



 *Hanover Wholesalers Advantage*

A Look at the Whole Picture

Your wholesale business is a success because you developed a deep understanding of your customers' needs, found ways to access products faster than your competition, learned the ins and outs of your local marketplace and, above all, exhibited flexibility and responsiveness.

The Hanover has used the exact same skills to develop our Wholesalers Advantage package of coverages. Compare our program with your current policies and you'll appreciate the superior value The Hanover provides. Your Hanover Agent is ready to explain everything about this unique program in detail.

Property Coverages Review

FEATURES	BENEFITS	THE HANOVER	INDUSTRY STANDARD
Consequential Loss to Stock	Covers value lost by stock that is unmarketable due to loss to other parts sold with it	Included	Does not apply to wholesale operations
Contract Penalties	Covers penalties in a distribution agreement resulting from covered loss	Limits up to \$100K	Added by endorsement
Deferred Payment	Covers your interest in property sold or leased but not paid for if damaged by a covered cause or loss	Included in Blanket Limit of Insurance	Not covered
Business Income and Extra Expense from Dependent Properties	Covers loss of income and extra expense due to damage at a supplier's premises	Worldwide Limits up to \$250K	Worldwide
Newly Acquired Buildings and Personal Property	Protects you from loss of coverage due to accidental failure to comply with notice requirements	Limits up to: Buildings: \$2,000,000 Personal: \$1,000,000 Income: \$250,000	Buildings: \$250,000 Personal: \$100,000 Income: \$100,000
Seasonal Increase	Protects against inadequate limits for personal property due to seasonal fluctuations in inventory	Personal Property limit is increased by 25%	Not covered
Unintentional Property Reporting Errors	Protects you from loss of coverage due to accidental failures to report or describe your locations	\$500,000	Not provided
Extended Business Income	Covers loss of business income during the period between the completion of repairs and the return of your income to pre-loss levels	Selections available up to 180 days after repairs or two years after loss	30 days

FEATURES	BENEFITS	THE HANOVER	INDUSTRY STANDARD
Employee Theft including ERISA Compliance	Covers loss of money, securities, or other property caused by an employee acting alone or with others	Limits up to \$150,000, all losses caused by one employee	\$25,000
E-Commerce	Covers damage to computer equipment, including hardware and software, caused by electronic vandalism, such as hackers, viruses, and other malware	\$100,000	Limited Coverage

Marine Coverages

FEATURES	BENEFITS	THE HANOVER	INDUSTRY STANDARD
Worldwide Ocean Cargo	Covers loss of income due to an interruption of computer services caused by electronic vandalism, including up to \$10,000 of advertising expenses to restore your reputation	\$250,000; 24 hour waiting period applies	Limited Coverage
Transportation	Covers loss of income due to damage to property you depend on for website or network services caused by a covered cause of loss, including electronic vandalism	Lesser of \$100,000 or income lost over the first 30 days after loss	Limited Coverage

General Liability Coverages

FEATURES	BENEFITS	THE HANOVER	INDUSTRY STANDARD
Additional Insured by Contract, Agreement or Permit	Covers as Insureds all interests you agree to cover in an Insured contract	Provided in the suite of General Liability broadening coverages	Each additional Insured must be separately endorsed
Damage to Leased Premises	Covers damage from specified perils	Provided in the suite of General Liability broadening coverages with a \$1,000,000 limit.	Must be separately purchased
Product Recall Expense	Covers costs including communication, shipping and lost profit	\$25,000 occurrence; \$50,000 aggregate provided in the suite of General Liability broadening coverages Higher limits are available	Must be separately purchased

Additional Coverages

FEATURES	BENEFITS	THE HANOVER	INDUSTRY STANDARD
Data Breach	Coverage provides first-party protection for the direct costs a business faces when a data breach occurs	Default limit is \$10,000. Higher filed limits available up to \$1 million.	Limited Coverage
Cyber Liability	Coverage offers defense and liability protection for claims that are brought against insureds by a third party.	Default limit is \$50,000. Higher filed limits available up to \$1 million.	Limited Coverage



Compare, then choose the better value.

Compare The Hanover's Wholesale Advantage with your current policies. Only then can you fully appreciate the superior value our program provides. Contact your local Hanover team today for complete information and an in-depth review of your unique needs.

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 offered by 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 all insurance company subsidiaries are rated "A" (Excellent) by A.M. Best Company.

The
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