



▶ *Hanover Retail Advantage*

# Coverage Scenarios

Retail businesses like yours are quite different from other businesses, and therefore face many different and unique kinds of exposures to loss. The Hanover, in partnership with your insurance agent, has developed highly specific coverages aimed at minimizing your losses from areas you may never have considered at risk. These coverages are available at very competitive rates. Your Hanover Agent can review these coverages in detail.

## Risk Review Checklist

### Property Coverages

Optional endorsements provide a broad range of coverages, including:

RISK EXPOSURE	KEY QUESTIONS	THE HANOVER SOLUTION
Blanket Limit	The Hanover offers easy one-stop-shopping to address your industry-specific, day-to-day risks with comprehensive Blanket Coverages, so that you can concentrate on the priorities of your business rather than the details of your insurance. Can you say this about your current carrier?	Hanover's selection of Base Property Broadening Endorsements—Bronze, Silver, Gold, and Platinum—addresses your industry-specific risks with 9 important coverages including: <ul style="list-style-type: none"> <li>• Accounts Receivable</li> <li>• Deferred Payments</li> <li>• Fine Arts</li> <li>• Fire Department Service Charge</li> <li>• Movement of Property</li> <li>• Outdoor Property</li> <li>• Personal Effects and Property of Others</li> <li>• Research and Development Documentation</li> <li>• Valuable Papers and Records</li> </ul>
Sewer Backup	An extremely disagreeable problem that your business may have to deal with. Are you covered?	Hanover offers broadened coverage for sewer backup. This covers direct physical loss at an insured location caused by or resulting from water, which backs up or overflows from a sewer, drain or sump.

RISK EXPOSURE	KEY QUESTIONS	THE HANOVER SOLUTION
Business Income and Extra Expense from Dependent Properties	One of retailer's chief concerns is a consistent supply of merchandise. The loss of a vendor can lead to serious business disruption and loss of income. How does your insurance company address this exposure?	Business Income and Extra Expense from Dependent Properties covers the loss of business income and extra expense that results when a supplier located within throughout the world fails to deliver raw materials or products because of damage to their facility by a covered cause of loss. Flexible limits start at \$100,000
Employee Theft including ERISA Compliance	Employee theft is a key loss exposure for retailers. Accountants and bookkeepers have access to the financial records of the company, accounts receivable as well as cash accounts to pay operating expenses. Does your current program have Employee Theft coverage?	Hanover includes Employee Theft coverage in the optional Base Property Broadening Endorsements to cover these exposures.
E-Commerce	If you do business over the Web your network is susceptible to electronic vandalism by hackers. Are you covered for damage to your equipment or a disruption to your online services?	Hanover's E-Commerce Coverage provides protection for electronic vandalism, including direct damage to computer equipment as well as Interruption of Computer Operations including Denial of Service regardless of whether you maintain your own site or use an ISP to provide service. Flexible limits are available starting at \$2,500.
Property In Transit	Most retailers have a property in-transit exposure, whether it be picking up products and bringing them to the store or delivering their products to customers. Are you protected against this exposure?	The Hanover provides a limit to handle the smaller transit exposures. If your business is doing quite a bit of delivery of the product, consider increasing your transit limit to accommodate the exposure. Flexible limits start at \$25,000.
Property Off Premises	Does your business store products or equipment at a separate facility and the quantity is considered too small to insure?	The Hanover offers a convenient, small limit to handle this exposure, covering unnamed locations whether temporary or permanent. Flexible limits start at \$25,000.
Seasonal Increase—Business Personal Property	Do you have a busy season? Depending on your products, most retailers have a peak season like Christmas, Valentines Day, Mother's Day or Back to School. When you gear up for a busy period, does your insurance keep pace with geared up protection?	The Hanover offers coverage for a seasonal increase. This important coverage will automatically increase your Business Personal Property limit by 25% during the busy times.
Utility Services: Direct Damage and Business Income	Retailers depend on outside utilities to provide electric, water, gas and communication to their operations. If a covered loss or business income loss occurs at your location could this have an adverse impact on your financials?	The Hanover provides two limits—one for direct damage and the other for business income should a covered cause of loss force the retailer to close their doors temporarily. The Hanover offers flexible limits starting at \$5,000.
Historic Building Valuation	Many breweries are housed in historic buildings; many of which are included in the National Register of Historic Places. In the event of a loss, would you be able to afford to replace the materials and workmanship of the original building?	Hanover's Historic Building Valuation gives the owner the ability to repair, rebuild or replace using the same workmanship and architectural materials that are reasonably available, and resemble workmanship and materials available at the time of the original building for outwardly facing repairs. Internal repairs would use more modern readily available materials.
Worldwide Contingent Business Income	During a trip overseas, you found the "next big thing" that is a key to your holiday season. But your foreign manufacturer loses its warehouse to a fire. This shipment could be difficult or impossible to replace in time and your holiday income is in jeopardy. Can your insurance company save the season?	Hanover's Worldwide Contingent Business Income Coverage is an optional coverage that provides for just this occurrence and is underwritten and priced separately depending on the limit desired.

