

 *Hanover Commercial Lines*

Product Enhancements At-A-Glance



Table of Contents

- 1 Introduction**
- 2 Commercial Property**
- 30 Commercial General Liability**
- 54 Commercial Follow Form Excess and Umbrella**

Product Enhancements Bring Value and Benefits to You and Your Clients

The Hanover gets it. You want more of the right products, services, tools and support to help you capture a bigger part of your market. We've responded by continuing to invest in our product portfolio to ensure we're offering you and your clients innovative and differentiated total account solutions.

The enhancements we've made to our Property, General Liability and Commercial Follow Form Excess and Umbrella offerings allow you to further customize coverage for your clients. Additionally, these changes will make our policies easier to read, follow and comprehend. The more consistent language and structure across our forms will save you time when reviewing your policies.

We're confident that our new offerings allow you to further differentiate your agency and bring more value to your customers—helping you win and retain more business.



Commercial Property

The Hanover's suite of property coverage offerings is designed to help fully protect your Commercial Package Policy (CPP) and Monoline Property clients against costly catastrophes and business interruptions.

Our selection of tiered base property broadening endorsements—Bronze, Silver, Gold and Platinum—allow you to choose the level of basic coverage that best aligns with your client's account size and business needs. The base property broadening endorsements consist of over 65 coverages and enhancements with many amendable limits, including Worldwide Property Off Premises, Unnamed Locations and Movement of Property.

Industry-specific endorsements with many amendable limits can be added to the base property broadening endorsements, allowing you to further customize coverage for your clients.

To help you solve for more challenging exposures not common to all clients in an industry, specialized coverage endorsements address these unique risks and provide even more relevant solutions.

HOW THE NEW FLEXIBILITY AND CUSTOMIZATION OPTIONS WORK



*Flexibility to amend limits on the base and industry-specific endorsements

Base Property Broadening Endorsements—Coverage Comparison

COVERAGE	BRONZE	SILVER	GOLD	PLATINUM
	BASE LIMIT	BASE LIMIT	BASE LIMIT	BASE LIMIT
Blanket Limit/Coverages	\$25,000	\$250,000	\$500,000	\$1,000,000
Accounts Receivable	Included in Blanket	Included in Blanket	Included in Blanket	Included in Blanket
Additional Covered Property	Included	Included	Included	Included
Brands and Labels	Included	Included	Included	Included
Broadened Building Coverage (base form)	Included	Included	Included	Included
Broadened Business Personal Property (base form)	Included	Included	Included	Included
Building Limit—Inflation Guard	Included	Included	Included	Included
Business Income and EE from Dependent Properties	n/a	\$100,000	\$150,000	\$250,000
Catastrophe Allowance Coverage	n/a	\$25,000	\$50,000	\$50,000
Computer and Funds Transfer Fraud	\$5,000	\$10,000	\$15,000	\$25,000
Consequential Loss to Stock	Included	Included	Included	Included
Contract Penalties	\$5,000	\$25,000	\$50,000	\$100,000

COVERAGE	BASE LIMIT	BASE LIMIT	BASE LIMIT	BASE LIMIT	BASE LIMIT
Debris Removal	\$25,000	\$100,000	\$250,000	\$250,000	\$250,000
Deferred Payments	Included in Blanket	Included in Blanket	Included in Blanket	Included in Blanket	Included in Blanket
Denial of Access to Premises	Included	Included	Included	Included	Included
E-Commerce	\$2,500	\$5,000	\$10,000	\$10,000	\$25,000
Electronic Data Processing Equipment	Included	Included	Included	Included	Included
Employee Theft Including ERISA Compliance	\$10,000	\$50,000	\$100,000	\$100,000	\$150,000
Employee Tool and Work Clothing	\$5,000	\$10,000	\$25,000	\$25,000	\$25,000
Expediting Expenses	\$10,000	\$25,000	\$50,000	\$50,000	\$50,000
Extended Business Income (base)	n/a	90 Days	180 Days	180 Days	180 Days
Extended Coverage on Property	1,000 Feet	2,000 Feet	2,000 Feet	2,000 Feet	2,000 Feet
Extra Expense	\$25,000	\$50,000	\$300,000	\$300,000	\$300,000
Fine Arts	Included in Blanket	Included in Blanket	Included in Blanket	Included in Blanket	Included in Blanket
Fire Department Service Charge	Included in Blanket	Included in Blanket	Included in Blanket	Included in Blanket	Included in Blanket
Fire Protection Equipment Recharge	Included	Included	Included	Included	Included
Food Contamination Coverage	\$5,000	\$10,000	\$25,000	\$25,000	\$25,000
Food Contamination Additional Advertising Expense	\$3,000	\$3,000	\$3,000	\$3,000	\$3,000

COVERAGE	BRONZE		SILVER		GOLD		PLATINUM	
	BASE LIMIT		BASE LIMIT		BASE LIMIT		BASE LIMIT	
Forgery and Alteration	\$5,000		\$30,000		\$30,000		\$50,000	
Foundations and Underground Pipes	n/a		Included		Included		Included	
International Air Shipments	\$10,000		\$25,000		\$50,000		\$50,000	
Inventory & Loss Appraisal	\$25,000		\$100,000		\$250,000		\$300,000	
Key Replacement and Lock Repair	\$5,000		\$15,000		\$20,000		\$20,000	
Lease Cancellation	\$5,000		\$25,000		\$50,000		\$50,000	
Leasehold Interests — Tenants	\$25,000		\$50,000		\$150,000		\$250,000	
Marring and Scratching	Included		Included		Included		Included	
Money & Securities	\$5,000		\$10,000		\$25,000		\$50,000	
Money Orders and Counterfeit Money	\$5,000		\$10,000		\$25,000		\$50,000	
Movement of Property	Included in Blanket		Included in Blanket		Included in Blanket		Included in Blanket	
Newly Acquired or Constructed Property—Building	\$500,000		\$1,000,000		\$2,000,000		\$2,000,000	
Newly Acquired—Business Personal Property	\$250,000		\$500,000		\$1,000,000		\$1,000,000	

COVERAGE	BASE LIMIT	BASE LIMIT	BASE LIMIT	BASE LIMIT	BASE LIMIT
Newly Acquired Locations—Business Income & Extra Expense	\$100,000	\$250,000	\$250,000	\$250,000	\$250,000
Newly Acquired - Business Personal Property	\$250,000	\$500,000	\$1,000,000	\$1,000,000	\$1,000,000
Non Owned Detached Trailers	\$5,000	\$25,000	\$25,000	\$25,000	\$50,000
Ordinance or Law	\$100,000	\$300,000	\$500,000	\$500,000	\$500,000
Outdoor Property	Included in Blanket	Included in Blanket	Included in Blanket	Included in Blanket	Included in Blanket
Personal Effects and Property of Others	Included in Blanket	Included in Blanket	Included in Blanket	Included in Blanket	Included in Blanket
Pollutant Cleanup and Removal	\$10,000	\$50,000	\$100,000	\$100,000	\$150,000
Preservation of Property	90 Days	90 Days	90 Days	90 Days	90 Days
Preservation of Property—Expense	\$10,000	\$25,000	\$50,000	\$50,000	\$100,000
Property in Transit	\$25,000	\$50,000	\$100,000	\$100,000	\$150,000
Property Off Premises	\$25,000	\$100,000	\$150,000	\$200,000	\$200,000
Prototypes	Included	Included	Included	Included	Included
Research and Development Documentation	Included in Blanket	Included in Blanket	Included in Blanket	Included in Blanket	Included in Blanket
Reward—Arson, Theft, Vandalism	\$5,000	\$50,000	\$75,000	\$100,000	\$100,000
Sales Representative Samples	\$10,000	\$25,000	\$25,000	\$25,000	\$50,000

