Hanover Contractors Advantage

Building value with contractors

The construction industry has a wide range of operational risks that vary by project, trade and jobsite. Hanover Contractors Advantage brings industry insight, tailored coverage solutions and risk management expertise designed to help contractors identify and mitigate exposures before losses occur.

Appetite at a glance

Hanover Contractors Advantage targets contractors committed to job safety, proactive risk management and long term partnership to help control loss costs. The program supports a broad range of commercial general contractors, heavy construction and trade contractors.

General contractors

- Commercial: Office, retail, hospitality, warehouses, banks, data centers
- Industrial building construction
- Institutional: Schools, medical facilities, places of worship, museums, libraries, laboratories
- Public works

Heavy construction

- Communication lines and related structures
- Irrigation or drainage systems construction
- Street, road and secondary bridge construction
- Sanitary and storm sewer, water or stream mains

Trade contractors — interior

- Carpentry
- Electrical/wiring installation
- Flooring
- Furniture or fixture installation
- Plumbing, heating and air conditioning
- Refrigeration systems
- Masonry

Trade contractors — exterior

- Fence erection
- Non-structural sign erection
- Machinery installation
- Concrete work
- Excavation/grading of land
- Site preparation

Appetite varies by state. Consult with your local underwriter.

Continue

Tailored solutions for contractors

The Hanover's offering provides standard coverages, broadening endorsements and specialized products designed to support customized solutions for contractors.

An account-focused approach

The Hanover offers a suite of options that can be tailored to meet the unique needs of each client, including:

- Commercial package policy (CPP)
  - Selection of four options for property endorsements that add or enhance up to 65 coverages
  - General liability endorsement that adds or enhances 20 coverages
  - Industry Specific General Liability enhancement for contractors adds an additional nine coverages including per project aggregate, blanket additional insured and mobile equipment redefined
- Contractors general liability enhancement endorsement. Additional general liability coverages available include:
  - Per project aggregate
  - Contractors specific liability enhancement endorsement
  - Equipment breakdown coverage
- Commercial auto
- Commercial umbrella
- Workers' compensation

Additional capabilities

We offer specialty coverages and products that offer contractors enhanced protection.

- Cyber
- Builder's risk
- Contractor's equipment
- Management liability
  - Crime
  - Directors and officers liability
  - Employment practices liability
- Contract and commercial surety bonds
- Owners contractors protection (OCP)
- Railroad protection (RRP)
- Streamlined pollution exposure coverage (SPEC) as a separate policy or endorsement




Proactive risk management and claims services

Expert risk prevention

Hanover Risk Solutions can help identify and mitigate risks, reducing exposures and preventing potentially costly losses before they occur. Drawing on a wide array of resources, including construction-specific programs and best practices, our experienced consultants can assist in designing a program based on your particular needs.

Hanover e-learning courses

A suite of online risk management tools and resources specifically designed for construction businesses, including:

- Hanover Construction Safety Advantage
- Hanover Driver Safety Advantage
- Organizational Fleet Safety Program

Dedicated safety programs

A set of safety programs on topics that are important to construction businesses, such as:

- Equipment operation and protection
- Fall prevention
- Fleet safety

Hanover Work Safe Program provides a comprehensive approach to employee safety, offering resources, services, and cost-saving discounts designed to help prevent workplace injuries and support return to work

Continued innovation

Innovative tools and technologies that help construction businesses proactively manage and reduce risk, such as:

– Drones for roof, wildfire and STF evaluations

– Infrared electrical system evaluations

- **The Hanover i-on Sensor Program™** —Leverages technology and real- time data to help mitigate a wide array of risks, including water leaks, temperature control, heavy equipment tracking and driving risks through telematics

Claims expertise

Complex construction claims often require specialized expertise. The Hanover provides claims services designed to support contractor clients across a wide range of claim scenarios.

Dedicated team

- Dedicated experts on construction defect that offer policy knowledge to ensure accurate decisions and strong defense strategies
- Major case units designed to manage high severity, complex claims and catastrophic losses
- Adjusters with years of construction industry experience in claims and catastrophic losses

Comprehensive workers' compensation support

- Immediate support through Nurse Triage 24 consultation when an injury occurs
- Broad medical and specialty networks to ensure employees get quality care and control costs
- Return-to-work specialists, nurse case managers and medical director on staff to support recovery and return to work

Services that deliver when it matters most

- Investments in technology to support claims servicing, including the ClaimXperience app for virtual inspections, infrared sensors designed to detect water and mold damage and the use of drones
- Convenient auto claims reporting through SNAP app, along with exclusive repair shop partnerships

Let's make a difference for contractors

Connect with me today to learn more about our recent success stories and The Hanover's capabilities to help you best serve this market.

Contact

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