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Equipment Breakdown	A retailer depends on the flawless operation of its equipment. If any piece of refrigeration equipment fails, the business is exposed to down time and loss of earnings. What does your insurance company do to help you when your equipment stops running due to mechanical failure?	The Hanover, providing value-added service to help keep you up and running, partners with Hartford Steam Boiler to keep our Insured's refrigeration equipment operating smoothly and efficiently.
Data Breach and Cyber Liability	Most retailers store customer's personal information as part of the day-to-day transactions. What would happen if there was a reasonable cause to suspect that such private personal data of a customer had been lost, stolen, accidentally released, or accidentally published? Did you know that many states are strengthening the notification requirement laws of businesses if such a breach occurs?	Hanover's Data Breach and Cyber Liability Coverages provide a number of valuable services and expense coverages to meet this growing need. Included coverages are: <ul style="list-style-type: none"> <li>• Data Breach Services, including consulting, toll-free hotline, fraud alert, and identity restoration case management</li> <li>• Data Breach Expenses, including cost of notification, forensic analysis, and proactive monitoring services</li> <li>• Additional Expense, including legal services, public relations, data breach ransom, and rewards</li> <li>• Protection for defense and liability claims that arise from a third party lawsuit</li> </ul>
Green Building Coverage	Because it makes sense on many levels, building "green" is a wise decision. But standard property insurance provides coverage on a replacement cost basis only. Gaps in coverage may occur to either meet changed certification requirements or to upgrade to certified "green" status. If damage or loss occurs to your "green" building, will you be covered?	Hanover's Green Building Coverage provides important coverages for "green" buildings that go beyond standard benefits. It covers losses to an existing "green" building or losses to "green" upgrades that have been made to an existing structure. Combining other included coverages, Hanover Green Building coverage offers a truly comprehensive solution to the unique exposures of "green" buildings.

**General Liability Broadening Endorsements**

Optional endorsements provide a broad range of coverages, including:

RISK EXPOSURE	KEY QUESTIONS	THE HANOVER SOLUTION
Aggregate Limit per location	Do you own more than one location? Does your General Liability aggregate limit apply for each location?	Hanover's suite of General Liability broadening endorsements automatically applies your General Liability aggregate limit for each location.
Product Recall Expense	Despite the best quality control procedures, personal hygiene and raw materials, products sometimes have to be recalled, involving a complex, expensive process. Does your insurance company help you with this cost?	Hanover's suite of General Liability broadening endorsements provides for expenses incurred by you or others for the loss of use, withdrawal, recall, inspections, repair, replacement, adjustment, removal or disposal of the product. Enhanced limits are available. The limits are \$25,000 per occurrence and \$50,000 aggregate.
GlobalReach General Liability	On a buying trip to London, one of your employees accidentally allows the bathroom in a rented corporate apartment to overflow, causing water damage to the apartment and to the unit below. The premises liability claim results in substantial legal damages not covered by your U.S. general liability policy. Are you covered?	Hanover GlobalReach Commercial General Liability could cover your defense costs and suits brought against your company when filed in a foreign location.

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GlobalReach Foreign Voluntary Workers' Compensation	You hire a U.S. employee in your state to go work in your office in Italy. After a year of working in Italy, the employee is riding his bike to work and is hit by a car. He passes away at the scene. Workers' Compensation coverage from his home state might not be available since the employee has been working in Italy for 9 months. This is outside the extra-territorial benefits of the state. Are you going to have to pay out of pocket or do you have a coverage plan in place for these kinds of scenarios?	Hanover's International Human Resource Coverage provides the comprehensive specialty coverage needed to do business abroad without worry. We provide best-in-class products along with medical assistance, travel assistance, medical evacuation and personal security services while traveling and a dedicated team of international insurance specialists and experts in more than 130 countries.
GlobalReach Transportation Expense Coverage	One of your employees becomes severely ill with a contagious disease while on a business trip overseas. He needs to be flown back to the U.S. on a private plane while accompanied by a medical professional. Will your U.S. policy cover these expenses?	Hanover GlobalReach Transportation Expense Coverage could reimburse your company for expenses above the normal transportation expenses to cover local medical transportation or medical evacuation for employees who become sick or suffer an injury while on business in a foreign location.
Property Damage Legal Liability—Broad Form	You lease your store locations. Are you covered if a fire starts in your store and spreads to other stores owned by others?	Hanover's General Liability Broadening Endorsement provides \$1,000,000 of Legal Liability Protection.



## Let's try on some superb protection.

Your Hanover Agent can provide complete details. Partner with your agent today to make sure you get the right coverage to adequately protect all aspects of your retail business.



### 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.



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