



 *Hanover Human Services Advantage*

Commercial Property Protection

Basic property coverage. And beyond.

In a business where the end products include such intangibles as opportunity, self-esteem, mental well-being, independence, and security, you don't want to spend a lot of time worrying about your buildings, furniture, or fixtures. But the reality is without adequately protecting all your possessions from fire, theft, vandalism, and other exposures, your mission could be in jeopardy. Basic property insurance will cover some of these items, but no two nonprofits are exactly alike. Which is why The Hanover lets you easily add custom coverages to your basic property protection. Designed by our highly-experienced human services team, these special products will help protect your organization, and, most importantly, enable it to remain focused on all those essential intangibles.

Base Property Broadening Endorsements

Our selection of tiered Base Property Broadening Endorsements—Bronze, Silver, Gold, and Platinum—allow you to choose the level of coverage that best aligns with your business needs. The endorsements consist of over 65 coverages and enhancements with amendable limits, including:

COVERAGE	YOUR NEED	OUR REPOSE	LIMITS UP TO
Employee Theft including ERISA Compliance	Human service agencies often have numerous employees. An employee could commit a dishonest act.	The Hanover will provide coverage for loss or damage to business property, including money and securities resulting from dishonest acts of your employees or other officials.	\$150,000
Forgery and Alteration	What would happen if someone forged a check or money order?	Under this coverage, The Hanover will provide coverage for losses you sustain if a written promise to pay money is forged.	\$50,000
Ordinance or Law	What would happen if your building had a loss, and it needed to be reconfigured to comply with a local ordinance or law?	Under this coverage, The Hanover will provide coverage for the undamaged portion of the building; demolition costs to undamaged portion of the building; and increase in the cost of construction.	\$500,000

COVERAGE	YOUR NEED	OUR REPOSE	LIMITS UP TO
Utility Services: Direct Damage and Business Income	Human service agencies depend on outside utilities to provide electric, water, gas and communication to their operation. What would happen if a covered loss or business income loss occurred at your location?	The Hanover provides two limits—one for direct damage and the other for business income should a covered cause of loss force the Human Service Agency to close their doors temporarily.	Direct Damage: \$100,000 Business Income: \$100,000

The following coverages are included in the Blanket Limit of Insurance, with available limits up to \$1,000,000:

- Accounts Receivable
- Deferred Payments
- Fine Arts
- Fire Department Service Charge
- Movement of Property
- Outdoor Property
- Personal Effects and Property of Others
- Research and Development Documentation
- Valuable Papers and Records

Human Services Property Broadening Endorsement

The Hanover's Human Services Property Broadening Endorsement meets the unique needs of all types of nonprofit Human Service agencies. You can add the Human Services Property Broadening Endorsement to your selected Base Property Broadening Endorsement to further customize your coverage to add or enhance over 10 coverages and address industry-specific exposures, including:

COVERAGE	YOUR NEED	OUR REPOSE	LIMIT
Dampness and Extremes of Temperature	Human service agencies, such as thrift shops or goodwill stores, often sell goods to fund their operations. Goods like clothing or furniture can be rendered unsellable due to changes in dampness or temperature.	The Hanover will cover damage or loss to business personal property due to the following causes: A. Dampness or dryness to atmosphere B. Extreme changes in temperature.	Follows Business Personal Property Limit
Mobile Medical Equipment	Human service agencies often have medical diagnostic equipment that they use in serving their clients. The agencies often have to travel to clients' homes or off-premises to provide services.	Under this coverage, the Insured may extend insurance to apply to their mobile medical equipment, including the equipment they rent.	\$15,000
Property of Home Health Provider	Human service agencies can sometimes place a client in the home of a Home Care Provider. These individuals care for the client in their own home and sometimes the client causes damage to the Care Provider's house or property.	Under this coverage, The Hanover will extend the insurance provided by the property form to apply to direct physical loss or damage to property—owned by, or in the care, custody or control of a Home Care Provider—caused by a patient placed by the Insured or an appropriate governmental agency on their behalf.	\$50,000
Residential Room Reserve	Human service agencies often receive reimbursements from the state for clients under their care and supervision. These reimbursements may cease if the client is hospitalized.	Under this coverage, The Hanover will extend coverage to apply to the actual loss of income you incur resulting from an Insured holding a resident's room if the resident becomes temporarily hospitalized due to an accident or illness.	\$5,000 per room/\$100,000 per policy year