COVERAGE	BRONZE		SILVER		GOLD		PLATINUM	
	BASE LIMIT		BASE LIMIT		BASE LIMIT		BASE LIMIT	
Seasonal Increase—Business Personal Property	Included		Included		Included		Included	
Sewer Backup	n/a		\$100,000		Included		Included	
Soft Costs	\$5,000		\$10,000		\$25,000		\$50,000	
Temporary Relocation of Property	\$25,000		\$50,000		\$100,000		\$100,000	
Tenant Glass	\$5,000		\$10,000		\$15,000		\$25,000	
Tenant Relocation	\$5,000		\$25,000		\$50,000		\$50,000	
Theft Damage to Building	Included		Included		Included		Included	
Transit Business Income and Extra Expense	\$5,000		\$50,000		\$75,000		\$100,000	
Undamaged Tenants Improvements and Betterments	\$10,000		\$25,000		\$50,000		\$100,000	
Underground Water Seepage	n/a		\$25,000		\$50,000		\$150,000	
Unintentional Property Reporting Errors	\$500,000		\$500,000		\$500,000		\$500,000	
Unnamed Locations	\$20,000		\$100,000		\$150,000		\$200,000	
Utility Services Business Income	\$5,000		\$50,000		\$100,000		\$100,000	

COVERAGE	BASE LIMIT	BASE LIMIT	BASE LIMIT	BASE LIMIT	BASE LIMIT
Utility Services Direct Damage	\$5,000	\$50,000	\$100,000	\$100,000	\$100,000
Valuable Papers and Records	Included in Blanket	Included in Blanket	Included in Blanket	Included in Blanket	Included in Blanket
Voluntary Parting	\$10,000	\$25,000	\$50,000	\$100,000	\$100,000
Water Damage, Other Liquids, Powder, Molten Material Damage	n/a	\$25,000	\$50,000	\$50,000	\$50,000
Windblown Debris	\$2,500	\$5,000	\$10,000	\$10,000	\$10,000
Worldwide Property Off Premises	\$10,000	\$45,000	\$75,000	\$100,000	\$100,000

Industry-Specific Endorsements

Condominium Property Broadening Endorsement 411-0795

COVERAGE	LIMITS
Additional Covered Property	Included
Alternate Key Systems	\$100,000
Brands & Labels	Included
Broadened Building Coverage	Included
Broadened Business Personal Property Coverage	Included
Building Limit—Inflation Guard	Included
BI/EE from Dependent Properties	\$100,000
Catastrophe Allowance	\$25,000
Computer and Funds Transfer Fraud	\$10,000
Consequential Loss to Stock	Included
Contract Penalties	\$25,000
Debris Removal	\$100,000
Denial of Access to Premises	Included
E-Commerce	\$5,000
Electronic Data Processing Equipment	Included
Emergency Evacuation Expense	\$25,000
Employee Theft including ERISA Compliance	\$50,000
Employee Tools and Work Clothing	\$10,000
Expediting Expense	\$25,000
Extended Business Income	365 days
Extended Coverage on Property—w/in 2,000 feet	Included
Extra Expense	\$50,000
Fire Protection Equipment Recharge	Included

COVERAGE	LIMITS
Food Contamination	\$10,000
• Including Additional Advertising Expense	\$3,000
Forgery & Alteration	\$30,000
Foundations & Underground Pipes	Included
International Air Shipments	\$25,000
Inventory & Loss Appraisal	\$100,000
Key Replacement & Lock Repair	\$15,000
Lease Cancellation	\$25,000
Leasehold Interest—Tenants	\$50,000
Marring & Scratching	Included
Money & Securities	\$10,000
Money Orders & Counterfeit Money	\$10,000
Newly Acquired/Constructed Property—Building	\$1,000,000
Newly Acquired—Business Personal Property	\$500,000
Newly Acquired Locations—BI/EE	\$250,000
Non-Owned Detached Trailers	\$25,000
Ordinance or Law	\$300,000
Paved Surfaces	\$50,000
Pollutant Clean-Up and Removal	\$50,000
Preservation of Property	90 days
Preservation of Property—Expense	\$25,000
Property in Transit	\$50,000
Property Off Premises	\$100,000
Prototypes	Included

COVERAGE	LIMITS
Realty Tax	\$75,000
Retail Anchor Store—Business Income	\$150,000
Rewards—Arson, Theft, Vandalism	\$50,000
Sales Representatives Samples	\$25,000
Seasonal Increase—Business Personal Property	Included
Sewer Backup	\$100,000
Soft Costs	\$10,000
Temporary Relocation of Property	\$50,000
Tenant Glass	\$10,000
Tenant Relocation	\$25,000
Tenant Replacement Expense	\$50,000
Theft Damage to Building	Included
Transit Business Income & Extra Expense	\$50,000
Undamaged Tenants Improvements & Betterments	\$25,000
Underground Water Seepage	\$25,000
Unintentional Property Reporting Errors	\$500,000
Unnamed Locations	\$100,000
Utility Services—Direct Damage	\$50,000
Utility Services—Business Income	\$50,000
Voluntary Parting	\$25,000
Water Damage, Other Liquids, Powder or Molten Material Damage	\$25,000
Windblown Debris	\$5,000
Worldwide Property Off-Premises	\$45,000

Coverages Included within a \$250,000 Blanket Limit of Insurance

Accounts Receivable, Deferred Payments, Fine Arts, Fire Department Service Charge, Movement of Property, Outdoor Property, Personal Effects & Property of Others, Research & Development Documentation, Valuable Papers & Records (other than Electronic Data)

NOTABLE NEW COVERAGES

- **Computer and Funds Transfer Fraud**—This coverage pays for loss of and damage to “money”, “securities” and “other property” following and directly related to the use of any computer to fraudulently cause a transfer of that property from inside the described “banking premises” to a person or place outside those premises.
- **International Air Shipments**—This coverage extends Business Personal Property and Personal Property of Others while being shipped by air anywhere within the Coverage Territory to or from a location outside of the coverage territory or between locations outside of the coverage territory when the shipment of your property originates and terminates at a location specified in the air waybill.
- **Theft Damage to Building**—This coverage extends Business Personal Property to apply to loss or damage to that part of the non-owned building where you are a tenant and non-owned equipment within the building used to maintain or service the building caused by or resulting from “theft” or attempted “theft”.

Assisted Living and Nursing Home Property Broadening Endorsement 411-0802

This endorsement provides Industry specific coverage options and is offered in combination with the Bronze, Silver, Gold, or Platinum Broadening Endorsements.

COVERAGE	LIMITS
Automated External Defibrillators	\$5,000
Disease Contamination	\$25,000
Emergency Evacuation Expense	\$25,000
Personal Effects of Residents	\$25,000
Residents Money and Securities	\$5,000
Broadened Valuation Clause	Included

NOTABLE NEW COVERAGES

- Disease Contamination**—This coverage provides “business income” or extra expense you sustain due to the necessary “suspension” or delay of your “operations” during the “period of restoration”. The “suspension” must be caused by a disease contamination event declared by the National Center for Disease Control, or the applicable city, county or state Department of Health.

Cultural Institutions Property Broadening Endorsement 411-0811

This endorsement provides Industry specific coverage options and is offered in combination with the Bronze, Silver, Gold, or Platinum Broadening Endorsements.

COVERAGE	LIMITS
Automated External Defibrillators	\$5,000
Broadened Business Personal Property	Included
Fundraiser Business Income	\$50,000
Paved Surfaces	\$50,000
Realty Tax	\$50,000
Research Expense for Fine Arts	\$25,000
Spoilage—On Premises	\$50,000
Spoilage—In Transit	\$10,000
Broadened Valuation Clause	Included

NOTABLE NEW COVERAGES

- Spoilage On Premises/In Transit**—This coverage extends Business Personal Property to include loss or damage resulting from either breakdown, contamination or power outage to “perishable goods” at the described premises or in a vehicle owned, leased or operated by you while in transit.

Educational Institutions Property Broadening Endorsement 411-0812

This endorsement provides Industry specific coverage options and is offered in combination with the Bronze, Silver, Gold, or Platinum Broadening Endorsements.

COVERAGE	LIMITS
Automated External Defibrillators	\$5,000
Broadened Building Coverage	Included
Emergency Evacuation Expense	\$25,000
Fundraiser Business Income	\$50,000
Glass Showcases	\$2,500
Paved Surfaces	\$100,000
Personal Effects of Students	\$100,000
Real Property of Others Required by Contract	\$5,000
Special Settlement Provisions	
• Agreed Amount Coverage (Losses <=\$25,000)	Included
• Replacement Cost—Leased Personal Property	Included
Spoilage—On Premises	\$25,000
Spoilage—In Transit	\$5,000

NOTABLE NEW COVERAGES

- **Spoilage On Premises/In Transit**—This coverage extends Business Personal Property to include loss or damage resulting from either breakdown, contamination or power outage to “perishable goods” at the described premises or in a vehicle owned, leased or operated by you while in transit.

