Hanover Healthcare Advantage

Our combined solution is your unique advantage
An experienced healthcare team turns risk into reward.

Healthcare industry expansion is projected to continue unabated throughout the next decade, making it one of the fastest growing segments of our economy. For growth-minded agents like you, that spells unparalleled opportunity.

But this industry isn’t without its unique set of risks, making that opportunity a challenging one. You’ll need a team behind you that has deep healthcare experience—a company that can offer your healthcare customers a comprehensive solution featuring innovative products, specialized coverages, and expert underwriters who know this industry inside and out. You’ll need experienced, responsive risk managers and claims specialists, too.

You’ll need The Hanover. For decades, we’ve been a proven leader in healthcare, offering comprehensive yet flexible insurance products and dedicated, timely services that keep up with fast-moving changes in the industry.

The Hanover Advantages

Working with The Hanover gives you a unique set of advantages that results in higher satisfaction and retention for your customers, and more value for you to help you build and grow your healthcare portfolio. Few carriers can match this list.

- Innovative products
- Dedicated team of healthcare experts
- Competitive pricing
- High level of professional services
- Total account solutions
- Financial stability, “A” rated
Hanover Healthcare—the right care for every need.

Through the decades, we’ve continued to upgrade and enhance our specialized healthcare offering, **Hanover Healthcare**, to make it one of the leading insurance programs in the nation. It includes a comprehensive line of industry-leading products, competitive pricing, unparalleled underwriting expertise, and value-added services to help you capture a bigger piece of this complex market.

Your healthcare clients’ needs vary widely, which makes providing superior coverage to the healthcare industry a unique and complex challenge. **Hanover Healthcare** provides specialized products that focus specifically on different aspects of the healthcare industry. With your professionalism and our guidance, these products can be customized to meet your clients’ specific needs. Our comprehensive insurance solutions cover a range of healthcare providers, including Allied Healthcare Centers, Home Healthcare, Durable Medical and Home Equipment, and Eldercare.

Diagnosis: Opportunity ahead.

An aging population, increased life expectancy, and other factors mean healthcare needs are projected to grow at twice the rate of any other industry over the next decade. More and more specialized services, in a variety of settings, will be needed. Your clients will require specialized healthcare insurance products to cover their risks. The Hanover is ready to help you reserve your piece of this expanding opportunity.

Why we get excellent check-ups.

The Hanover is proud to be an “A” rated carrier and one of the country’s top 25 property & casualty companies. We earned that distinction partly by delivering total account solutions to the healthcare marketplace. Your healthcare customers can get all the coverage they need all under one roof. The other part is offering agents a unique competitive advantage—selectivity. The Hanover only works with a select group of agents, offering them all the support they need to win in the healthcare market. We offer a full selection of essential coverages, along with highly specialized coverages to help differentiate your agency and help you be more competitive. There’s also a long list of value-added services to offer your customers. You won’t find this unique combination anywhere else. It’s why we’ve helped so many agents to begin or expand their healthcare portfolios and achieve such great success.

Special service from healthcare specialists.

What sets our **Hanover Healthcare** team apart from the competition? We’re a unique blend of insurance experts and healthcare professionals who have been in the healthcare business for decades as an innovative leader for general and professional liability. Our leaders, underwriters, risk managers, and claims specialists are all seasoned experts, many of whom have worked in hospitals, assisted living facilities, rehabilitation settings, and other healthcare businesses. Our expert Risk Management professionals can help your clients identify exposures, avoid incidents that lead to serious claims, and look for trends in the industry. Because our team knows this industry so well, we can work closely with your agency to develop the right Risk Management solutions that will help you gain clients’ confidence and expand your portfolio in this dynamic market.
Flexible underwriting.
The Hanover’s healthcare underwriters understand this industry, its claim and legal climates, and your clients’ exposure to loss. We can work with you to design customized coverage at a competitive price while addressing your customers’ wide range of risks from general liability to professional liability to property.

Preventing loss requires managing risk.
The Hanover’s network of skilled Risk Management professionals work with you to create innovative and comprehensive loss prevention services to healthcare professionals. Our comprehensive risk control programs are managed by experienced specialists, many of whom have worked in the healthcare profession, so they’re able to provide first-hand knowledge of specific legal risks.

Who we target.
ALLIED HEALTHCARE PROGRAMS
Healthcare Facilities
Hanover’s Healthcare Facilities Advantage targets a wide array of routine diagnostic testing, laboratories and services:

- Allied Medical Training Schools
- Ambulatory Surgery Centers
- Behavioral Health and Counseling (outpatient and inpatient)
- Clinics
- Community Health Centers
- Dialysis Centers
- Eye Banks
- Health Departments
- Hospice (home health and inpatient facilities)
- Hyperbaric
- Imaging Centers
- Laboratories providing medical testing
- Lithotripsy Centers
- Oncology Treatment Centers
- Pharmacies
- Rehabilitation services (outpatient and inpatient)
- Sleep Labs
- Student Health Centers
Why Hanover Healthcare?

