



▶ *Hanover Healthcare Facilities Advantage*

Because of the highly complex and ever changing landscape of the healthcare industry, you need a carrier that understands the unique risks faced by healthcare facilities. The Hanover provides a wide variety of healthcare facilities with comprehensive insurance solutions, including standard lines as well as highly specialized coverages. Hanover Healthcare Facilities Advantage is designed to meet the needs of facilities that are committed to safety, willing to work with us to manage risk, and understand the benefits of a long-term relationship in controlling loss costs.

Target Classes

- Allied Medical Training Schools
- Ambulatory Surgery Centers
- Behavioral Health and Counseling (outpatient and inpatient)
- Clinics
- Community Health Centers
- Dialysis Centers
- Eye Banks
- Health Departments
- Hospice (home health and inpatient facilities)
- Hyperbaric
- Imaging Centers
- Laboratories providing medical testing
- Lithotripsy Centers
- Oncology Treatment Centers
- Rehabilitation services (outpatient and inpatient)
- Sleep Labs
- Student Health Centers

Product Portfolio

Through The Hanover, agents can offer Healthcare Facilities a complete suite of products that protect their property, autos, employees, and patients. Our broad range of industry-specific coverages can be tailored to meet the unique needs of healthcare facilities.

- Professional Liability (available on either Occurrence or Claims Made coverage forms)

- Commercial General Liability (including Products/ Completed Operations)
- Property
- Auto
- Umbrella
- Workers' Compensation (Select Classes only)
- Employee Benefits Liability
- Property and General Liability Broadening Endorsements provide enhanced coverage protection for your operations

In addition, we offer specialized coverages that offer healthcare facilities enhanced protection.

- Inland Marine
- Medicare & other Surety Bonds
- Fidelity & Crime
- Physical Abuse, Sexual Misconduct and Sexual Molestation
- Employment Practices Liability
- Independent Medical and Non-Medical Contractors Coverage
- Medical Director's Coverage
- Administrative Defense Coverage Endorsement— covers expenses related to any federal, state, local or other third party investigations (i.e. Medicare/ Medicaid, HIPPA)
- Data Breach

Hanover Advantages

No other carrier you can name brings more knowledge, experience, flexibility, a bigger appetite, or more comprehensive programs to the diagnostic service market. Our entire team is focused on helping you create franchise value for your agency and win a bigger slice of this lucrative segment. Look at everything we deliver to make capturing this business easier:

- Highly tailored products and services created exclusively for diagnostic services companies
- Total account solutions featuring more diverse products that can help you round-out an entire account
- Access to additional specialty coverages for one-stop shopping (e.g., Inland Marine, Employment Practices Liability, Commercial Crime, Medicare & Other Surety Bonds, etc.)
- Experienced decision makers who can develop risk management solutions and custom-designed products and rates to help you write profitable business in your market
- Best-in-class underwriting, claims, and risk management—expertise at every level
- Comprehensive Loss Control services team to help your clients minimize their risks
- Turnkey agent-to-customer marketing tools
- Selective distribution strategy which supports "best in class" agents who want to win more business, giving them exclusive access to the best Hanover products
- Financial strength supported by "A" rated admitted paper and a solid balance sheet



Let's look closer into this industry together.

We're ready to partner with you to take advantage of this market. Healthcare facilities are looking for new solutions, and we're ready to help you bring them the flexible products and services they need. For more information, contact Hanover's Healthcare team at 800-831-9506 or visit www.hanover.com/healthcare.

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