Eldercare Property Broadening Endorsement 411-0813

This endorsement provides Industry specific coverage options and is offered in combination with the Bronze, Silver, Gold, or Platinum Broadening Endorsements.

COVERAGE	LIMITS
Automated External Defibrillators	\$5,000
Disease Contamination	\$25,000
Emergency Evacuation Expense	\$25,000
Loss Settlement Option – Business Income	15 days
Medical Hazardous Waste and Radioactive Cleanup	\$30,000
Off Premises Physicians Tools & Equipment	\$15,000
Personal Effects of Residents	\$25,000
Residents Money and Securities	\$5,000
Broadened Valuation Clause	Included

NOTABLE NEW COVERAGES

- Disease Contamination** — This coverage provides “business income” or extra expense you sustain due to the necessary “suspension” or delay of your “operations” during the “period of restoration”. The “suspension” must be caused by a disease contamination event declared by the National Center for Disease Control, or the applicable city, county or state Department of Health.

Fuel Oil Dealers Property Broadening Endorsement 411-0819

This endorsement provides Industry specific coverage options and is offered in combination with the Bronze, Silver, Gold, or Platinum Broadening Endorsements.

COVERAGE	LIMITS
Broadened Building Coverage	Included
Damage to Liquid Products Due to Misdelivery	\$25,000
Fuel Oil Cleanup and Removal—Fuel Oil Delivery	\$25,000
Product Contamination	\$25,000
Terminal Access Card or Key	\$25,000
Tools and Equipment	\$5,000

NOTABLE NEW COVERAGES

- Fuel Oil Cleanup and Removal—Fuel Oil Delivery**— This coverage provides for reimbursement of the reasonable expense to extract fuel oil from land or water at your described premises if the discharge, dispersal, seepage, migration, release or escape of the fuel oil from your property occurs during the policy period and is directly caused by accidental discharge during loading or unloading or mechanical or structural failure of that part of your vehicle designed by its manufacturer to hold, store, receive or dispose of such fuel oil.

Hospitality Property Broadening Endorsement 411-0801

This endorsement provides Industry specific coverage options and is offered in combination with the Bronze, Silver, Gold, or Platinum Broadening Endorsements.

COVERAGE	LIMITS
Alternative Key Systems	\$100,000
Automated External Defibrillators	\$5,000
Customer Reimbursement	\$50,000
Emergency Evacuation Expense	\$25,000
Guests Property	\$25,000
Paved Surfaces	\$50,000
Reservation Systems (Nonaffiliated)—Worldwide	\$100,000
Spoilage—On Premises	\$250,000
Spoilage—In Transit	\$25,000
Broadened Valuation Clause	Included

NOTABLE NEW COVERAGES

- **Spoilage On Premises/In Transit**— This coverage extends Business Personal Property to include loss or damage resulting from either breakdown, contamination or power outage to “perishable goods” at the described premises or in a vehicle owned, leased or operated by you while in transit.

Human Services Property Broadening Endorsement 411-0803

This endorsement provides Industry specific coverage options and is offered in combination with the Bronze, Silver, Gold, or Platinum Broadening Endorsements.

COVERAGE	LIMITS
Automated External Defibrillators	\$10,000
Broadened Building Coverage	Included
Business Income	\$300,000
Dampness and Extremes of Temperature	Included
Emergency Evacuation Expense	\$25,000
Mobile Medical Equipment	\$15,000
Paved Surfaces	\$100,000
Property at Conventions, Exhibition or Special Event	\$100,000
Property at Temporary Location	\$500,000
Property of Home Care Provider	\$50,000
Residential Room Reserve	\$100,000
Broadened Valuation Clause	Included

Manufacturing Property Broadening Endorsement 411-0815

This endorsement provides Industry specific coverage options and is offered in combination with the Bronze, Silver, Gold, or Platinum Broadening Endorsements.

COVERAGE	LIMITS
Additional Covered Property	Included
Contract Cancellation	\$100,000
Extended Warranty Coverage	\$75,000
Molds, Dies, Patterns and Plates	Included
Processing Water	\$50,000
Product Adulteration and Contamination	\$50,000
Research & Development Expenses	\$250,000
Research & Development—Extra Expense	\$250,000
Spoilage—On Premises	\$100,000
Spoilage—In Transit	\$10,000
Broadened Valuation Clause	Included

NOTABLE NEW COVERAGES

- Spoilage On Premises/In Transit**—This coverage extends Business Personal Property to include loss or damage resulting from either breakdown, contamination or power outage to “perishable goods” at the described premises or in a vehicle owned, leased or operated by you while in transit.

Medical Facilities Property Broadening Endorsement 411-0822

This endorsement provides Industry specific coverage options and is offered in combination with the Bronze, Silver, Gold, or Platinum Broadening Endorsements.

COVERAGE	LIMITS
Automated External Defibrillators	\$5,000
Disease Contamination	\$25,000
Emergency Evacuation Expense	\$25,000
Loss Settlement Option – Business Income	15 days
Medical Hazardous Waste and Radioactive Cleanup	\$30,000
Off Premises Physicians Tools & Equipment	\$15,000
Personal Effects of Patients	\$25,000
Patients Money and Securities	\$5,000
Broadened Valuation Clause	Included

NOTABLE NEW COVERAGES

- Disease Contamination**—This coverage provides “business income” or extra expense you sustain due to the necessary “suspension” or delay of your “operations” during the “period of restoration”. The “suspension” must be caused by a disease contamination event declared by the National Center for Disease Control, or the applicable city, county or state Department of Health.

Moving & Storage Property Broadening Endorsement 411-0816

This endorsement provides Industry specific coverage options and is offered in combination with the Bronze, Silver, Gold, or Platinum Broadening Endorsements.

COVERAGE	LIMITS
Mobile Equipment—Moving & Storage	\$25,000
Personal Effects of Clients	\$10,000
Spoilage—On Premises	\$10,000
Spoilage—In Transit	\$10,000
Uncollectable Accrued Storage Charges	\$20,000
Uncollectable Freight Charges	\$5,000
Vehicle Damage to Leased Property	\$25,000
Warehouse Receipts Forgery or Alteration	\$5,000
Broadened Valuation Clause	Included

NOTABLE NEW COVERAGES

- Mobile Equipment—Moving & Storage**—This coverage extends Business Personal Property to apply to loss or damage to Mobile Equipment (e.g. – equipment installed on your licensed vehicle for use away from your premises) and its associated component parts including property of others in your care, custody or control.
- Spoilage On Premises /In Transit**—This coverage extends Business Personal Property to include loss or damage resulting from either breakdown, contamination or power outage to “perishable goods” at the described premises or in a vehicle owned, leased or operated by you while in transit.
- Uncollectable Accrued Storage Charges**—This coverage provides payment for accrued storage charges (when delinquency is within 90 days from month-end when the payment is due) not collected from others due to accidental loss or damage from a covered cause of loss to “customers” or “shippers” goods.
- Uncollectable Freight Charges**—This coverage provides payment for earned freight charges (when delinquency is within 90 days from month-end when the payment is due) not collected from others due to accidental loss or damage from a covered cause of loss to “customers” or “shippers” goods.
- Vehicle Damage to Leased Property**—This coverage extends Building to apply to loss or damage to the described premises, caused by or resulting from physical contact of a vehicle which you do not own, with your building.
- Warehouse Receipts Forgery or Alteration**—This coverage provides payment for loss or damage resulting directly from “forgery” or alteration of warehouse receipts issued or purportedly issued at any of your offices that evidences or purports to evidence receipt by or deposit with you of goods, wares, merchandise or commodities.

Real Estate Property Broadening Endorsement 411-0800

This endorsement provides Industry specific coverage options and is offered in combination with the Bronze, Silver, Gold, or Platinum Broadening Endorsements.

