



Hanover Specialty Product Offering

Our professional and executive lines, property and casualty and surety products meet the specialty coverage needs of clients across a broad set of industries

Professional and Executive Lines

Cyber privacy and security	Accountants
Directors and Officers	Allied Healthcare
Employment Practices	Architects and Engineers
Fidelity and crime	Eldercare
Fiduciary	Lawyers
Financial Institutions	Miscellaneous Professional

General Contact:
Emerson Richardson
Emrichardson@Hanover.com
720-418-9638

Property and Casualty

Inland Marine	Retail Excess and Surplus Lines
Ocean Marine	Industrial Property
Builders Risk Programs	Specialty General Liability
	Environmental

General Contact:
Mitch Combe
MCombe@Hanover.com

Surety

Commercial
Contract

General Contact:
Tom Harman (Commercial)
THarman@Hanover.com
206-743-1408
Mike Walker (Contract)
MWalker@Hanover.com
817-504-4717



Professional & Executive Liability

Stand-alone admitted and non-admitted coverages

Management Liability*	Cyber Liability	Financial Institutions	Accountants E&O	Lawyers E&O	Architects & Engineers E&O	Miscellaneous E&O*	Allied Healthcare
<ul style="list-style-type: none"> • Agriculture • Business Support Services • Charitable Services • Chamber of Commerce • Condo / HOAs - (crime only) • Construction • Consultants • Design Services • Manufacturing • Professional Services • Public & Private Foundations • Technology & Software • Wholesale 	<ul style="list-style-type: none"> • Agriculture • Business Services • Construction • Consultants • Design Services • Human Services • Manufacturing • Professional Services • Transportation • Wholesale 	<ul style="list-style-type: none"> • Community Bank • Regional Bank • Financial Planners • Hedge Funds • Investment Advisers • Private Equity • Real Estate Inv. Trust (REITs) • Venture Capital Funds 	<ul style="list-style-type: none"> • Accountants • CPA Firms • Bookkeepers • Tax Preparers • Enrolled Agents 	<ul style="list-style-type: none"> • Administrative (general) • Business Transactions (< \$500k) • Civil Litigation • Creditor Rights (Bankruptcy) • Criminal Defense • Elder Law • Employment Law • Estate/Trusts/Probate (< \$1m) • Family Law • Immigration • Mediations • Medicare • Residential Real Estate 	<ul style="list-style-type: none"> • Aerial Mapping • Architecture • Civil Engineering • Construction Management (agency only) • Electrical Engineering • Environmental Engineering (phase I and Phase II only) • Interior Design • Landscape Architecture • Land Surveying • Mechanical Engineering • Structural Engineering 	<ul style="list-style-type: none"> • Consultants • Real Estate Agents/Brokers • Real Estate Appraisers • Auctioneers • Green Energy Auditors • Home Inspections • Mortgage Brokers • Property Manager • Advertising Agencies • Broadcasters • Graphic Designers • Medical Billing • Record Storage and Destruction 	<p><u>HOME HEALTH</u></p> <ul style="list-style-type: none"> • Companion care • Hospice care • Skilled nursing care • Wound care <p><u>DME</u></p> <ul style="list-style-type: none"> • Medical equip. & distribution • Orthotic & prosthetic <p><u>PHARMACIES</u></p> <p><u>HC FACILITIES</u></p> <ul style="list-style-type: none"> • Ambulatory surgery centers • Behavioral health • Cancer treatment • Community health • Imaging centers • Medical labs • Urgent Care
INELIGIBLE CLASSES							
<ul style="list-style-type: none"> • Auto Dealership • Hospitality • Hospitals • Real Estate/Property Managers 	<ul style="list-style-type: none"> • Government Entities • Public Schools • Healthcare • Bitcoin/Virtual Currency 	<ul style="list-style-type: none"> • Payday Lenders • Publicly Traded Banks • Cryptocurrency Related Business • Cannabis Related Businesses 	<ul style="list-style-type: none"> • In House Accountants • CFO Services 	<ul style="list-style-type: none"> • Corporate Finance • Class Action & Mass Tort • M&A • Oil and gas • Patent Law • Securities 	<ul style="list-style-type: none"> • Construction Mgmt (At Risk) • General Contractors • Construction Inspection • GeoTech & Soil Engineering 	<ul style="list-style-type: none"> • Construction Development • Manufacturing • Safety/Risk Management Professionals • Title Agents 	<ul style="list-style-type: none"> • Handicap vehicle modification • Healthcare Staffing • Non-Emergency Medical Transp.

*ML & MPL - Available to quote online in TAP.



Specialty Property & Casualty

Inland & Ocean Marine	Marine Programs	Environmental	Specialty Industrial Property	Specialty General Liability	Retail E&S
<p>Extensive portfolio of products across a broad set of industries</p>		<p>Non-Admitted offering Products Pollution, Site Pollution, Pollution in Transit, etc.</p>	<p>Admitted, \$10k min premium, Sprinkler and monitored central alarm required.</p>	<p>Admitted primary GL, up to \$5M excess, \$25k min premium for GL, ISO and Hanover proprietary endorsements available. Guaranteed cost, deductible & SIR structures available</p>	<p>Non-admitted - GL, Property and Excess, Direct Bill, 15% comm, \$5k min premium</p>
<ul style="list-style-type: none"> • Builders Risk* • Broadcasting Equipment • Contractors Equipment* • Contingent Cargo • Equipment Sales & Rental Dealers • Installation Floaters • Riggers Liability • Motor Truck Cargo • Transportation • Medical Diagnostic Equipment • Fine Arts Floaters • Ocean Cargo • Solar Energy • Warehouse Legal Liability • Miscellaneous Property Floaters <p>*Bldrs Risk & Contractors Equip. - Available to rate online in TAP.</p>	<p><u>MARINA PROGRAM</u></p> <ul style="list-style-type: none"> • Marinas • Yacht clubs • Boat Dealers & Boat Repair • Marine Supply Dealers <p><u>JEWELERS BLOCK</u></p> <p><u>LUXURY YACHTS</u></p> <p><u>ENERGY (OIL & GAS)</u></p> <ul style="list-style-type: none"> • Oil and gas drilling contractors • Oil/gas Lease Operations • Pumping Contractors • Pipelines • Saltwater Disposal Wells 	<ul style="list-style-type: none"> • Contractor's Pollution • Manufacturer's Pollution • Site Pollution Legal Liability 	<ul style="list-style-type: none"> • Manufacturing • Blending • Warehousing • Distribution Facilities • LROs • Janitorial Supplies • Tire Distribution • Foundries • Distilleries • Fiberglass • Resins • Electroplating • Firearms • Fireworks • Laminating • Lubricants • Mattress Manufacturing • Aerosols • Cosmetics • Fertilizer Manufacturing • Food Additives • Furniture Manufacturing • Heat Treating 	<p>Manufacturers & Distributors of:</p> <ul style="list-style-type: none"> -Construction equipment -Industrial machinery, -Agricultural equipment -Auto parts -Fitness equipment -Steel fabrication 	<ul style="list-style-type: none"> • Real Estate including vacant • Religious Institutions • Industrial Parks • Commercial / Industrial Contractors • Services • Hospitality including Hotels/Motels, Restaurants, bars & taverns • Residential Maintenance & Repair • Auto, truck and equipment repair • Auto Parts Manufacturing (noncritical) • Building Materials • Trailer Manufacturing • Wood Products Manufacturing • Gas Stations • Pawn Shops • Truckers (GL only)