

Hanover Real Estate Advantage

Protection built for real estate

Real estate portfolios present a wide range of risks that can affect property value, income stability and long term performance. Hanover Real Estate Advantage brings together tailored coverage solutions, specialized endorsements and risk management support designed to address the unique exposures faced by commercial real estate owners and property managers.

Appetite at a glance

Hanover Real Estate Advantage targets commercial real estate operations and tenant occupancies who generate a majority of their income from the following real estate types:

Real estate operations

- Building owners
- Real Estate Investment Trusts (REITs)
- Real estate professionals
(brokers and commercial property managers)
- Class-A condominiums

Tenant occupancies

- Condominiums
- Light industrial
- Retail properties
- Office buildings
- Mixed-use buildings

Not in appetite

- Aging services occupancies
- Contract development construction
- Fully residential exposures
(outside of Class-A condominiums)
- Mini-storage unit
- Residential development construction

Appetite varies by state. Consult with your local underwriter.

Tailored solutions for real estate protection

The Hanover's offering provides coverage designed to help fully protect against costly catastrophes or business interruption. This includes:

An account-focused approach

The Hanover offers real estate companies a complete suite of products that protect their property, autos and employees. Coverages include:

- Commercial package policy (CPP)
 - Includes commercial property and general liability
 - Selection of base property endorsements as well as an industry-specific endorsement, featuring 8 additional coverages or enhancements such as emergency evacuation expense, alternative key systems, business income and extra expense—retail anchor store property
 - General liability base endorsement with tailored real estate industry-specific endorsement featuring 10 additional coverages or enhancements such as per location aggregate, broad form named insureds and additional insured—broad form vendors
- Commercial auto
- Workers' compensation
- Commercial umbrella

Specialized coverages and endorsements

These offerings provide additional layers of protection for manufacturers that go beyond standard coverage, including:

- Contingent property coverage
- Emergency event management coverage
- Condominium directors and officers coverage

In addition, we offer specialized products that offer real estate companies enhanced protection:

- Builder's risk
- Cyber
- Employment practices liability
- Fidelity and crime
- Fiduciary liability
- Management liability (directors and officers)
- Miscellaneous professional liability (property managers E&O)



Proactive risk management and claims services

Expert risk prevention

Hanover Risk Solutions professionals can help identify and mitigate risks, reduce exposures and prevent costly losses before they occur. They offer a wide array of resources, including on-demand e-learning, tool and resources and innovative solutions. Featured offerings include:

On-demand e-learning series

Online courses on topics relevant to real estate, including:

Freeze prevention—Frozen pipes can wreak havoc on property. This eLearning series provides tips on how to keep things un-frozen and up and running

Electrical preventive maintenance—Help uncover the weaknesses and improve the reliability of a buildings electrical system

Tools and resources

A suite of online risk management tools and resources specifically designed for real estate companies, including:

- Contractual liability
- Business continuity planning
- Electrical equipment and maintenance
- Fall prevention
- Fire protection and detection
- Equipment Inspection Services
- Infrared testing for electrical panels
- Appraisal and valuation services

Continuous innovation

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

- **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, and driving risks through telematics
- Drones for roof evaluations

Claims expertise

We understand that real estate operations can face a wide range of claims, and that's why we've assembled a suite of services that deliver value beyond coverage for real estate companies. These include:

Dedicated specialists

- Emergency water mitigation specialists—24/7 on-site response with IIRC-certified repair/restoration of water, fire and smoke damage
- Major case unit dedicated to handling catastrophic injuries

Service that goes beyond

- Special accounts claims teams offering dedicated claims liaisons, customized claims reviews and access to a claims manager portal for large accounts
- Tools and insights to identify trends early and proactively address emerging issues

Programs to support

- Comprehensive workers' compensation support, with Nurse Triage 24, nurse case managers, broad medical networks and return-to-work specialists
- Investments in technology to support claims servicing, including ClaimXperience app for virtual inspection, infrared sensors to detect water/mold damage and use of drones

Let's make a difference for real estate

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



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