

Small Commercial

Business protection you can count on

Every business faces unique business risks, so their business insurance should be unique too. The Hanover's Business Owner's Advantage offering provides a combination of property and liability protection to meet a wide range of business needs—all at a competitive price.

Value and convenience

Hanover Business Owner's Advantage* combines common property and liability coverages to provide a solution to meet a wide range of small business insurance needs. The offering includes five options for expanded coverage to ensure customers have the level of protection they need. With these endorsements, small businesses can add up to 75 expanded coverages and have the ability to increase limits on key coverages, all at a fraction of what it would cost to purchase the coverages separately. The endorsement options include:

- Standard
- Bronze
- Silver
- Gold
- Platinum

Coverages included with Hanover Business Owner's Advantage include, but are not limited to:

- Building protection for owned structures plus building glass and attached signs
- Electronic funds transfer fraud coverage up to \$100,000
- Employee theft including ERISA coverage, up to \$10,000 with the option to increase to \$100,000
- Portable electronic devices coverage for loss or damage to electronic devices anywhere in the world. Limits starting at \$25,000 with higher limits available
- E-commerce coverage for loss or damage to computer equipment, or loss of business income up to \$20,000 with higher limits available
- On and off premises coverage for personal property of the business as well as belongings of customers and employees including tools, equipment, fine arts, money and securities, and more



An extra advantage

The Hanover offers additional coverage options** that can be added to a business owner's policy including:

- **Industry-specific endorsements**—available for select businesses that may require more specialized coverage based on their industry risks
- **Miscellaneous professional liability**—protects businesses who offer professional services from losses arising from negligence or errors and omissions
- **Data and cyber liability**—offered as an add-on to a business owner's policy to protect from losses related to data breaches and cyberattacks
- **Employment practices liability**—protection against financial damages from claims based on discrimination, defamation, wrongful termination and more

- Business income and extra expense coverages during property repair or replacement based on actual loss sustained for twelve months with options for three, six, or nine months
- Liability coverage for bodily injury, advertising injury, property damage occurring on the premises or as a result of business practices
- Equipment breakdown, including extended protection for damages to computers, phone systems, cloud computing services, computer system interruption, and more
- Blanket limit options up to \$500,000

Additional protection for peace of mind

In addition to The Hanover Business Owner's Advantage, we offer additional coverages to provide a holistic approach to small business insurance protection. These offerings include:

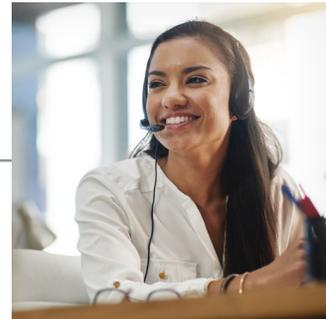
- Workers' compensation
- Commercial umbrella
- Commercial auto

*Pending approval in CA, NY and FL

**Available for eligible business classes.

Get the details

For a complete review of The Hanover's Business Owner's Advantage along with additional insurance coverages that are important for small businesses, contact your local Hanover representative today.



The
Hanover
Insurance Group®

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