COVERAGE	LIMITS
Alternative Key Systems	\$100,000
Emergency Evacuation Expense	\$25,000
Extended Business Income	365 days
Paved Surfaces	\$50,000
Realty Tax	\$75,000
Retail Anchor Store—Business Income	\$150,000
Tenant Replacement Expense	\$50,000
Broadened Valuation Clause	Included

Religious Institutions Property Broadening Endorsement 411-0799

This endorsement provides Industry specific coverage options and is offered in combination with the Bronze, Silver, Gold, or Platinum Broadening Endorsements.

COVERAGE	LIMITS
Amended Loss Condition—Vacancy	Included
Automated External Defibrillators	\$5,000
Broadened Building Coverage	Included
Dwelling Coverage Extensions	ALS
Fundraiser Business Income	\$50,000
Glass Showcases	\$2,500
Legal Liability	\$500,000
Money & Securities (Peak Season for Religious Holidays)	\$50,000
Personal Effects of Clergy	\$50,000
Special Settlement Provisions	
• Agreed Amount Coverage (Losses <=\$25,000)	Included
• Replacement Cost—Leased Personal Property	Included
Spoilage—On Premises	\$10,000
Spoilage—In Transit	\$1,000
Broadened Valuation Clause	Included

NOTABLE NEW COVERAGES

- **Spoilage On Premises/In Transit**—This coverage extends Business Personal Property to include loss or damage resulting from either breakdown, contamination or power outage to “perishable goods” at the described premises or in a vehicle owned, leased or operated by you while in transit.

Sports and Fitness Property Broadening Endorsement 411-0809

This endorsement provides Industry specific coverage options and is offered in combination with the Bronze, Silver, Gold, or Platinum Broadening Endorsements.

COVERAGE	LIMITS
Automated External Defibrillators	\$5,000
Broadened Building Coverage	Included
Broadened Business Personal Property	Included
Business Income and Extra Expense—Off Premises Events Cancellation	\$50,000
Business Income and Extra Expense Extended to Membership Values	Included
Money & Securities—Health Club Members and Guests on Premises	\$5,000
Personal Effects of Health Club Members and Guests Personal Property on Premises	\$10,000
Broadened Valuation Clause	Included

NOTABLE NEW COVERAGES

- Business Income and Extra Expense—Off Premises Events Cancellation** —This coverage provides the actual loss of business income you sustain due to the cancellation of your special event which leads to the necessary “suspension” of your “operations” during the “period of restoration”. The “suspension” must be caused by direct physical loss of or damage to property at the premises of the special event, caused by or resulting from a Covered Cause of Loss.

Telecommunication Services Property Broadening Endorsement 411-0820

This endorsement provides Industry specific coverage options and is offered in combination with the Bronze, Silver, Gold, or Platinum Broadening Endorsements.

COVERAGE	LIMITS
Additional Covered Property	Included
Broadened Business Personal Property	Included
Business Income – New Product to Market Delay	\$50,000
Extended Warranty Coverage	\$50,000
Installation	\$25,000
Mobile Equipment – Telecommunications	\$25,000
Research & Development Expenses	\$250,000
Research & Development – Extra Expense	\$250,000
Theft of Phone Cards	\$10,000
Worldwide Laptop Coverage	\$50,000

Technology Manufacturing Property Broadening Endorsement 411-0817

This endorsement provides Industry specific coverage options and is offered in combination with the Bronze, Silver, Gold, or Platinum Broadening Endorsements.

COVERAGE	LIMITS
Additional Covered Property	Included
Business Income—New Product to Market Delay	\$50,000
Business Income & Expenses—Research & Development	Included
Contract Cancellation	\$100,000
Extended Warranty Coverage	\$50,000
Installation	\$25,000
Processing Water	\$25,000
Research & Development—Extra Expense	\$250,000
Worldwide Laptop Coverage	\$50,000

Technology Services Property Broadening Endorsement 411-0818

This endorsement provides Industry specific coverage options and is offered in combination with the Bronze, Silver, Gold, or Platinum Broadening Endorsements.

COVERAGE	LIMITS
Additional Covered Property	Included
Broadened Business Personal Property	Included
Business Income—New Product to Market Delay	\$50,000
Contract Cancellation	\$100,000
Extended Warranty Coverage	\$50,000
Installation	\$25,000
Research & Development Expenses	\$250,000
Research & Development—Extra Expense	\$250,000
Worldwide Laptop Coverage	\$50,000



 *Hanover Commercial Lines*

EFFECTIVE 4/15/15

Commercial General Liability

The Hanover's suite of General Liability broadening coverage offerings is designed to help fully protect your Commercial Package Policy (CPP) and Monoline General Liability clients against costly damage, injury and suits brought against them.

General Liability broadening coverages are issued as a suite of coverages. When you elect to include General Liability broadening coverages as a part of your client's insurance solution, the suite of broadening coverages will always consist of two endorsements:

- **Base Broadening Endorsement**—Includes 13 coverages and enhancements common across all industries, such as Knowledge of Occurrence, Liberalization Clause and Unintentional Failure to Notify.
- **Enhancement Endorsement**—Industry-specific or general enhancement endorsement further enhances the base broadening endorsement to meet challenging exposures.

HOW THE SUITE OF BROADENING COVERAGES WORK



Commercial General Liability Broadening Endorsements

Commercial General Liability Broadening Endorsements (Used when an industry-specific endorsement does not exist)

When you elect to include General Liability broadening coverages as a part of your client's insurance solution, the suite of broadening coverages will always consist of the following two endorsements:

- CGL Broadening Endorsement 421-2915
- CGL Enhancement Endorsement 421-2916

CGL Broadening Endorsement 421-2915

COVERAGE	LIMITS
Additional Insured by Contract, Agreement or Permit	Included
Additional Insured — Primary and Non-Contributory	Included
Blanket Waiver of Subrogation	Included
Bodily Injury Redefined	Included
Broad Form Property Damage — Borrowed Equipment, Customers Goods & Use of Elevators	Included
Knowledge of Occurrence	Included
Liberalization Clause	Included
Medical Payments — Increased Reporting Period	Included
Newly Acquired or Formed Organizations — Covered until end of policy period	Included
Non-Owned Watercraft	51 feet
Supplementary Payments Increased Limits	
– Bail Bonds	\$2,500
– Loss of Earnings per day	\$1,000
Unintentional Failure to Disclose Hazards	Included
Unintentional Failure to Notify	Included

CGL Enhancement Endorsement 421-2916

COVERAGE	LIMITS
Additional Insured — Broad Form Vendors	Included
Aggregate Limit Per Location	Included
Alienated Premises	Included
Broad Form Named Insured	Included
Extended Property Damage	Included
Incidental Malpractice (Employed Nurses, EMTs & Paramedics)	Included
Mobile Equipment Redefined	Included
Personal Injury — Broad Form	Included
Product Recall Expense	
– Occurrence	\$25,000
– Aggregate	\$50,000
– Deductible	\$500
Property Damage Legal Liability — Broad Form Fire, Lightning, Explosion, Smoke and Leakage from Fire Protection Systems Damage Limit	Included

Amateur Sports General Liability Broadening Endorsements

When you elect to include General Liability broadening coverages as a part of your client's amateur sports insurance solution, the suite of broadening coverages will always consist of the following two endorsements:

- CGL Broadening Endorsement 421-2915
- CGL Enhancement Endorsement—Amateur Sports 421-2917

CGL Broadening Endorsement 421-2915

COVERAGE	LIMITS
Additional Insured by Contract, Agreement or Permit	Included
Additional Insured — Primary and Non-Contributory	Included
Blanket Waiver of Subrogation	Included
Bodily Injury Redefined	Included
Broad Form Property Damage — Borrowed Equipment, Customers Goods & Use of Elevators	Included
Knowledge of Occurrence	Included
Liberalization Clause	Included
Medical Payments — Increased Reporting Period	Included
Newly Acquired or Formed Organizations — Covered until end of policy period	Included
Non-Owned Watercraft	51 feet
Supplementary Payments Increased Limits	
– Bail Bonds	\$2,500
– Loss of Earnings per day	\$1,000
Unintentional Failure to Disclose Hazards	Included
Unintentional Failure to Notify	Included

