The Hanover Insurance Group®



Hanover Education Advantage

Risk solutions and claims services

There's only one thing better than fast, expert claims service: not having a claim at all. Count on The Hanover's risk solutions professionals to help you avoid claims by helping to minimize your exposures. Highly skilled in educational institution risks, our risk solutions team can help you detect dangers overlooked by untrained eyes. Using special tools and techniques, they'll work with you to design a program to help reduce loss exposures and downtime should a loss occur.

Expert risk solutions

The Hanover risk solutions website offers risk management tools and resources specifically designed for educational institutions—available 24/7 at hanoverrisksolutions.com

- **Hanover risk solutions e-learning series**—suite of online courses on a variety of topics relevant to educational institutions, including: abuse and neglect prevention, mandated reporter responsibilities, bullying prevention, employment practice liability, and more
- **Safety training seminars**—customized services on a broad range of topics provided by The Hanover's risk solutions professionals
- **Risk transfer programs**—help protect your organization from paying the price for someone else's carelessness
- **Ergonomics**—computer workstation evaluations and ergonomics training
- **ALICE active shooter training**—online and instructor-led training to help organizations equip employees with response information and options during dangerous situations
- **Immediate Post–Concussion Assessment and Cognitive Testing (ImPACT)**—computerized concussion evaluation system to help evaluate and track possible concussions using neurocognitive assessment tools and services. In addition, ImPACT offers concussion management training and educational programs.
- **Driver safety services**—online training courses via the Hanover Driver Safety Advantage program
- **Theft prevention**—burglary and crime prevention
- **Fire protection services**—computerized sprinkler analysis, property conservation programs, and self-inspection and testing
- **Equipment operation and efficiency: K–12 schools**—interactive online tool, designed by Hartford Steam Boiler, to assist schools with equipment and energy efficiency analysis, and provide tips and informational handouts

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Industry-leading education claims services

The exceptionally responsive Hanover claims team is committed to helping eliminate disruptions of services for people who can ill afford to wait. In survey after survey, large majorities of those who have made claims would not hesitate to recommend The Hanover. Our comprehensive, value-added services help educational institutions focus their resources on their members.

We offer:

- **Total loss adjusters specialists**—we employ experts in the fields of water mitigation, subrogation, risk transfer, litigation management, nurse and legal analysis, accounting, and SIU
- **Special accounts claims teams for larger accounts**—benefit from enhanced services and reporting, including loss runs, claims reviews, location coding, and large deductible recoveries, and an after-hours service program. Includes access to a secure claims portal for reporting, forms, claims notes, and financial details.
- **24/7 access to national emergency services**—including storm response, water extraction, dehumidification,mold mitigation, smoke or soot removal, and more
- **Restoration services**—Hanover has partnered with Vericlaim Repair Solutions, a countrywide network of repair contractors, to help customers with property damage return to pre-loss condition. Vericlaim has over 2,000 licensed contractors and offers one of the best warranties in the insurance industry (roofing/siding/gutters—five years for replacements and one year for repairs, general contracting—three years for repairs and replacement).

CONTRACT EXPERTISE—Our team of experts can offer insight, while not rendering legal advice, with your contractor contracts, reviewing the language and sharing common terms to look out for to assist you when a risk transfer to another party or carrier may be appropriate. Careful review of contracts and appropriate risk transfer language could potentially save thousands of dollars in a loss.

Advanced technology for superior service

- **Agents have secure access to claims on The Agency Place (TAP)**—24/7 access to claims status, including claim notes, financial details, forms, and claims contacts
- **ClaimXperience**—app provides the ability for our property adjusters to conduct a virtual property inspection on low severity claims using live video on your smartphone or tablet
- **Infrared sensors**—a smartphone tool which allows our property adjusters to visually detect water/mold damage using infrared scanning
- **Drones**—property adjusters can visually scope the damages on tall roofs, confined spaces, or areas that might not be safe to access

If an incident occurs

Prompt reporting of new or potential claims is especially important to help expedite the investigation of incidents. With this in mind, The Hanover offers three convenient ways for businesses to file a claim:

- Online: hanover.com/claims
- Phone: 800-628-0250
- Email: firstreport@hanover.com

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