



▶ *Hanover Retail Advantage*

## Ringling up Real Value in Total Protection

The retail industry, your business included, is quite different from other commercial organizations. Your unique exposures require very special insurance needs. Not every carrier can meet those needs, much less customize them for a perfect fit. It takes years of experience to know exactly what's needed, because overlooking even a small risk can quickly destroy years of hard work. The Hanover understands this. That's why we've developed our specialized Retail Advantage program, offering top-rated coverage at very competitive rates.

### Devoted to complete coverage

The Hanover team, which includes your local agent, is expert at designing insurance coverage especially for the retail industry. Our underwriting, claims, and Risk Solutions professionals have many years of experience in providing service for your industry. In making sure your coverages are complete, cost-effective, and convenient, we've left nothing to chance. Beyond the core policy of our Retail Advantage program, we offer expanded options aimed at covering just about everything, including Equipment Breakdown Coverage, Enhanced Building Definition, Employment Practices Liability, Private Company Management Liability and more. We can expertly tailor your policy to meet your exact needs, and even offer convenient automated premium payments.

### Superior claims professionals

Our highly experienced and dedicated claims professionals, including field adjusters, appraisers, nurses, administrative personnel, and special

investigators, are second to none. These high-caliber people are dedicated to resolving claims quickly, accurately, and fairly.

### Learning to prevent losses saves money

The mark of an exceptional insurance company is its ability to help clients prevent a loss in the first place. Because today's retailers face ever-increasing risks, The Hanover offers comprehensive Risk Solutions programs and services designed to help you learn how to minimize your risks, which can have a positive effect on your premiums.

### Comprehensive products deliver peace of mind

The Hanover provides a complete suite of insurance products to protect your property, autos, and employees. Our broad range of industry-specific coverages includes:

### Commercial Property

- Selection of Base Property Broadening Endorsements—Bronze, Silver, Gold, Platinum—that add or enhance over 65 special coverages, including a flexible blanket limit (nine coverages) including:
  - Accounts Receivable
  - Fine Arts
  - Outdoor Property
  - Brands and Labels
  - Broadened Business Personal Property
  - Business Income & Extra Expense from Dependent Properties
  - E-Commerce
  - Crime Coverages including Employee Theft, Forgery & Alteration and Money & Securities
  - Key Replacement & Lock Repair Coverage
  - Lease Cancellation
  - Property In Transit
  - Property Off Premises
  - Seasonal Increase—Business Personal Property
  - Sewer Backup
  - Valuable Papers and Records
- Blanket Coverage, Agreed Amount and Inflation Guard (available)
- Spoilage and Contamination Coverage
- Data Breach
- Historic Building Valuation Clause
- Emergency Event Management

### Commercial Liability

- Comprehensive General Liability (Primary Limits—\$1,000,000)
- Suite of General Liability broadening coverages that add or enhance over 20 coverages, including:
  - Aggregate Limit per Location
  - Broad Form Property Damage
  - Additional Insured—Broad Form Vendors
  - Product Recall Expense
- Umbrella Limits up to \$25,000,000

### Commercial Auto

- Commercial Auto Policy (Primary Limits—\$1,000,000)
- Auto Broadening Endorsement—over 20 additional coverages, including:

- Broadened Named Insured
- Auto Lease Auto Physical Damage
- Audio, Visual, Data Electronic Equipment Coverage
- Broadened Towing & Labor
- Auto Theft Reward
- International Contingent Auto

### Workers' Compensation

- Workers' Compensation Broadening Endorsement, including:
  - Other States
  - Voluntary Compensation

### GlobalReach International Offering

- Property
- General Liability
- Workers' Compensation

### Commercial Inland Marine

- Transit
- Builder's Risk

### Employment Practices Liability

### Private Company Management Liability

## About The Hanover

Over the course of its nearly 160-year history, The Hanover has established one of the longest and proudest records in the industry, inspiring confidence among agents and the customers they serve. Today, we are a Fortune 1000® company, ranked among the top 25 property and casualty insurance companies in the industry, are financially strong, and enjoy an "A" (Excellent) rating from key industry analysts. We offer a wide range of property and casualty insurance products and services to individuals, families, and businesses through an exclusive network of some of the best Independent Agents in the country.



Let's try on some superior coverage.

Nobody knows more about designing coverage for today's retailers than your agent and The Hanover team. Call us to get a conversation started.

The  
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