CGL Enhancement Endorsement—Amateur Sports 421-2917

COVERAGE	LIMITS
Additional Insured—Sponsors	Included
Additional Insured—Subcontractor Aerobic Instructors, Massage Therapists, and Personal Trainers	Included
Aggregate Limit Per Location	Included
Alienated Premises	Included
Broad Form Named Insured	Included
Incidental Malpractice (Employed Nurses, EMTs & Paramedics)	Included
Personal Injury—Broad Form	Included
Property Damage Legal Liability—Broad Form Fire, Lightning, Explosion, Smoke and Leakage from Fire Protection Systems Damage Limit	\$1,000,000

Contractors General Liability Broadening Endorsements

When you elect to include General Liability broadening coverages as a part of your client’s contractors insurance solution, the suite of broadening coverages will always consist of the following two endorsements:

- CGL Broadening Endorsement 421-2915
- CGL Enhancement Endorsement—Contractors 421-2918

CGL Broadening Endorsement 421-2915

COVERAGE	LIMITS
Additional Insured by Contract, Agreement or Permit	Included
Additional Insured — Primary and Non-Contributory	Included
Blanket Waiver of Subrogation	Included
Bodily Injury Redefined	Included
Broad Form Property Damage — Borrowed Equipment, Customers Goods & Use of Elevators	Included
Knowledge of Occurrence	Included
Liberalization Clause	Included
Medical Payments — Increased Reporting Period	Included
Newly Acquired or Formed Organizations — Covered until end of policy period	Included
Non-Owned Watercraft	51 feet
Supplementary Payments Increased Limits	
– Bail Bonds	\$2,500
– Loss of Earnings per day	\$1,000
Unintentional Failure to Disclose Hazards	Included
Unintentional Failure to Notify	Included

CGL Enhancement Endorsement—Contractors 421-2918

COVERAGE	LIMITS
Aggregate Limit Per Location	Included
Alienated Premises	Included
Broad Form Named Insured	Included
Contractual Liability — Railroads	Included
Extended Property Damage	Included
Incidental Malpractice (Employed Nurses, EMTs & Paramedics)	Included
Mobile Equipment Redefined	Included
Personal Injury — Broad Form	Included
Property Damage Legal Liability — Broad Form Fire, Lightning, Explosion, Smoke and Leakage from Fire Protection Systems Damage Limit	\$1,000,000

Educational Institutions General Liability Broadening Endorsements

When you elect to include General Liability broadening coverages as a part of your client's educational institutions insurance solution, the suite of broadening coverages will always consist of the following two endorsements:

- CGL Broadening Endorsement 421-2915
- CGL Enhancement Endorsement—Educational Institutions 421-2925

CGL Broadening Endorsement 421-2915

COVERAGE	LIMITS
Additional Insured by Contract, Agreement or Permit	Included
Additional Insured — Primary and Non-Contributory	Included
Blanket Waiver of Subrogation	Included
Bodily Injury Redefined	Included
Broad Form Property Damage — Borrowed Equipment, Customers Goods & Use of Elevators	Included
Knowledge of Occurrence	Included
Liberalization Clause	Included
Medical Payments — Increased Reporting Period	Included
Newly Acquired or Formed Organizations — Covered until end of policy period	Included
Non-Owned Watercraft	51 feet
Supplementary Payments Increased Limits	
– Bail Bonds	\$2,500
– Loss of Earnings per day	\$1,000
Unintentional Failure to Disclose Hazards	Included
Unintentional Failure to Notify	Included

CGL Enhancement Endorsement—Educational Institutions 421-2925

COVERAGE	LIMITS
Additional Insured — Broad Form Vendors	Included
Additional Insured — Groups, Board Members, Trustees, Student Teachers	Included
Aggregate Limit Per Location	Included
Aircraft, Auto or Watercraft Amendments	Included
Broad Form Named Insured	Included
Broadcasting & Publication — Personal and Advertising Injury	Included
Infirmity, Clinic or Hospital Exclusion	Included
Medical Payments for Students Exclusion	Included
Mobile Equipment Redefined	Included
Personal Injury — Broad Form	Included
Personal Injury — Televised or Videotaped Publication	Included
Property Damage Legal Liability — Broad Form Fire, Lightning, Explosion, Smoke and Leakage from Fire Protection Systems Damage Limit	\$1,000,000
Who Is An Insured Extension — Co-employees and Volunteer Workers	Included

Health & Fitness General Liability Broadening Endorsements

When you elect to include General Liability broadening coverages as a part of your client’s health and fitness insurance solution, the suite of broadening coverages will always consist of the following two endorsements:

- CGL Broadening Endorsement 421-2915
- CGL Enhancement Endorsement—Health & Fitness 421-2920

CGL Broadening Endorsement 421-2915

COVERAGE	LIMITS
Additional Insured by Contract, Agreement or Permit	Included
Additional Insured — Primary and Non-Contributory	Included
Blanket Waiver of Subrogation	Included
Bodily Injury Redefined	Included
Broad Form Property Damage — Borrowed Equipment, Customers Goods & Use of Elevators	Included
Knowledge of Occurrence	Included
Liberalization Clause	Included
Medical Payments — Increased Reporting Period	Included
Newly Acquired or Formed Organizations — Covered until end of policy period	Included
Non-Owned Watercraft	51 feet
Supplementary Payments Increased Limits	
– Bail Bonds	\$2,500
– Loss of Earnings per day	\$1,000
Unintentional Failure to Disclose Hazards	Included
Unintentional Failure to Notify	Included

CGL Enhancement Endorsement—Health & Fitness 421-2920

COVERAGE	LIMITS
Additional Insured — Club or Facility Members	Included
Additional Insured — Subcontractor — Aerobic Instructors, Massage Therapists, and Personal Trainers	Included
Aggregate Limit Per Location	Included
Alienated Premises	Included
Broad Form Named Insured	Included
Incidental Malpractice (Employed Nurses, EMTs & Paramedics)	Included
Personal Injury — Broad Form	Included
Property Damage Legal Liability — Broad Form Fire, Lightning, Explosion, Smoke and Leakage from Fire Protection Systems Damage Limit	\$1,000,000

Healthcare General Liability Broadening Endorsements

When you elect to include General Liability broadening coverages as a part of your client’s healthcare insurance solution, the suite of broadening coverages will always consist of the following two endorsements:

- CGL Broadening Endorsement 421-2915
- CGL Enhancement Endorsement – Healthcare 421-2919

CGL Broadening Endorsement 421-2915

COVERAGE	LIMITS
Additional Insured by Contract, Agreement or Permit	Included
Additional Insured — Primary and Non-Contributory	Included
Blanket Waiver of Subrogation	Included
Bodily Injury Redefined	Included
Broad Form Property Damage — Borrowed Equipment, Customers Goods & Use of Elevators	Included
Knowledge of Occurrence	Included
Liberalization Clause	Included
Medical Payments — Increased Reporting Period	Included
Newly Acquired or Formed Organizations — Covered until end of policy period	Included
Non-Owned Watercraft	51 feet
Supplementary Payments Increased Limits	
– Bail Bonds	\$2,500
– Loss of Earnings per day	\$1,000
Unintentional Failure to Disclose Hazards	Included
Unintentional Failure to Notify	Included

CGL Enhancement Endorsement—Healthcare 421-2919

COVERAGE	LIMITS
Additional Insured — Broad Form Vendors	Included
Extended Property Damage	Included
Innocent Party Defense Coverage for Employees	\$25,000
Medical Director as Insured	Included
Mobile Equipment Redefined	Included
Personal Injury — Abuse of Process	Included
Property Damage Legal Liability — Broad Form Fire, Lightning, Explosion, Smoke and Leakage from Fire Protection Systems Damage Limit	\$1,000,000

Human Services General Liability Broadening Endorsements

When you elect to include General Liability broadening coverages as a part of your client’s human services insurance solution, the suite of broadening coverages will always consist of the following two endorsements:

- CGL Broadening Endorsement 421-2915
- CGL Enhancement Endorsement—Human Services 421-2921

