



▶ *Hanover Professional Portfolio*

**Real Claims, Real Trouble\***

- After a home inspection, the homeowner discovered the interior foundation had water leaks and damage. Since the home inspector had not reported the issue, the homeowner sued.
- A home inspector noted that the roof was nearing its life expectancy, but did not note missing shingles or the improperly installed dormer. After the purchase, major leaks occurred, and the homeowner sued the inspector for the cost of a new roof and floor.
- Shortly after moving into a new home, the homeowners and guests were injured when the deck collapsed. The home inspector was sued for damages since the rot that caused the collapse was not identified.

# Comprehensive Protection for Home Inspectors

You are responsible for examining homes and identifying defects to help homebuyers make an informed decision and give them peace of mind. At any point, one overlooked detail could trigger an expensive lawsuit from a client. An issue that goes unnoticed, failure to report damage, or a minor oversight of an inspection could destroy your reputation and have significant financial consequences. It is important for you to focus on taking care of the interest of your clients, not worrying about a potential legal disaster. You need the protection of a comprehensive insurance program designed specifically for Home Inspectors.

## A Unique Program for Home Inspectors

The Hanover has developed a comprehensive insurance program for home inspectors, which includes enhanced, industry-specific protection.

In addition, The Hanover can write all of the commercial policies your business may need, including Property, Auto, Workers' Compensation, and

Umbrella. We also provide streamlined billing options and superior claims handling, all at competitive price.

With the deep industry experience of The Hanover behind you, there's no need to worry if you are adequately protected or who's watching your back. You'll be able to devote 100% of your time to managing and growing your business.

\* These scenarios are based on actual claims. Insurance policy coverage depends on the facts of each case and the terms, exclusions, and limitations of each policy.

## Why Home Inspectors Should Choose The Hanover

Hanover's Home Inspectors Errors & Omissions is created by The Hanover's professional liability experts, seasoned professionals who fully understand home inspectors' unique needs. The program provides:

- Comprehensive protection against the unique E&O exposures facing home inspectors
- Coverage for costs associated with repairs due to the failure to identify a defect on an inspection report
- Coverage available for Bodily Injury & Property Damage costs that result from an oversight or error of a home inspection
- Coverage available for costs associated with accidents that occur during the course of an inspection
- Radon, Termite/WDI/WDO, Lead Paint, Pool & Spa coverages available
- Real estate agents, brokers, mortgage lenders & relocation companies can be included as Insureds for referrals

- Coverage for commercial inspections and new construction inspections available
- Flexible direct bill payment plans including annual, semi-annual, quarterly or monthly
- Easy application and quoting process

### Don't wait for disaster to strike.

Your Hanover Agent would be happy to review your needs and recommend the right Hanover Home Inspector E&O insurance solutions for your business. Contact him or her today to learn more about this important coverage.



## 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 of 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 is backed by our financial strength rating of "A" (Excellent) from A.M. Best.

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