

▶ *Hanover Hospitality Advantage*

Coverage Review

You spend long hours making sure your guests sleep well. Now make sure you can sleep at night knowing you are fully protected against almost any business interruption or catastrophe. Compare The Hanover's endorsements and optional coverages with your current policies and see how, in almost every category, The Hanover's coverage provides superior value for your insurance dollar. These endorsements and options are available at a competitive price from your Hanover Agent, who can review them with you in detail.

Hospitality-Specific Property Coverage Highlights

The Hanover's Property Coverages include a selection of Base Property Broadening Endorsements—Bronze, Silver, Gold, Platinum—that add or enhance over 65 coverages. In addition, The Hanover's optional Hospitality Property Broadening Endorsement adds or enhances 10 coverages. This chart compares how select Property Coverages stack up against the industry standard.

RISK EXPOSURE	THE HANOVER	INDUSTRY STANDARD
Alternative Key Systems	\$100,000	Partial coverage
Customer Reimbursement	\$50,000	No coverage
Emergency Evacuation Expense	\$25,000	No coverage
Guests' Property	\$25,000	Must be purchased separately
Key Replacement and Lock Repair	Limits up to \$20,000	No coverage
Reservation Systems (Non Affiliated)—Worldwide	\$100,000	No coverage
Coverages within Automatic Blanket Limit	Limits up to \$1,000,000	None
Accounts Receivable	Included in Blanket	Must be purchased separately
Fine Arts	Included in Blanket	Must be purchased separately
Fire Department Service Charge	Included in Blanket	\$1,000
Movement of Property	Included in Blanket	No coverage

RISK EXPOSURE	THE HANOVER	INDUSTRY STANDARD
Outdoor Property	Included in Blanket	\$1,000
Personal Effects and Property of Others	Included in Blanket	\$2,500
Valuable Papers and Records	Included in Blanket	\$2,500
Spoilage On Premises/In Transit	\$250,000/\$25,000	Must be purchased separately

General Liability Coverage Highlights

This chart compares how The Hanover’s General Liability coverages stack up against the industry standard.

RISK EXPOSURE	THE HANOVER	INDUSTRY STANDARD
Hospitality Services Errors and Omissions	Options of \$100,000 or \$250,000	No coverage
Liquor Liability per Location Aggregate	Per location aggregate option	Shared aggregate limit
Medical Payments for Restaurants	Follows med-pay limit	No coverage
Inoculation for Food Related Illness	\$5,000	No coverage
Aggregate Limit per Location	Included in suite of General Liability broadening coverages	Must be purchased separately
Blanket Waiver of Subrogation	Included in suite of General Liability broadening coverages	Must be purchased separately
Broad Form Named Insured	Included in suite of General Liability broadening coverages	Must be purchased separately
Additional Insured Primary and Non Contributory	Included in suite of General Liability broadening coverages	Must be purchased separately



Make a reservation today.

Nobody knows more about designing coverage for today’s hospitality companies than your agent and The Hanover team. Call your Hanover Agent today.



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