Hanover Healthcare Advantage

Your partner in healthcare
Healthcare is booming. With this growth, comes complex risk—along with a lucrative opportunity for agents to win more healthcare business. That’s why you should partner with The Hanover for specialized coverages and tailored risk management solutions that grow and evolve right alongside your healthcare client’s business.

Appetite at-a-glance

We offer a wide selection of essential and highly specialized coverages for allied healthcare and eldercare organizations that set us apart.

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INELIGIBLE CLASSES

• Nurse registries
• Healthcare staffing
• Handicapped vehicle modification
• Medical device manufacturing
• Batch compounding
• National chains
• Wholesale pharmacies
• Hospitals
• National chains
• Primary psych facilities
• Section 8

Professional liability coverage is critical for the health of your clients

Healthcare professionals are all too aware that a single mistake or oversight in their treatment could lead to injury, illness, or even death of a patient. And, in today’s litigious environment, it is becoming more and more common for a person to turn to lawsuits to resolve an issue. For these reasons, the cornerstone of our solution for healthcare organizations is professional liability.

Key coverage features include:

• Broad definition of covered healthcare services
• Enterprise-wide coverage for licensed healthcare professionals with the option to add physicians
• Incident sensitive to help organizations stay ahead of evolving claims
• Claims made and occurrence coverage form options*
• Defense costs outside limits
• Physical abuse, sexual misconduct, and sexual molestation

Product and service offerings

ALLIED HEALTHCARE

Allied Healthcare is a broad and diverse industry, including medical facilities, durable medical equipment providers, pharmacies, and home healthcare organizations, all of which face unique risks and challenges.

Product offerings

Core coverages:
• Broad professional liability automatically includes administrative services, proctoring services, vicarious liability and good samaritan services
• General liability including physical abuse, sexual misconduct and molestation
• Property features an array of broadening endorsements along with additional coverage options such as emergency event management data breach, and client property coverage
• Commercial auto
• Commercial umbrella

Additional specialty coverages:
• Independent medical and non-medical contractors coverage
• Medical director’s coverage
• Inland marine
• Fidelity and crime coverage
• Surety including DMEPOS bonds
• Employee benefits liability

ELDERCARE

Your clients serve a vulnerable population. We are dedicated to helping eldercare organizations create safer environments, minimize potential risks to prevent claims, and reduce costs.

THE COST OF THE AVERAGE CLAIM FOR AN INJURED ASSISTED LIVING PATIENT WAS MORE THAN $388,000.¹

Experienced risk management

Our team of experienced, in-house risk management consultants provides first-hand knowledge of specific risks facing healthcare organizations for relevant and actionable risk management strategies. Our program includes:
• An online risk management portal featuring articles on a wide range of topics, sample policies and procedures, and online training
• Risk Solutions partner discounts for a wide range of services including background checks, active shooter training, and business continuity planning
• An interactive risk management self-assessment for eldercare organizations

Hanover healthcare policyholders have easy access to these valuable tools and services by visiting hanover.com/healthcarerisk.

¹ Availability varies by program and class

¹ CNA “Aging Services 2016 Claims Report
What sets The Hanover apart: A total approach to healthcare

INDUSTRY EXPERIENCE
Our underwriters, risk managers, and claims specialists are all seasoned experts, many of whom have worked in hospitals, assisted living facilities, rehabilitation settings, and other healthcare organizations.

FLEXIBLE UNDERWRITING
We will work with you to design customized coverages at a competitive price while addressing a wide range of complex risks.

DEDICATED CLAIMS SERVICES
Our in-house litigators, defense counsel, and extended network of law firms closely coordinate their efforts with the goal of resolving healthcare liability claims quickly and equitably.

TRUSTED PARTNER
Support and financial strength of a leading insurance carrier with an “A” rating (Excellent) by A.M. Best Company.

Talk to us about healthcare
The Hanover healthcare team of professionals is ready to partner with you. Contact your local underwriter today to learn more about our coverages and services and how we can develop a competitive solution for your clients.