CGL Broadening Endorsement 421-2915

COVERAGE	LIMITS
Additional Insured by Contract, Agreement or Permit	Included
Additional Insured — Primary and Non-Contributory	Included
Blanket Waiver of Subrogation	Included
Bodily Injury Redefined	Included
Broad Form Property Damage — Borrowed Equipment, Customers Goods & Use of Elevators	Included
Knowledge of Occurrence	Included
Liberalization Clause	Included
Medical Payments — Increased Reporting Period	Included
Newly Acquired or Formed Organizations — Covered until end of policy period	Included
Non-Owned Watercraft	51 feet
Supplementary Payments Increased Limits	
– Bail Bonds	\$2,500
– Loss of Earnings per day	\$1,000
Unintentional Failure to Disclose Hazards	Included
Unintentional Failure to Notify	Included

CGL Enhancement Endorsement—Human Services 421-2921

COVERAGE	LIMITS
Additional Insured — Broad Form Vendors	Included
Aggregate Limit Per Location	Included
Broad Form Named Insured	Included
Extended Property Damage	Included
Innocent Party Defense Coverage for Employees	\$25,000
Mobile Equipment Redefined	Included
Personal Injury — Broad Form	Included
Product Recall Expense	
– Occurrence	\$25,000
– Aggregate	\$50,000
– Deductible	\$500
Property Damage Legal Liability — Broad Form	
– Fire, Lightning, Explosion, Smoke and Leakage from Fire Protection Systems Damage Limit	\$1,000,000
– Damage Caused By “Your Client” Limit	\$30,000

Manufactured Housing General Liability Broadening Endorsements

When you elect to include General Liability broadening coverages as a part of your client's manufactured housing insurance solution, the suite of broadening coverages will always consist of the following two endorsements:

- CGL Broadening Endorsement 421-2915
- CGL Enhancement Endorsement—Manufactured Housing 421-2922

CGL Broadening Endorsement 421-2915

COVERAGE	LIMITS
Additional Insured by Contract, Agreement or Permit	Included
Additional Insured — Primary and Non-Contributory	Included
Blanket Waiver of Subrogation	Included
Bodily Injury Redefined	Included
Broad Form Property Damage — Borrowed Equipment, Customers Goods & Use of Elevators	Included
Knowledge of Occurrence	Included
Liberalization Clause	Included
Medical Payments — Increased Reporting Period	Included
Newly Acquired or Formed Organizations — Covered until end of policy period	Included
Non-Owned Watercraft	51 feet
Supplementary Payments Increased Limits	
– Bail Bonds	\$2,500
– Loss of Earnings per day	\$1,000
Unintentional Failure to Disclose Hazards	Included
Unintentional Failure to Notify	Included

CGL Enhancement Endorsement—Manufactured Housing 421-2922

COVERAGE	LIMITS
Aggregate Limit Per Location	Included
Alienated Premises	Included
Broad Form Named Insured	Included
Extended Property Damage	Included
Incidental Malpractice (Employed Nurses, EMTs, Paramedics)	Included
Personal Injury — Broad Form	Included
Property Damage Legal Liability — Broad Form Fire, Lightning, Explosion, Smoke and Leakage from Fire Protection Systems Damage Limit	\$1,000,000

Real Estate General Liability Broadening Endorsements

When you elect to include General Liability broadening coverages as a part of your client’s real estate insurance solution, the suite of broadening coverages will always consist of the following two endorsements:

- CGL Broadening Endorsement 421-2915
- CGL Enhancement Endorsement—Real Estate 421-2924

CGL Broadening Endorsement 421-2915

COVERAGE	LIMITS
Additional Insured by Contract, Agreement or Permit	Included
Additional Insured — Primary and Non-Contributory	Included
Blanket Waiver of Subrogation	Included
Bodily Injury Redefined	Included
Broad Form Property Damage — Borrowed Equipment, Customers Goods & Use of Elevators	Included
Knowledge of Occurrence	Included
Liberalization Clause	Included
Medical Payments — Increased Reporting Period	Included
Newly Acquired or Formed Organizations — Covered until end of policy period	Included
Non-Owned Watercraft	51 feet
Supplementary Payments Increased Limits	
– Bail Bonds	\$2,500
– Loss of Earnings per day	\$1,000
Unintentional Failure to Disclose Hazards	Included
Unintentional Failure to Notify	Included

CGL Enhancement Endorsement—Real Estate 421-2924

COVERAGE	LIMITS
Additional Insured — Broad Form Vendors	Included
Aggregate Limit Per Location	Included
Alienated Premises	Included
Broad Form Named Insured	Included
Extended Property Damage	Included
Incidental Malpractice (Employed Nurses, EMTs & Paramedics)	Included
Mobile Equipment Redefined	Included
Personal Injury — Broad Form	Included
Property Damage Legal Liability — Broad Form Fire, Lightning, Explosion, Smoke and Leakage from Fire Protection Systems Damage Limit	\$1,000,000
Tenants-in-Common as Named Insured	Included

Religious Institutions General Liability Broadening Endorsements

When you elect to include General Liability broadening coverages as a part of your client’s religious institutions insurance solution, the suite of broadening coverages will always consist of the following two endorsements:

- CGL Broadening Endorsement 421-2915
- CGL Enhancement Endorsement—Religious Institutions 421-2923

CGL Broadening Endorsement 421-2915

COVERAGE	LIMITS
Additional Insured by Contract, Agreement or Permit	Included
Additional Insured — Primary and Non-Contributory	Included
Blanket Waiver of Subrogation	Included
Bodily Injury Redefined	Included
Broad Form Property Damage — Borrowed Equipment, Customers Goods & Use of Elevators	Included
Knowledge of Occurrence	Included
Liberalization Clause	Included
Medical Payments — Increased Reporting Period	Included
Newly Acquired or Formed Organizations — Covered until end of policy period	Included
Non-Owned Watercraft	51 feet
Supplementary Payments Increased Limits	
– Bail Bonds	\$2,500
– Loss of Earnings per day	\$1,000
Unintentional Failure to Disclose Hazards	Included
Unintentional Failure to Notify	Included

CGL Enhancement Endorsement—Religious Institutions 421-2923

COVERAGE	LIMITS
Accidental Death Benefit	\$5,000
Additional Insured — Broad Form Vendors	Included
Aggregate Limit Per Location	Included
Amendment to Who Is An Insured — Trustees, Clergy and Members of the Board of Governors	Included
Broad Form Named Insured	Included
Extended Property Damage	Included
Innocent Party Defense Coverage for Employees	\$25,000
Mobile Equipment Redefined	Included
Personal Injury — Broad Form	Included
Product Recall Expense	
– Occurrence	\$25,000
– Aggregate	\$50,000
– Deductible	\$500
Property Damage Legal Liability — Broad Form Fire, Lightning, Explosion, Smoke and Leakage from Fire Protection Systems Damage Limit	\$1,000,000
Wage Loss	\$5,000

Technology General Liability Broadening Endorsements

When you elect to include General Liability broadening coverages as a part of your client's technology insurance solution, the suite of broadening coverages will always consist of the following two endorsements:

- CGL Broadening Endorsement 421-2915
- CGL Enhancement Endorsement—Technology 421-2926

CGL Broadening Endorsement 421-2915

COVERAGE	LIMITS
Additional Insured by Contract, Agreement or Permit	Included
Additional Insured — Primary and Non-Contributory	Included
Blanket Waiver of Subrogation	Included
Bodily Injury Redefined	Included
Broad Form Property Damage — Borrowed Equipment, Customers Goods & Use of Elevators	Included
Knowledge of Occurrence	Included
Liberalization Clause	Included
Medical Payments — Increased Reporting Period	Included
Newly Acquired or Formed Organizations — Covered until end of policy period	Included
Non-Owned Watercraft	51 feet
Supplementary Payments Increased Limits	
– Bail Bonds	\$2,500
– Loss of Earnings per day	\$1,000
Unintentional Failure to Disclose Hazards	Included
Unintentional Failure to Notify	Included

