

▶ *Hanover Home Medical Equipment Advantage*

## We're best equipped to provide comprehensive coverage

The good news is that demand for sophisticated medical equipment and related services is growing. The bad news? That growth is creating unique risks for your business involving customer recommendations, installation, service, repair, and other issues. You may not even be aware of some of these risks. Are you adequately covered to withstand a costly loss?

The Hanover, an experienced leader in providing insurance protection specifically for the healthcare industry, offers medical equipment providers like you a comprehensive insurance solution that covers almost every facet of your business. We can provide everything from core coverages that provide basic protection to highly specialized ones that help to offer peace of mind, no matter what happens with a customer or the expensive equipment you've sold them.

### Devoted to complete coverage

The Hanover team, which includes your local agent, has deep experience in designing insurance coverage for medical equipment providers. Our dedicated team of healthcare experts—underwriting, claims, and risk management professionals—have many years of experience in providing service to your industry. In designing our insurance program, we've tried to leave nothing to chance, including trying to make sure coverages are complete, cost-effective, and convenient.

**Hanover Home Medical Equipment Advantage** offers your business end-to-end coverage—a powerful, total solution that meets all of your needs, all under one roof. We offer an innovative

portfolio of insurance coverages that are designed to meet the ever-changing need of healthcare providers. Our experienced underwriters understand the unique exposures of associated medical equipment providers and can work closely with your local agent to design customized coverage that offers best-in-class protection.

### Superior claims professionals

We've staffed our Hanover Claims operation with highly experienced and dedicated claims professionals, including field adjusters, appraisers, nurses, administrative personnel, and special investigators. These high-caliber professionals are dedicated to resolving claims quickly, accurately, and fairly.

## Comprehensive products deliver peace of mind

The Hanover offers medical equipment providers a complete suite of coverages that protect your property, autos, employees, and patients. Our broad range of industry-specific coverages can be tailored to meet your unique needs, including:

- Professional Liability (available on either Occurrence or Claims Made coverage forms)
- Commercial General Liability (including Products/Completed Operations)
- Property
- Auto
- Umbrella
- Workers' Compensation (select classes only)
- Employee Benefits Liability
- Property and General Liability Broadening Endorsements provide enhanced coverage protection for your operations

In addition, we offer specialized coverages that offer medical equipment providers enhanced protection.

- Inland Marine
- Medicare & other Surety Bonds
- Fidelity & Crime
- Physical Abuse, Sexual Misconduct, and Sexual Molestation
- Employment Practices Liability
- Independent Medical and Non-Medical Contractors Coverage
- Medical Director's Coverage
- Administrative Defense Coverage Endorsement—covers expenses related to any federal, state, local or other third party investigations (i.e. Medicare/Medicaid, HIPPA)
- Data Breach



### Protect your business with the right tools!

Nobody knows more about designing coverage for today's home medical equipment providers than your agent and The Hanover team. Contact a Hanover Agent today!



## 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 offered by 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 all insurance company subsidiaries are rated "A" (Excellent) by A. M. Best Company.

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