



▶ *Hanover Home Healthcare Advantage*

## While you take care of others, we'll take care of you

You're in the home healthcare business because you saw a great opportunity to serve a growing older population. Demand for home healthcare services continues to increase, driven by reimbursement reform, the chronic need to lower costs, and the shift to more community-based care. All this means wonders for your business. But along with growth comes new and sometimes unexpected risks—risks your current insurance coverage was most likely never designed to assume.

That's why The Hanover developed a comprehensive program to meet the specific needs of this exploding market. As an experienced leader in providing insurance protection specifically for the healthcare industry, 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.

### Devoted to complete coverage

The Hanover team, which includes your local agent, has deep experience in designing insurance coverage for home healthcare businesses. Our team of dedicated healthcare professionals—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 Healthcare Advantage** offers you 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 needs of healthcare providers. Our experienced underwriters understand the unique exposures associated with home healthcare businesses 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.

## Learning to prevent losses saves money

The Hanover is committed to helping clients prevent losses before they occur. Because the home healthcare industry faces a wide range of unique exposures, The Hanover offers a comprehensive Risk Management Program designed to help you minimize your risks and have a positive effect on your premiums.

## Comprehensive products deliver peace of mind

The Hanover offers home healthcare businesses 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
- Employee Benefits Liability
- Property and General Liability Broadening Endorsements provide enhanced coverage protection for your operations

In addition, we offer specialized coverages that offer Home Healthcare providers enhanced protection.

- Inland Marine
- Medicare & other Surety Bonds
- Fidelity & Crime
- Physical and Sexual Abuse
- 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



## Caring for your business.

**Nobody knows more about designing coverage for today's home healthcare 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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