



 *Hanover Small Commercial*

# Pet Services Broadening Endorsement

The Hanover's Pet Services Broadening Endorsement extends and expands the coverage provided by your current Business Owner's Policy (BOP). It provides 40 important coverages commonly needed by most businesses that may be limited by or excluded from a standard BOP. What's more, this endorsement provides these coverages at a fraction of what it would cost to purchase them separately.

## Summary of Coverages:

COVERAGE	PET SERVICES BROADENING ENDORSEMENT
Animal Floater	\$2,500 per animal/ \$25,000 per occurrence
Brands and Labels	Included
Broad Form Water Damage	Included
Business Income from Dependent Properties	\$100,000
Business Personal Property Increase	2% quarterly
Computer and Funds Transfer Fraud	\$10,000
Consequential Loss to Stock	Included
Contingent Transit Business Income and Extra Expense	\$100,000
Contract Penalties	\$25,000
Denial of Access to Premises	30 Days; 72 Hour Waiting Period
Disposal of Animals	\$1,000 each animal/ \$5,000 per occurrence
Employee Theft Including ERISA Compliance	\$50,000
Fine Arts	\$40,000
Forgery or Alteration	\$50,000
Hired Auto—Physical Damage	\$30,000
Marring and Scratching	Included
Medical Hazardous Waste and Radioactive Contamination Clean-Up	\$10,000
Money Orders & Counterfeit Money	\$25,000
Outdoor Property	\$25,000

COVERAGE	PET SERVICES BROADENING ENDORSEMENT
Personal Effects	\$25,000
Personal Property In Transit	\$50,000
Portable Electronic Devices Worldwide	\$10,000
Preservation of Property—Animal Extension	\$5,000
Sales Representative Samples	\$25,000
Spoilage	\$25,000
Tenant Signs—Tenants Only	\$20,000
Utility Services—Business Income	\$25,000
Utility Services—Direct Damage	\$50,000
Utility Services—Overhead Lines	Included
Valuable Papers and Records (Other than Electronic Data)— Veterinary Records Extension	\$5,000
Veterinarian's Tools	\$10,000
Worldwide Property Off Premises	\$45,000

#### Veterinarians & Kennel & Groomers Extra Coverage Endorsement

Advertising Expense	\$250/\$500
Animal Floater	per animal \$2,500/\$25,000 per occurrence
Broad Form Water Damage	Included
Business Personal Property Automatic Increase	2% Quarterly
Expanded Building Definition	Included
Interior Building Damage by Animals	Included
Personal Property in Transit	\$10,000
Uncollectible Charges	\$250/\$2,500
Utility Services—Business Income	\$15,000



### Get more detailed information.

Nobody values the care provided by Pet Care Services more than your local Hanover team. You provide the care—we provide expert, comprehensive, customized protection. Call today for more information.



The  
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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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