CGI Enhancement Endorsement—Technology 421-2926

COVERAGE	LIMITS
Additional Insured — Broad Form Vendors	Included
Additional Insured — Employee and Volunteer Worker Broadened Bodily Injury Coverage	Included
Aggregate Limit Per Location	Included
Aircraft — Nonowned Hired, Chartered or Loaned with Paid Crew	Included
Alienated Premises	Included
Broad Form Named Insured	Included
Damage to Your Product	\$50,000
Extended Property Damage	Included
Incidental Malpractice (Employed Nurses, EMTs & Paramedics)	Included
Mobile Equipment Redefined	Included
Personal Injury — Broad Form	Included
Product Recall Expense	
– Occurrence	\$25,000
– Aggregate	\$50,000
– Deductible	\$500
Property Damage Legal Liability — Broad Form Fire, Lightning, Explosion, Smoke and Leakage from Fire Protection Systems Damage Limit	\$1,000,000

 *Hanover Commercial Lines*

EFFECTIVE 4/15/15

Commercial Follow Form Excess and Umbrella

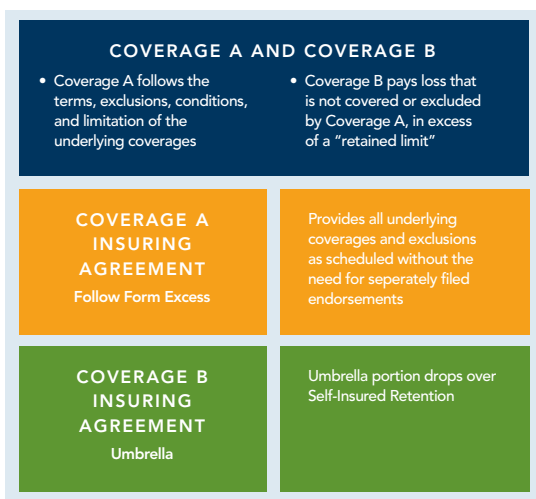
The Hanover's Umbrella product offers your clients the extra protection they need in the event of a catastrophic loss by providing coverage through an industry standard Coverage A/Coverage B format:

- Coverage A—Follow Form Excess Liability—Follow Form coverage provided when underlying insurance is scheduled to the policy under Coverage A, eliminating potential gaps in coverage
- Coverage B—Umbrella Liability—Provides traditional umbrella coverage in excess of a retained limit

Coverage Highlights include:

- Available limits up to \$25M over scheduled General Liability, Commercial Auto and Employer's Liability
- Ability to schedule over General Liability, Commercial Auto, School and Educator's Liability, Human Services Professional, Printers Errors & Omissions and Sexual Misconduct and Sexual Molestation within select programs, and more
- Coverage B provides a worldwide coverage territory
- Competitive Pricing
- Joint duties in non-admitted jurisdictions: if we are prevented by law in any jurisdiction from defending or paying claims, we will reimburse the insured for such payments subject to policy limits

HOW THE UMBRELLA LIABILITY COVERAGES WORK



General

The following outlines how you can exclude or insure coverages on the new Follow Form Umbrella policy. Industries with specialty coverages are outlined on the subsequent pages.

FOLLOW FORM COVERAGE *(Schedule underlying on 475-0003)*

Adding coverage:

- To add Follow Form coverage, schedule the underlying coverage(s) on 475-0003. For example, to add Follow Form Employee Benefits Liability Coverage, schedule the underlying Employee Benefits Liability policy on 475-0003.

Excluding coverage:

- To exclude Umbrella coverage at a policy level, add a Coverage A and B exclusion; or if the base form 475-0001 contains a built-in Coverage B exclusion, add a Coverage A exclusion. For example:
 - 475-0001 has a built-in Coverage B Professional Liability exclusion. To create a policy level exclusion, add 475-0031 Exclusion – Professional Liability (Coverage A).
 - 475-0001 does not have a built-in Cross Suit exclusion. To create a policy level exclusion, add 475-0015 Exclusion—Cross Suits (Coverage A and B).

Mandatory exclusions will attach automatically:

- 475-0057 Exclusion—Lead (Coverage A and B)
- 475-0084 Exclusion—Silica (Coverage A and B)
- 475-0027 Exclusion—Total Pollution (Coverage A)

Other endorsements to consider:

- 475-0050 Exclusion—Abuse and Molestation (Coverage A and B)
- 475-0215 Exclusion—Discrimination (Coverage A and B)
- 475-0216 Exclusion—Discrimination (Coverage B)

Amateur Sports

The following outlines how you can exclude or insure the following specialty Umbrella Liability coverages for Amateur Sports.

FOLLOW FORM AMATEUR SPORTS PROFESSIONAL LIABILITY COVERAGE

(Schedule underlying on 475-0003)

To exclude Professional Liability Coverage from Umbrella:

- 475-0031 Exclusion—Professional Liability (Coverage A)
[Note: Coverage B has a built-in Professional Liability exclusion]

FOLLOW FORM HEALTH AND FITNESS PROFESSIONAL LIABILITY COVERAGE

(Schedule underlying on 475-0003)

To exclude Professional Liability Coverage from Umbrella:

- 475-0031 Exclusion—Professional Liability (Coverage A)
[Note: Coverage B has a built-in Professional Liability exclusion]

Other endorsements to consider:

- 475-0387 Earned Premium In Event of Cancellation
- 475-0388 Minimum Earned Premium
- 475-0012 Exclusion—Communicable Diseases (Coverage A and B)
- 475-0377 Exclusion—Failure to Perform Criminal Background Investigations (Coverage A and B)
- 475-0455 Exclusion—Bodily Injury From Tanning Operations (Coverage A and B)
- 473-0054 Exclusion—Tanning Operations (Coverage A and B)
- 475-0375 Exclusion—Limited Trampoline/Rebounding Device (Coverage A and B)
- 475-0056 Exclusion—Trampoline or Rebounding Device (Coverage A and B)
- 475-0431 Exclusion—Player on Player (Coverage A and B)
- 475-0299 Exclusion—Scheduled Special Events (Coverage A and B)
- 475-0472 Exclusion—Professional Athlete—Loss of Income (Coverage A and B)
- 475-0469 Exclusion—Stunt Activities (Coverage A and B)
- 475-0470 Exclusion—Marital Arts (Coverage A and B)
- 475-0478 Waiver and Release Warranty Endorsement

FOLLOW FORM SEXUAL MISCONDUCT AND SEXUAL MOLESTATION LIABILITY COVERAGE

(Schedule underlying on 475-0003)

To exclude Sexual Misconduct and Sexual Molestation Liability Coverage from Umbrella:

- 475-0050 Exclusion—Abuse and Molestation (Coverage A and B)

Separate Aggregate Limit available:

- 475-0338 Sexual Misconduct and Sexual Molestation Liability—Separate Aggregate—Claims-Made (Coverage A)
- 475-0319 Sexual Misconduct and Sexual Molestation Liability—Separate Aggregate—Occurrence (Coverage A)

Other endorsements to consider:

- 475-0298 Exclusion—Innocent Party Defense (Coverage A and B)

Craft Brewers

The following outlines how you can exclude or insure the following specialty Umbrella Liability coverages for Craft Brewers.

FOLLOW FORM LIQUOR LIABILITY COVERAGE* (Schedule underlying on 475-0003)

To exclude Liquor Liability Coverage from Umbrella:

- 475-0022 Exclusion—Liquor Liability (Coverage A)
[Note: Coverage B has a built-in Liquor Liability exclusion]

Separate Aggregate Limit available:

- 475-0294 Liquor Liability—Separate Aggregate—Claims Made (Coverage A)
- 475-0343 Liquor Liability—Separate Aggregate—Occurrence (Coverage A)

Other endorsements to consider:

- 475-0476 Special Events Limitation Endorsement (Coverage A and B)
- 475-0299 Exclusion—Scheduled Special Events (Coverage A and B)

**Higher limits may require approval. Refer to your authority letter.*

Educational Institutions

The following outlines how you can exclude or insure the following specialty Umbrella Liability coverages for Educational Institutions.

