

▶ *Hanover Eldercare Advantage*

Specialized insurance for eldercare specialists

The fact is, your client's organization is quite different from other commercial businesses. They face unique and complex exposures that only exist in the eldercare industry. As a result, their business requires very specialized insurance needs. Unfortunately, not every carrier can meet those needs, much less customize them for a perfect fit. It takes years of healthcare experience to know exactly what's needed. Overlooking even a small risk can quickly destroy years of effort and pull your clients away from their primary responsibility—their patients' welfare.

The Hanover understands this. It's part of why we've grown to become one of the country's top 25 property and casualty insurers. For all types of Assisted Living and Skilled Nursing Facilities, we've developed a very unique offering—Hanover Eldercare Advantage. It offers top-rated, specialized coverage complemented by expert risk management and superior claims services, all at very competitive rates.

Caring for those who care

The Hanover fully understands the unique risk management needs of:

- Skilled Nursing and sub-acute facilities
- Assisted Living facilities
- Continuing care facilities
- Alzheimer and memory loss facilities
- Ancillary support services such as home healthcare and hospice

Top to bottom coverage

The Hanover team is expert at designing insurance coverage especially for Eldercare organizations like yours. Our experienced underwriting, claims, and risk management professionals have many years of service in the industry. We leave nothing to chance in making sure your coverages are complete, cost-effective, and convenient.

Beyond the core policy of Hanover Eldercare Advantage, we offer expanded options aimed at covering just about everything, including General and Professional Liability, Sexual Abuse, Excess Liability, Property, Auto, Data Breach, Emergency

Event Management and more. We can expertly tailor your policy to meet your exact needs, and even offer convenient automated premium payments.

Continuing care when you need it most

Our highly experienced and dedicated claims professionals, who include field adjusters, appraisers, nurses, attorneys, and special investigators, are among the best in the business. These high-caliber people are dedicated to resolving claims quickly, accurately, and fairly.

Learning to prevent losses saves money

The mark of an exceptional insurance company is its ability to help clients prevent a loss in the first place. The Hanover offers a comprehensive Risk Management Program designed to help your clients learn how to minimize their risks, which can have a positive effect on their premiums. The program includes:

- An interactive Risk Management portal, including Industry News and Legislation
- An interactive Self Assessment tool to assess operational performance and make recommendations
- Hundreds of risk management articles on a wide range of Eldercare specific topics
- Alliance partners offering discounts

Hanover Eldercare Advantage Coverages

Core Coverages:

- Commercial General Liability (Claims Made and Occurrence)
- Professional Liability (Claim Made and Occurrence)
- Sexual Abuse and Employee Benefits
- Commercial Excess Liability with limits up to \$10 million and endorsement option
- Commercial Property
- Commercial Automobile

Specialized Coverages:

- Administrative Defense Coverage provides reimbursement expenses associated with the necessary legal fees
- Public Relations Expense provides reimbursement for expenses associated with a criminal investigation, administrative proceeding, or claim that results from violations of various federal, state, or local statutes
- Emergency Evacuation Expense provides reimbursement for the reasonable expenses associated with the emergency evacuation of residents
- Innocent Party provides defense expense for individuals insured under your client's liability policy who are accused of participating in a physical or sexual abuse incident
- Religious Counseling Professional Liability expands the professional liability coverage to include religious counseling services
- Data Breach Coverage includes coverage for the costs of responding to a data breach, and services to help the Insured prepare for a potential incident and notify affected individuals in the event of a data breach
- Emergency Event Management Expense provides valuable protection to businesses that are adversely impacted by a violent event or outbreak of an illness at their insured locations. Option to extend coverage for associated business income loss as a result of related incident.
- Eldercare Liability Broadening Endorsement & Eldercare Property Broadening Endorsement allows extra coverages to be added on
- And more



Let's start planning for long-term care.

No insurer knows more about designing coverage for today's eldercare businesses than The Hanover.

Call your local Hanover Agent today to get a conversation started.

The
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