

Hanover Specialty Industrial Property

Admitted solutions for complex industrial property risks

Hanover Specialty Industrial Property Advantage is your admitted property product for businesses that manufacture, blend, distribute, warehouse or transport a wide array of high-hazard products and materials. With clear policy language, straightforward product design and flexible coverage, this modern offering makes it easy to address complex, sprinklered property risks that others may avoid or send to the E&S market.

WHY CHOOSE HSIP ADVANTAGE?

Proprietary product with clear language

Thoughtfully crafted product eliminates ambiguity and stands apart from competitors, giving you a distinct advantage in the market.

- 100% proprietary, admitted product developed in-house to align with our appetite, giving you a smarter alternative to generic bureau forms, clunky amendments and patchwork endorsements
- Intentional language clearly conveys coverage intent, reducing the risk of misinterpretation and making coverage easy to explain
- Robust Definitions Form applies to all forms and endorsements, bringing consistency

Consistent, straightforward structure

Streamlined design eliminates complexity and simplifies conversations with clients, helping you work faster.

- Includes a base foundation that's complemented by a broadening endorsement, optional business income and extra expense coverage forms, and additional specialized, countrywide endorsements
- Consistent look and feel with The Hanover's core lines property products delivers familiarity and ease of use
- Standardized naming conventions, formatting and sequencing make forms and endorsements easy to navigate
- Modular approach enables fast and seamless updates, which means fewer form changes and less disruption for clients

Flexible, customizable coverage

New coverages and endorsements address modern risks and offer customization, helping you win and retain business.

- Choose from three optional forms for Business Income and Extra Expense Coverage
- Extend 12 coverages and add 19 new coverages with the HSIP Advantage Broadening Endorsement
- Tailor protection for specific locations by using the Amended Limits of Insurance and Deductibles endorsement to adjust limits and deductibles for key coverages in the base coverage form or broadening endorsement
- Further enhance coverage with 60+ specialized, countrywide endorsements

Hanover Specialty Industrial Property Advantage is not available in all jurisdictions. Please contact your underwriter for more information.

Give your agency an advantage

Scan the QR code or visit hanover.com/hsip-advantage to learn more about HSIP Advantage.



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