Donated Stock Endorsement

COVERAGE	YOUR NEED	OUR REPOSE	LIMIT
Donated Stock Endorsement	Human service agencies often receive donated goods that the agency will sell to raise funds. These goods are often difficult to value after a loss.	This coverage changes the valuation of donated business personal property intended for sale by social service entities. The Donated Stock Endorsement applies to Human Service agencies that receive donated goods intended for sale.	Follows limit for stock

Valuation of Donated Stock

COVERAGE	CUSTOMER NEED	RESPONSE	LIMIT
Valuation of Donated Stock 411-0628	Agencies often receive donated goods that the agency will sell to raise funds. These goods are often difficult to value after a loss.	Changes the valuation of donated business personal property intended for sale by social service entities.	Follows limit for stock
Valuation of Donated Stock 411-0796 (Per Bin)	Agencies may have sorted or unsorted donated stock in "bins" which may be difficult to value after a loss.	This form provides a \$1,000 limit for unsorted stock held in bins to be priced for sale and \$2,500 for sorted stock held in bins to be priced for sale. This approach to donated stock is more common with larger Goodwill type accounts and allows us to help control a relatively unknown exposure. Limits can be increased as well.	\$1,000 unsorted/ \$2,500 sorted

Historic Building Valuation

COVERAGE	CUSTOMER NEED	RESPONSE	LIMIT
Historic Building Valuation Endorsement 411-0666	Human services organizations may own and operate from old, historic buildings. In the event of a loss, it is likely that the organization would not have the additional funds needed to be able to afford to replace the materials and workmanship of the original building.	Hanover's Historic Building Valuation Endorsement enhances Replacement Cost valuation, giving the organization the ability to repair, rebuild or replace using the same workmanship and architectural materials that are reasonably available and resemble the workmanship and materials available at the time of the original building.	Does not change limits.

Other Coverages Included


- Automated External Defibrillators: \$10,000
- Broadened Building Coverage: Included
- Business Income: \$300,000
- Emergency Evacuation Expense: \$25,000
- Paved Surfaces: \$100,000
- Property at Conventions, Exhibition, or Special Event: \$100,000
- Property at Temporary Location: \$500,000
- Broadened Valuation Clause: Included

Emergency Event Management

The Hanover’s Emergency Event Management Coverage provides valuable protection to organizations adversely impacted by a violent act or outbreak of illness at the Insured’s location. The Hanover’s Emergency Event Management form is one of the broadest of its kind and responds to covered emergencies at an Insured’s location, including:

- Actual or attempted violent acts
- Premises contamination from bacterial micro-organisms transmitted through human contact with food *(This also includes interruption of operations due to the hepatitis virus, Legionnaires’ disease and/or noroviruses. No other viruses or illnesses are covered)*
- Suspension of operations due to contaminated food
- Specified felonies such as child abduction, sexual assault or criminal use of a firearm
- Other emergency incidents that occur at an Insured’s location such as fire, explosion, workplace accident that results in adverse regional or national news coverage of the Insured’s business

COVERAGE	YOUR NEED	OUR REPOSE	LIMIT
Emergency Event Management	Unanticipated emergencies, such as violent attacks or an outbreak of illness, can significantly affect a Human Service agency’s operations and devastate the organization.	<p>This coverage provides:</p> <ul style="list-style-type: none"> • Emergency Event Communication Expense—covers public and media relations expenses used to mitigate financial impact to an organization after an emergency event. • Post Emergency Event Expense—covers medical treatments, counseling and funeral expenses for individuals who were physically injured at an Insured’s location during an emergency event. • Emergency Event Business Income (and Extra Expense)—covers the loss of business income resulting from an emergency event. This coverage also requires the Insured to purchase business income protection from The Hanover. 	<p>\$10,000/\$10,000/\$10,000</p> <p>\$25,000/\$25,000/\$25,000</p> <p>\$50,000/\$50,000/\$50,000</p> <p>\$100,000/\$100,000/\$100,000</p>

 **Let’s explore your coverage options together**

Nobody knows more about the special risks Human Service organizations face than your Hanover Agent and the team at The Hanover. Your Hanover Agent can provide complete details. Partner with your agent today to make sure you get the right coverage to adequately protect your Human Services organization.



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