The Hanover Insurance Group®

Hanover Manufacturers Advantage

Manufacturing coverage checklist

The manufacturing industry is becoming increasingly global, as traditional manufacturing techniques merge with advanced technology, creating an evolving, dynamic industry. This shift introduces new and expanding liability and risk. At The Hanover, we strive to create insurance coverages and products that keep pace with the changing needs of manufacturers.

Property and General Liability

PRODUCT FEATURES	THE HANOVER	NOTES
Industry-specific property broadening endorsement—10 additional coverages	✓	
General Liability enhancement—20+ additional coverages	✓	

Equipment Breakdown Coverage

This coverage helps fill the gaps left by a standard property policy and supports business continuity in a today's technology driven environment. Hanover Equipment Breakdown Coverage is designed to address advanced manufacturing exposures.

PRODUCT FEATURES	THE HANOVER	NOTES
Microelectronics coverage • Covers failures requiring microelectronics replacement, even without physical damage • Triggered when equipment stops functioning and circuitry must be replaced	✓	
Cloud computing service interruption • Adds cloud computer services to service interruption coverage • Triggering outage must exceed the waiting period	✓	
Service interruption data restoration • Covers data restoration for lost data due to a covered service interruption • Applies to data at insured location or with cloud provider	✓	
Off-premises business income, extra expense and data restoration • Extends off-premises equipment breakdown coverage to include business income, extra expense and data restoration	✓	
Public relations coverage • Pays for PR assistance to manage reputation damage from business interruption • Applies if there is a covered loss of business income	✓	

Product recall

Covers expenses incurred to remove a defective product from the marketplace, including shipping, transportation and disposal, as well as the cost to notify customers. It also helps cover the cost of inspecting and testing defective products to determine if a recall is warranted. Additional endorsements include:

PRODUCT FEATURES	THE HANOVER	NOTES
Product recall expense coverage	✓	
Reimbursement for expenses incurred to remove, transport and dispose of product	✓	
Costs to notify customers	✓	
Costs of inspecting and testing defective products to determine if a recall is warranted	✓	
Product recall additional covered expense endorsement	✓	
Repair, replacement or repurchasing coverage • Customer's lost profit coverage— can protect manufacturers when a product recall affects their customers' abilities to deliver their goods • Good faith advertising coverage— covers the costs to help repair a company's damaged reputation	✓	
Product recall liability coverage—covers claims for damages and legal representation costs	✓	

Manufacturers' Errors and Omissions

This coverage protects manufacturers from the financial impact of product defects, including costs to repair or replace products and the resulting loss of income for customers. Coverage can be written on a claims-made or occurrence basis, with flexible options tailored to the manufacturer's operations and risk profile.

PRODUCT FEATURES	THE HANOVER	NOTES
Loss of use covers lost revenues	✓	
Repair & Replace or adjustment of defective parts	✓	

Printers Errors and Omissions

This coverage pays damages for economic loss caused by errors or omissions in printing or graphic arts (pre-press) operations. Cost to correct coverage is also available to pay for the costs to correct, repair or replace work due to an error or omission.

PRODUCT FEATURES	THE HANOVER	NOTES
Errors and omissions covers damages arising from a negligent act, error or omission that occurs during a printing service	✓	
Cost to correct includes the cost of reprinting, recovery, shipment or the cost of additional services performed to correct deficiencies in the original services	✓	

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Data Breach Coverage Form

Covers notification, forensic analysis and credit monitoring services expenses, costs of labor to re-create or copy lost or stolen data. Coverage also includes Cyber Business Interruption and Extra Expense incurred due to a breach.

PRODUCT FEATURES	THE HANOVER	NOTES
Data Breach Services—consulting services to assist with notification of breach, help line for questions about the data breach, fraud alert, and identity restoration case management services	✓	
Data Breach Expense—covers notification, forensic analysis, credit monitoring service expenses, breach restoration expenses and loss of business income incurred during the period of restoration	✓	
Additional Expense Coverages—legal and/or Public Relations expenses incurred within the first six months, notification expenses to potentially-identified persons, Data Breach Ransom and reward coverages, and investigations	✓	

Cyber Liability

Cyber Liability Coverage offers protection for lawsuits as a result of a data breach.

PRODUCT FEATURES	THE HANOVER	NOTES
Cyber Media Liability—losses incurred as a result of a "Cyber Media Breach"	✓	

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