

Hanover Professional and Executive Lines

The Hanover's excess and surplus miscellaneous professional liability offering

You asked, we listened. As exposures and coverage needs continue to evolve, we stand ready to help you capitalize on the opportunity and grow your business with our new non-admitted miscellaneous professional liability (MPL) solution. With dedicated underwriting expertise and a proprietary, flexible product, we can quickly provide customized coverage solutions for your professional clients with tougher to place exposures. It's all part of our commitment to giving you a distinct advantage in the specialty lines market.

Who it's for

This new product allows you to deliver professional liability solutions to an expanded range of eligible classes, in addition to extending our standard appetite for consultants, media and creative, real estate and more. We evaluate each risk on its individual merits.

| TARGET APPETITE | | | NOT IN APPETITE |
|--|---|--|--|
| In addition to the classes we target for our admitted offering, our expanded E&S appetite includes: | | | The Hanover does not target the following professionals: |
| <ul style="list-style-type: none"> • Agricultural consultants • Auctioneers • Benefit plan design • Business brokers • Courier (medical) • Crisis management, disaster recovery and business continuity consulting • Customs brokers • Defense contractors • Environmental consultants • Financial consultants • Equipment finance services | <ul style="list-style-type: none"> • Event planners • Expert witnesses • Freight forwarders • Hotel managers • Insurance agents • Insurance fraud investigators • Interim or outsourced CEO, CFO or other management • Interpreter (medical or legal) • Laboratory testing • Litigation consultants • Loan servicing and/or underwriting | <ul style="list-style-type: none"> • Merger and acquisition and valuation consultants • Practice management • Product development consultants • Public claims adjusters • Quality assurance • Safety consultants • Telemarketing • Third-party administrators • Testing labs (non-medical) • Trustees • Wildlife consultant | <ul style="list-style-type: none"> • Alarm monitoring • Employed lawyers • Composers/lyricists • Cyber consultants • Franchisors • Manufacturers' representatives • PEOs • Repossession services • Real estate development • Talent agents |

Policy highlights

Available to a limited number of partners, our specialized solution offers the flexible coverage and dynamic pricing needed to meet the evolving needs of professionals facing higher-hazard risks. Written on "A" rated Hanover Atlantic paper, our solution includes a variety of insuring agreements and supplementary agreements, such as:

- Professional services coverage
- Personal injury coverage
- Pre-claim assistance
- Disciplinary proceedings
- Subpoena assistance
- Crisis event
- Reputation event
- Withheld client fee
- Nonprofit directors and officers expense (select classes only)
- Cyber (select classes only)

Beyond the core coverage, we offer an enhancement endorsement that includes nine supplemental coverages:

- Canceled conferences
- Counseling support
- Emergency web hosting limit
- Pet boarding
- Real estate emergency consulting
- Replacement of key officers
- Temporary meeting space
- Travel disruption due to terrorism
- Workplace violence counseling

Additional product features include:

- Claims made and reported
- Primary and excess
- Limits available up to \$5M

Experienced risk management

Our team of experienced, in-house risk management experts leverage firsthand knowledge of specific risks facing professionals to provide relevant and actionable risk management strategies. Our program includes:

- An online risk management portal—hanoverprorisk.com—featuring articles on a wide range of topics, sample policies and procedures, sample contracts, online training and more
- Partner discounts on safety products and services, including background checks and business continuity planning
- A risk management hotline staffed by lawyers and claims professionals, where professionals can discuss industry best practices and potential claims

Expert claims services

Our dedicated professional liability claims team has an average of two decades of industry expertise and experience in the areas of professional negligence, injury-related cases and property damage. You can count on us to handle even the most complex of claims, ensuring

proactive communication throughout the claim and fair resolution. Here's what you and your clients can expect:

- Convenient 24/7 claims reporting through e-filing, phone or fax
- Coordinated efforts of our in-house litigators, defense counsel and extended network of law firms with the goal of resolving claims quickly and equitably
- Quick turnaround on payments

The Hanover advantage

Our capabilities and experienced team are aligned in a way that enables you to quickly respond to opportunities and compete in the evolving marketplace. Plus, our partner strategy gives you a unique advantage through:

- **Expertise**—Our team is focused providing competitive pricing and broad coverage for difficult-to-place accounts.
- **Efficiency**—We take a solution-based approach and ask only relevant questions to provide a quick indication.
- **Responsiveness**—Our quick turnaround time allows you to promptly respond to your agents and capitalize on short notice opportunities.
- **Stability**—Our company has a long-term commitment to the E&S market.
- **Ratings**—The Hanover Atlantic Insurance Company Ltd., has a financial strength rating of A (Excellent) by A.M. Best.

Get in touch

Let us show you how we can help you win.

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Please refer to the actual policy issued for complete details of coverage and exclusions. For more information about The Hanover visit our website at www.hanover.com.

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