



▶ *Hanover Orthotics Advantage*

Insurance protection as unique as your business

Companies in your specialized line of business—the design, manufacture, fabrication, supply, and application of orthotic or prosthetic services—face a variety of specific risks other businesses never need to fear. Because these risks are unique, firms such as yours need specifically designed insurance solutions that can meet every situation.

The Hanover, an experienced leader in specialized insurance protection for the healthcare industry, offers a comprehensive solution that covers almost every facet of your business, no matter what happens with a customer or the device you've provided for them. Along with core coverages that offer basic protection, these highly specialized industry coverages can provide additional peace of mind.

Devoted to complete coverage

The Hanover team, which includes your local agent, has deep experience in designing insurance coverage for orthotic and prosthetic providers. Our dedicated team of healthcare experts—underwriting, claims, and risks 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 Orthotics 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 associated with orthotic and prosthetic 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.

Learning to prevent losses saves money

The Hanover is committed to helping clients prevent losses before they occur. Because the orthotic and prosthetic 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 orthotic and prosthetic 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 Orthotic/Prosthetic 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 orthotic and prosthetic 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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