the elements of your U.S. domestic and international insurance programs, creating a seamless total account solution.

## UnitedHealthcare Global—Your Travel Companion Abroad

An additional benefit of our Hanover GlobalReach offering is a wide range of medical, security, and travel-related assistance services offered through our partnership with UnitedHealthcare Global. With more than 59,000 international assistance providers communicating in more than 100 different languages, UnitedHealthcare Global can expertly manage a wide range of travel, medical, and security emergencies, including:

### Medical Assistance Services

- Worldwide medical and dental referrals
- Monitoring of treatment
- Facilitation of hospital payments
- Transfer of insurance information to medical providers
- Medication, vaccine and blood transfers
- Dispatch of doctors and specialists
- Transfer of medical records

- Continuous updates to family, employer, and home physician
- Hotel arrangements for convalescence
- Replacement of corrective lenses and medical devices

### Travel Assistance Services

- Replacement of lost or stolen travel documents
- Emergency travel arrangements
- Transfer of funds
- Legal referrals
- Translation services
- Message transmittals
- Worldwide Destination Intelligence
- Pre-travel information
- Travel and health information
- Security intelligence

### Medical Evacuation and Repatriation Services

- Emergency medical evacuations
- Transportation to join a hospitalized member
- Return of dependent children
- Transportation after stabilization
- Repatriation of mortal remains

### Personal Security Services

- Political evacuation services
- Security evacuation services
- Transportation after political or security evacuation



Let's take on the world together.

Hanover GlobalReach provides the comprehensive protection you need to confidently conduct business abroad. Contact your local Hanover Agent today for all the details.

The  
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