- **Limited distribution**—ensures a competitive edge by providing access to distinctive products
- **Increased revenue opportunity**—helps improve agency economics by offering direct access to a market while avoiding wholesalers
- **Significant experience**—seasoned management, claims, and underwriting team with over two decades of industry experience
- **Industry experts**—direct access to dedicated, experienced Healthcare Underwriting Team
- **Competitive products**—flexible, customizable programs address the unique needs of the healthcare industry, helping to differentiate your sales and service
- **Full product range**—offers comprehensive and tailored protection
- **Dedicated claims team**—first-hand healthcare industry experience as nurses and medical malpractice attorneys
- **Risk Management services**—assist customers in helping to improve quality of care and loss avoidance
- **Solid backing**—support and financial strength of an “A” rated, leading insurance carrier
Home Healthcare
Hanover’s Home Healthcare targets a wide range of products and services that cater to the delivery of healthcare in clients’ homes, including companion care, skilled care, visiting nurse associations and hospice care services.

Durable and Home Medical Equipment
Hanover’s Durable Medical Equipment targets a wide range of products and services that cater to providers of medical equipment, orthotics and prosthetics:

- **Durable and Home Medical Equipment**—targets retailers, distributors and service contractors of home medical equipment that is sold or rented for placement in the home to facilitate treatment or rehabilitation (examples include wheelchairs, oxygen and medical gas equipment and feeding pumps)

- **Orthotics and Prosthetics**—targets practitioners, distributors, retailers, fabricators and fitters of a wide range of orthotic and prosthetic devices

What we offer
Our comprehensive solution is tailored for the wide array of unique products and services provided by healthcare businesses.

Core Coverages
- General Liability (including Products/Completed Operations), Professional Liability, Auto, Property, Inland Marine, Umbrella, and Excess Liability Coverage

- Property and General Liability Broadening Endorsements provide enhanced coverage protection for your operations

Specialized Coverages
- Professional Liability is available on either Occurrence or Claims Made coverage forms with option for separate limits of insurance

- Physical Abuse, Sexual Misconduct and Sexual Molestation

- Emergency Event Management Coverage

- 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, HIPAA)

- Data Breach Coverage

- Other Liability coverage available, such as Employee Benefits Liability, Employment Practices Liability, Stop Gap, etc.

Services
- Policyholder website provides up-to-date and immediate access to resources and information about coverages and services, product enhancements and much more

- Unparalleled Risk Management and Loss Control services directly relevant to Healthcare Services organizations

ELDERCARE
Hanover’s dedicated underwriting team is built on a strong foundation of expertise in the Eldercare sector. Our strategy is to partner with a limited number of agents that have deep expertise in this industry aligned with a flexible program that can be customized to meet the needs of the following types of organizations:

- Skilled Nursing Facilities

- Assisted Living Centers

- Continuing Care Facilities

- Independent Living Communities

In addition, our product appetite can extend to cover many of the ancillary services provided by Eldercare organizations including meals on wheels, adult daycare, home healthcare, hospice, etc.

What we offer
Hanover’s dedicated underwriting team of Eldercare specialists offers a comprehensive all lines offering (excluding Workers’ Compensation) for the eldercare industry.

General & Professional Liability
- Excess/Surplus combined General Liability/Professional Liability product

- Physical Abuse, Sexual Misconduct and Sexual Molestation Coverage with limits up to $1 million

- First dollar, Self Insured Retentions and suite of additional liability broadening endorsements
Excess
- Excess policy with limits up to $5 million over General Liability/Professional Liability and Auto. Excludes abuse and molestation and punitive damages

Property
- Array of Property Broadening Endorsements that provide a suite of coverage extensions and enhancements
- Emergency Event Management Coverage
- Data Breach Coverage

Specialized Coverages
- Emergency Evacuation Expense
- Administrative Defense
- Public Relations Expense
- Religious Counseling Professional Liability
- Innocent Party Defense

Other Coverages
- Commercial Automobile
- Employee Benefits
- Crime

Services
- Interactive Risk Management portal featuring valuable tools and robust content, including over 200 clinical and non-clinical Risk Management articles, discounts for services provided by third-party services, interactive self-assessment tests, and more.

24-hour first call and customer care team providing support 24/7

Claims and Risk Management professionals (nurses and attorneys) with over 20 years experience in the Eldercare field

225 firms on active outside panel counsel list and approximately 30 designated for complex general/professional liability claims

Detailed claims analysis and on site risk assessments

Policyholder website with a wide array of risk management topics and discounts to valuable third party services

More of “the same” from The Hanover.

Hanover Healthcare is just the latest example of how The Hanover helps exclusive agents like you win big and retain more business in a highly competitive marketplace. Our commitment to deliver product differentiation, specialized capabilities, and a broader appetite for underserved markets never ends. No other company offers what we offer.
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.

Just press our call button.

Nobody knows more about the marketplace than The Hanover Healthcare team who is always on call. We can answer all your questions and help you quickly capture a bigger piece of this lucrative industry. Contact us today at 800-831-9506 or visit us online at www.hanover.com.