Real Claims, Real Trouble*

- A Claims Adjuster hired to assess a restaurant’s fire damage cannot visit for 10 days due to their workload. The restaurant sues the insurance carrier for $200,000 in lost income due to the slow processing of their claim, the carrier sues the claim adjuster.

- An adjuster assesses foundation and cosmetic damage to a house resulting from a plumbing leak, and concludes that only a small portion of the damage is due to the leak. The homeowner sues the adjuster, along with their carrier, for failing to pay the full amount of the claim.

- A Claim Adjuster erroneously denies coverage to a homeowner after a tornado disaster based on the cause of damage, flood versus wind. The homeowner is forced to pay additional living expenses and repairs until they prove the correct covered cause of loss. The homeowner sues, and damages are assessed against the adjuster.

* These scenarios are based on actual claims. Insurance policy coverage depends on the facts of each case and the terms, exclusions, and limitations of each policy.

Comprehensive Protection for Claims Adjusters

You are responsible for investigating claims, establishing the amount of a loss and determining the appropriate payout. At any point, one overlooked detail could trigger an expensive lawsuit from a client. A calculation error occurs in determining the settlement amount. A claim is settled too slowly, and the insured can’t recover damages. It is important for you to focus on taking care of the interest of your clients, not worrying about a potential legal disaster. You need the protection of a comprehensive insurance program designed specifically for Claims Adjusters.

A Total Insurance Solution

The Hanover has developed a comprehensive insurance program for Claims Adjusters, which includes enhanced, industry-specific Professional Liability protection. In addition, The Hanover can write all the commercial policies your business may need, including Property, Auto, Workers’ Compensation, and Umbrella. We also provide streamlined billing options and superior claims handling service.

With the deep industry experience The Hanover behind you, there’s no need to worry if you are adequately protected or who’s watching your back. You’ll be able to devote 100% of your time to managing and growing your business.
Why Claims Adjusters Should Choose The Hanover

Hanover’s Claims Adjusters Errors & Omissions is created by The Hanover’s professional liability experts, seasoned professionals who fully understand Claims Adjusters’ unique needs. The program provides:

- Comprehensive protection against the unique Errors & Omissions exposures facing Claims Adjusters, including:
  - Failure to promptly respond to a claim request
  - Settling a claim for the incorrect amount
  - Improper handling of a claim in a particular line of business
- Coverage for Disciplinary Expenses in the event of regulatory proceedings
- Independent and Public Adjusters Errors & Omissions
- Limits offered up to $10 million with various deductible option

Why The Hanover?

The Hanover is a leading Property and Casualty insurance company dedicated to achieving world-class performance. Our commitment is to deliver the products, services, and technology of the best national companies with the responsiveness, market focus, and local decision making of the best regional companies. This powerful combination has been a proven success since our founding in 1852, and is backed by our financial strength rating of “A” (Excellent) from A.M. Best.

Contact Us

Your Hanover Agent would be happy to review your needs and recommend the right Hanover Claims Adjusters Errors & Omissions (E&O) insurance solutions for your business. Contact him or her today to learn more about this important coverage.