



▶ *Hanover Contractors Advantage*

Building value with contractors

Successful contractors apply the most important factors in construction project management—planning and execution, team chemistry, quick response, and problem solving skills.

Hanover Contractors Advantage employs these same important principles to design and deliver our full suite of custom-tailored coverages and value-added services—especially well-suited for accounts in the \$100,000 to \$500,000 range, and those interested in guaranteed cost. Plus, our risk solutions experts identify and mitigate exposures, helping reduce costly losses before they occur.

Product portfolio

Among our standard coverages, broadening endorsements, and specialized products, we're able to custom-tailor solutions to meet contractors' individual needs.

- Commercial package policy (CPP)
- Commercial property
- Commercial general liability
- Commercial auto
- Commercial umbrella
- Workers' compensation
- Owners contractors protection (OCP)
- Railroad protection (RRP)

Specialized coverages and endorsements:

- Selection of base property broadening endorsements (add or enhance more than 65 coverages)
- Suite of general liability broadening coverages (add or enhance more than 20 coverages)
- Per project aggregate
- Blanket additional insured
- Contractors limited pollution liability endorsement
- Contractor specific liability enhancement endorsement
- Streamlined pollution exposure coverage (SPEC) as a separate policy or endorsement

In addition, we offer specialized products that offer contractors enhanced protection.

- Inland marine
- Private company management liability
- Employment practices liability
- Contract and commercial surety

The Hanover difference

Drawing on exceptional industry knowledge and expertise, we offer flexible targeted insurance solutions that add value. At the forefront of our strategic approach are experienced risk solutions professionals, who help minimize risks throughout the life of the policy. Plus, our team of local underwriters, with their deep understanding of the construction industry and its regional nuances, allow us to create customized packages for each individual contractor business.

- Best-in-class local underwriting, claims, and risk management expertise at every level
- Risk solutions website—a valuable resource for loss prevention information and services
- Partnering with our specialty team, we can build a single construction solution that addresses the full range of exposures and contractual requirements contractors face—from exposures like delay in completion expenses and damage to tools and equipment, to requirements such as pollution coverage and surety bonds needed to bid for or complete projects
- Our experienced claims team understands the complexities of construction industry claims, and is deeply committed to deliver exceptionally responsive and personalized service, 24/7
- Financial strength supported by “A” rated admitted paper and solid balance sheet



Let's build something together.

We've got the blueprint for flexible, affordable insurance products and services designed especially to meet the needs of contractors. For more information, contact your Hanover agent.



Why The Hanover?

The Hanover is a leading property and casualty insurance company offering a broad portfolio of tailored coverage solutions for personal, commercial and specialty customers. The Hanover is a Fortune 1000® company, with nationally recognized claims service and proactive risk management expertise. The company's financial strength has earned it high marks from key industry analysts, including an “A” rating (Excellent) by A.M. Best Company.

The
Hanover
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