

Marina Coverage & Services

To meet the unique needs of the marine community, Hanover Marine is a comprehensive, industry-specific solution that is fully customizable to your business, large or small. It features best-of-class products to fit your unique risks and exposures. Products include:

- Commercial Auto
- Boat Dealer's Physical Damage Coverage
- Boat Builders Risk
- Bumbershoot Coverage Up To \$10,000,000
- Computer Hardware and Software
- Directors & Officers Liability
- Employment Practices Liability
- Employee Theft
- Equipment Breakdown
- Fine Arts
- Fiduciary Liability
- General Liability Including Products Coverage
- Liquor Liability
- Marina Operator's Legal Liability
- Piers & Docks
- Protection & Indemnity
- Physical Damage Owned Boats
- Property & Equipment
- Regatta Liability
- Rental Fleets Including Water Sports Liability
- Sudden & Accidental Pollution Up To \$500,000

The Hanover also offers complete Workers' Compensation coverage with service enhancements including:

- Loss Control Services
- Interest Free Premium Financing
- Policy Reviews
- Contract Reviews



Hanover Marine

A safe harbor for businesses that serve boaters



Why Hanover?

The Hanover is committed to delivering the products, services, and technology of the best national companies with the responsiveness, market focus, and local decision making of the best regional companies. This powerful combination has been a proven success since our founding in 1852, and is backed by our financial strength rating of "Excellent" (A) from A.M. Best.

This material offers a brief description of coverages and programs and is provided for informational purposes only. Actual coverages may vary by state. Options and credits are not available in all states. For exact terms, conditions, exclusions, and limitations, please contact your Hanover Agent.

Policies are underwritten by one or more of the following: Allmerica Financial Alliance Insurance Company, Allmerica Financial Benefit Insurance Company, Citizens Insurance Company of America, Citizens Insurance Company of Illinois, Citizens Insurance Company of the Midwest, Citizens Insurance Company of Ohio, The Hanover Insurance Company, The Hanover New Jersey Insurance Company, and/or Massachusetts Bay Insurance Company.

Florida: Policies in the state of Florida are underwritten by The Hanover Insurance Company, Massachusetts Bay Insurance Company, The Hanover American Insurance Company, and/or Allmerica Financial Benefit Insurance Company.

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www.hanover.com



The Hanover Insurance Company
440 Lincoln Street, Worcester, MA 01653

Citizens Insurance Company of America
645 West Grand River Avenue, Howell, MI 48843

- ▶ Comprehensive insurance for Marinas, Boat Dealers, Yacht Clubs, Boat Builders, Marine Artisans, and Maritime Museums



▶ A solution that keeps your business ship-shape.

Hanover Marine was developed specifically to meet the demanding needs of the growing marine community. With decades of experience under our life jacket, The Hanover has designed a comprehensive insurance program that can protect you from the many hazards you know that can severely disrupt your business—and many you may not even recognize as potential risks. If your business is on or near the water, The Hanover can help keep it seaworthy.

Underwriting Expertise

The Hanover Marine team consists of industry-experienced marina specialists, including former marina owners, boat dealers, marine underwriters, and former insurance agents with local experience serving the marine community. Consequently, they understand the unique exposures and risks that you must navigate daily. Our underwriting teams are distributed nationally to better understand the environments in which you work. To better serve your needs, their time is completely devoted to marine education, training, and underwriting.

Responsive and Efficient Claim Services

The Hanover is recognized for its highly trained and dedicated claim professionals who provide fast, fair resolution for business claims. Unlike many third-party services that deal in a variety of claims, our in-house staff deals exclusively with marine claims. This produces a better understanding of your situation and direct access to the information they need to expedite your payment.

▶ *Do you sell bank repossessed boats?
How does your current policy cover
this exposure?*



▶ Hanover Agents— Making A Difference

Your local Hanover Agent knows your industry and is committed to being a part of it. This includes volunteering at industry events, joining associations, and taking part in sponsorships, continuing education, and training. He or she knows the appropriate times to visit, the importance of seasonal cash flow, and the coverage questions that keep you up at night.

Affix business card or agency sticker here.