



▶ Hanover Risk Solutions—Partners in Safety

At The Hanover, our Risk Solutions experts are on hand to help businesses mitigate risk with a broad range of solutions. And we know that sometimes, business owners need a solution that doesn't come from an insurance company.

To cover that gap, we've negotiated with an array of providers to help address safety and security needs at low or no-cost, and sometimes, reduce premiums in the process.

Our Risk Solutions Partner, the **Insurance Institute for Business and Home Safety**, has created a program to help businesses continue to do business even after disaster strikes.

Open for Business

Doing the right thing before, during and after a catastrophe strikes is what the Insurance Institute for Business and Home Safety is all about, and its Open for Business (OFB) program is a resource to help cover all those bases.

OFB has a downloadable toolkit with many of the forms and plans you'll need to prepare for a disaster before it strikes and to re-open your doors again soon afterward. OFB will help you develop and continually update contingency plans and identify key resources that can be relied upon in the event of a disaster.

OFB's programs include separate downloadable modules for customization; or a complete array in their toolkit. With the streamlined OFB-EZ or Open for Business Basic, available in full or in modules to best suit business-owner needs, businesses of any size can find the resources they need to plan for the worst.

Their resources also include information in Spanish.

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OFB provides:

- A basic toolkit, with inventory forms, sample plans and instructions for everything from computer equipment and software to recovery location plan.
- An Advanced Toolkit, for businesses that want a more comprehensive plan.
- The OFB-EZ kit, for small businesses to plan for almost any type of business interruption.
- Original Open for Business™—a property protection and recovery planning tool for small to mid-sized businesses.

Hanover's Risk Solutions Partners offer a broad range of services to our policyholders, including:

- Alarm System Testing and Maintenance
- Automatic Sprinkler Testing and Maintenance
- Industry-Specific Training Resources
- Equipment Theft Prevention & Recovery
- Driver Monitoring and Training
- Risk Management Information for Loss Control Professionals
- Background Checks
- Disaster & Recovery Planning
- Alcoholic Beverage Server and Sales Training



Become a Hanover Policyholder

Our Hanover customers enjoy access to our Risk Solutions Partner Services, as well as our comprehensive safety information, available 24/7 on our website. Contact your Hanover Agent for more information.

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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