#### Hanover Allied Healthcare Centers Advantage



# Let's diagnose your business' unique risks.

In your specialized line of business—utilizing advanced technologies, state-of-the-art-equipment, and highly trained employees who perform sophisticated diagnostic testing and analysis every day—you are faced with unique risks. To protect you from these risks, medical imaging centers and other diagnostic services like yours need comprehensive insurance solutions. The Hanover, one of the nation's top 25 Property and Casualty insurance carriers, offers everything you need to protect your business from core coverages that provide valuable protection to highly specialized ones that help to offer peace of mind.

## Comprehensive coverage with a dose of flexibility.

The Hanover team, which includes your local agent, has deep experience in designing insurance coverage for diagnostic services businesses. Our team of dedicated healthcare experts—underwriting, claims, and risk management professionals—are experts in providing service to your industry. Our thorough analysis of your business leaves nothing to chance, helping to make sure your coverages are complete, cost-effective, and convenient.

Hanover Allied Healthcare Centers Advantage offers you end-to-end coverage—a powerful, total solution that meets all of your needs, all under one roof. We offer an innovative portfolio of insurance coverages that are designed to meet the ever-changing needs of healthcare providers. Our experienced underwriters understand the unique exposure associated with medical diagnostic services and can work closely with your local agent to design customized coverage that offers best in class protection.

#### Claims professionals who treat you right.

When you have an insurance claim, you expect fast and accurate response. We've staffed our Hanover Claims operation with high-caliber professionals who are dedicated to resolving every claim quickly, accurately, and fairly. The Hanover's field adjusters, appraisers, nurses, administrative personnel, and special investigators are all highly experienced claims professionals who understand your business.

#### Preventing Loss. It's our best policy.

The Hanover is committed to helping clients prevent losses before they occur. Because the diagnostic services industry faces a wide range of unique exposures, The Hanover offers a comprehensive Risk Management Program designed to help you minimize your risks and have a positive effect on your premiums.

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#### We can cover everything. And then some.

Our comprehensive suite of coverages can protect your property, autos, employees, and patients with a broad range of industry-specific coverages and options available that can be tailored to meet your unique needs.

- 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 Allied Health Centers enhanced protection.

- Inland Marine
- Medicare & other Surety Bonds
- Fidelity & Crime
- Physical and Sexual Abuse
- **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

#### About The Hanover

Over its nearly 160-year history, The Hanover has established one of the longest and strongest records in the insurance industry, inspiring confidence among agents and the customers they serve. Today, we are a Fortune 1000® company, ranked among the top 25 Property and Casualty insurance companies in the country, are financially strong, and enjoy an "Excellent" (A) rating from key industry analysts. We offer a wide range of property and casualty insurance products and services to individuals, families, and businesses through an exclusive network of only the best Independent Agents nationwide.

### Protect the vital signs of your business!

Nobody knows more about designing coverage for today's Allied Healthcare businesses than your agent and The Hanover team. Contact a Hanover Agent today!



This material offers a brief description of coverages and programs and is provided for informational purposes only. Actual coverages may vary by state. Options and credits are not available in all states. For exact terms, conditions, exclusions, and limitations, please contact your Hanover Agent

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