



▶ *Hanover Human Services Advantage*

Business Auto Coverage

The Hanover's Human Services Advantage business auto coverage covers vehicles operated by not-for-profit organizations, including buses, vans, trucks, cars, as well as hired and non-owned autos. The policy can cover both liability and physical damage and features an optional comprehensive Business Auto Broadening Endorsement.

Business Auto Broadening Endorsement

This chart outlines some of the features of our Human Services Business Auto Broadening Endorsement, which extends and expands the coverage of the Commercial Auto Policy. These important extra coverages, normally limited or excluded from a standard policy, go beyond the normal scope of auto insurance, to further help your business recover from a loss. What's more, they're provided for a fraction of the cost of purchasing them separately.

COVERAGE ENHANCEMENTS	DESCRIPTION
Coverage Description Cancellation	Extended to 60 days, except non-payment of premium (not available in Texas, Ohio, Pennsylvania, and Massachusetts).
Employee Hired Auto	Amends Symbol 8 to include autos that employees hire at the Insured's direction for the purposes of conducting business.
Broadening Named Insured	Automatic coverage until the end of the policy period for newly acquired organizations where the Insured has controlling interest.
Employees as Insureds	Any employee is an Insured while using a covered auto not owned, hired, or borrowed for business or personal affairs.
Supplemental Payments	Bail bonds are increased to \$2,500 and Insured's loss of earnings are increased to \$500.
Fellow Employee Exclusion Exception	For bodily injury arising from the use of a covered auto that the business owns or hires.

COVERAGE ENHANCEMENTS	DESCRIPTION
Expense of Returning a Stolen Vehicle	We will pay for the expense of returning a stolen covered auto to you.
Sign Coverage	Up to \$2,000 for signs, murals, and paintings on vehicles.
Glass Breakage Deductible	Waives the deductible, if the glass is repaired instead of replaced (not available in Massachusetts).
Transportation Expense	Temporary transportation expenses of \$50 a day, up to \$1,500, when the Insured's covered private passenger auto is stolen.
Hired Auto Physical Damage	Included for a limit of \$50,000.
Audio, Visual and Data, Electronic Equipment	Up to \$500 for permanently installed audio, visual, or data electronic equipment.
Rental Reimbursement & Material Transfer Expense	Coverage for rental reimbursement expense for up to 60 days and a limit of \$3,000. Coverage is also included for the expense to remove and transfer the Insured's equipment and material from the covered auto, which was involved in the loss.
Airbag Coverage	Provides coverage for the accidental discharge of the airbag.
Auto Loan Physical Damage Extension	Provides coverage for the difference between the actual cash value on a vehicle, and the outstanding principle loan balance.
Auto Lease Physical Damage Extension	Provides lease gap coverage.
Knowledge of an Accident	Clarifies that knowledge of an accident, claim, suit, or loss will be considered knowledge by the Insured if reported to an individual Named Insured, partner, executive officer or an employee designated by you to give us such a notice.
Blanket Waiver of Subrogation	Clarifies that the Insured can waive our rights of recovery from others prior to a loss.
Unintentional Failure to Disclose Information	Unintentional failure to disclose information will not prejudice the Insured's rights under the Commercial Auto Form.
Hired Auto	Worldwide hired auto coverage for 30 days.
Bodily Injury Redefined	Bodily injury is redefined to include mental anguish resulting from bodily injury.
Pricing and Availability	Varies by state and number of vehicles.



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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