FOLLOW FORM SCHOOL AND EDUCATORS LEGAL LIABILITY COVERAGE*

(Schedule underlying on 475-0003)

Coverages (schedule underlying on 475-0003)

- Follow Form Educational Institution Limited Pollution Liability for Curriculum or Program
- Follow Form Incidental Professional Liability Coverage for Schools
- Follow Form Employee Benefits Liability Coverage
- Follow Form Employers Liability Coverage (with approved carrier)

To exclude School and Educators Legal Liability Coverage from Umbrella:

- 475-0031 Exclusion—Professional Liability (Coverage A)
[Note: Coverage B has a built-in Professional Liability exclusion]

Separate Aggregate Limit available:

- 475-0318 School and Educators Legal Liability—Separate Aggregate—Claims Made (Coverage A)
- 475-0320 School and Educators Legal Liability—Separate Aggregate—Occurrence (Coverage A)

- 475-0290 Limited Pollution Liability for Curriculum or Program Endorsement—Separate Aggregate—Claims Made
- 475-0283 Limited Pollution Liability for Curriculum or Program Endorsement—Separate Aggregate—Occurrence

Other endorsements to consider:

- 475-0058 Other Coverage Endorsement (Coverage A and B)
- 475-0015 Exclusion—Cross Suits (Coverage A and B)
- 475-0012 Exclusion—Communicable Diseases (Coverage A and B)
- 475-0380 Exclusion—Radiation (Coverage A and B)

FOLLOW FORM SEXUAL MISCONDUCT AND SEXUAL MOLESTATION LIABILITY COVERAGE *(Schedule underlying on 475-0003)*

To exclude Sexual Misconduct and Sexual Molestation Liability Coverage from Umbrella:

- 475-0050 Exclusion—Abuse and Molestation (Coverage A and B)

Separate Aggregate Limit available:

- 475-0338 Sexual Misconduct and Sexual Molestation Liability—Separate Aggregate—Claims-Made (Coverage A)
- 475-0319 Sexual Misconduct and Sexual Molestation Liability—Separate Aggregate—Occurrence (Coverage A)

Other endorsements to consider:

- 475-0298 Exclusion—Innocent Party Defense (Coverage A and B)

FOLLOW FORM EMPLOYMENT PRACTICES LIABILITY COVERAGE *(Schedule underlying on 475-0003)*

To exclude Employment Practices Liability Coverage from Umbrella:

- 475-0001 contains a built-in Employment Practices Liability Coverage exclusion for Coverage A and B

Separate Aggregate Limit available:

- 475-0276 Employment Related Practices Liability—Separate Aggregate—Claims Made (Coverage A)
- 475-0330 Employment Related Practices Liability—Separate Aggregate—Occurrence (Coverage A)

Other endorsements to consider:

- 475-0355 Exclusion—International Employment Related Practices Liability (Coverage A and B)

**Higher limits may require approval. Refer to your authority letter.*

Human Services

The following outlines how you can exclude or insure the following specialty Umbrella Liability coverages for Human Services.

FOLLOW FORM HUMAN SERVICES PROFESSIONAL LIABILITY COVERAGE*

(Schedule underlying on 475-0003)

To exclude Professional Liability Coverage from Umbrella:

- 475-0031 Exclusion—Professional Liability (Coverage A)
[Note: Coverage B has a built-in Professional Liability exclusion]

Separate Aggregate Limit available:

- 475-0278 Human Services Professional Liability—Separate Aggregate—Claims Made (Coverage A)
- 475-0333 Human Services Professional Liability—Separate Aggregate—Occurrence (Coverage A)

Other endorsements to consider:

- 475-0299 Exclusion—Scheduled Special Events (Coverage A and B)
- 475-0377 Exclusion—Failure to Perform Criminal Background Investigations (Coverage A and B)
- 475-0058 Other Coverage Endorsement (Coverage A and B)
- 475-0015 Exclusion—Cross Suits (Coverage A and B)

FOLLOW FORM PHYSICAL ABUSE, SEXUAL MISCONDUCT AND SEXUAL MOLESTATION LIABILITY COVERAGE *(Schedule underlying on 475-0003)*

To exclude Physical Abuse, Sexual Misconduct and Sexual Molestation Liability Coverage from Umbrella:

- 475-0050 Exclusion—Abuse and Molestation (Coverage A and B)

Separate Aggregate Limit available:

- 475-0301 Physical Abuse, Sexual Misconduct and Sexual Molestation Liability—Separate Aggregate—Claims-Made (Coverage A)
- 475-0344 Physical Abuse, Sexual Misconduct and Sexual Molestation Liability—Separate Aggregate—Occurrence (Coverage A)

Other endorsements to consider:

- 475-0298 Exclusion—Innocent Party Defense (Coverage A and B)

FOLLOW FORM PSYCHIATRIST PROFESSIONAL LIABILITY COVERAGE

(Schedule underlying on 475-0003)

To exclude Psychiatrist Professional Liability Coverage from Umbrella:

- 475-0031 Exclusion—Professional Liability (Coverage A)
[Note: Coverage B has a built-in Professional Liability exclusion]
- 475-0354 Exclusion—International Professional Liability (Coverage A and B)

Separate Aggregate Limit available:

- 475-0311 Psychiatrist Professional Liability—Separate Aggregate—Claims-Made (Coverage A)
- 475-0335 Psychiatrist Professional Liability—Separate Aggregate—Occurrence (Coverage A)

Other endorsements to consider:

- 475-0058 Other Coverage Endorsement (Coverage A and B)
- 475-0015 Exclusion—Cross Suits (Coverage A and B)

**Higher limits may require approval. Refer to your authority letter.*

Religious Institutions

The following outlines how you can exclude or insure the following specialty Umbrella Liability coverages for Religious Institutions.

FOLLOW FORM RELIGIOUS INSTITUTION DIRECTORS, OFFICERS AND TRUSTEES LIABILITY COVERAGE *(Schedule underlying on 475-0003)*

To exclude Religious Institutions Directors & Officers Liability Coverage from Umbrella:

- 475-0459 Exclusion—Directors and Officers Liability (Coverage A)
[Note: Coverage B has a built-in Directors and Officers Liability exclusion]

Separate Aggregate Limit available:

- 475-0316 Religious Institution Directors and Officers Liability—Separate Aggregate—Claims Made (Coverage A)
- 475-0326 Religious Institution Directors and Officers Liability—Separate Aggregate—Occurrence (Coverage A)

Other endorsements to consider:

- 475-0012 Exclusion—Communicable Disease (Coverage A and B)
- 475-0377 Exclusion—Failure to Perform Criminal Background Investigations (Coverage A and B)
- 475-0299 Exclusion—Scheduled Special Events (Coverage A and B)

FOLLOW FORM COUNSELING PROFESSIONAL LIABILITY COVERAGE*(Schedule underlying on 475-0003)***To exclude Professional Liability Coverage from Umbrella:**

- 475-0031 Exclusion—Professional Liability (Coverage A)
[Note: Coverage B has a built-in Professional Liability exclusion]

Separate Aggregate Limit available:

- 475-0267 Counseling Professional Liability—Separate Aggregate—Claims Made (Coverage A)
- 475-0328 Counseling Professional Liability—Separate Aggregate—Occurrence (Coverage A)

FOLLOW FORM CEMETERY PROFESSIONAL LIABILITY COVERAGE*(Schedule underlying on 475-0003)***To exclude Professional Liability Coverage from Umbrella:**

- 475-0031 Exclusion—Professional Liability (Coverage A)
[Note: Coverage B has a built-in Professional Liability exclusion]

FOLLOW FORM SEXUAL MISCONDUCT AND SEXUAL MOLESTATION LIABILITY COVERAGE* *(Schedule underlying on 475-0003)***To exclude Sexual Misconduct and Sexual Molestation Liability Coverage from Umbrella:**

- 475-0050 Exclusion—Abuse and Molestation (Coverage A and B)

Separate Aggregate Limit available:

- 475-0338 Sexual Misconduct and Sexual Molestation Liability—Separate Aggregate—Claims-Made (Coverage A)
- 475-0319 Sexual Misconduct and Sexual Molestation Liability—Separate Aggregate—Occurrence (Coverage A)

Other endorsements to consider:

- 475-0298 Exclusion—Innocent Party Defense (Coverage A and B)

**Adding Sexual Misconduct and Sexual Molestation Liability Coverage may require approval.*

HANOVER'S DISTINCTIVE FRANCHISE VALUE

