Providing value for community service organizations

For community service organizations of all types, The Hanover provides comprehensive insurance solutions, including standard lines as well as specialized coverages. Our target community services groups are Nonprofit, 501(c)(3) operations that serve the greater good by providing information, educational outreach, advocate civil involvement, and develop a greater sense of community. They generally provide a variety of non-professionally-based services to the disadvantaged, and the public at large. **Hanover Community Services Advantage** is a suite of product offerings designed help these organizations continue serving their mission. Hanover’s appetite favors organizations that are committed to safety, willing to work with us to manage risk, and understand the benefits of a long-term relationship in controlling loss costs.

Our Targets Include:

**General Public-Centered Operations**
- Community centers
- Senior citizens activity centers
- Nonprofit foundations
- Nonprofit hobby or social organizations
- Community gardens
- United Way
- Urban leagues
- After school programs
- Junior leagues

**Residential and Service Operations**
- Ronald McDonald Houses, or similar facilities
- Emergency shelters
- Temporary shelters
- Women’s shelters
- YWCA
- Halfway house (NO sexual offenders, serving-out, and alternative to incarceration)
- Residential facilities for individuals with AIDS
- Clubhouses
- Homeless shelters with support services (food, clothing, job training, daycare)

**Services to Economically Disadvantaged**
- Soup kitchens
- Food banks
- Food distribution
- Meals on Wheels
- Head start programs
- Goodwill industries
- Outreach agencies
- Domestic violence agencies
- Refugee assistance agencies
- Refugee relocation assistance
- Referral resources agencies
- Thrift stores
- Community action agencies
- Legal advocacy agencies

*continued*
Educational/Enrichment Services

- Support groups (including Alcoholics Anonymous)
- DUI classes
- Resource centers (Aspergers, Autism, WIC, Epilepsy)
- Job counseling & training centers
- Alumni associations
- Fraternal organizations (Lions, Kiwanis, Rotary)
- Vocational rehabilitation & training
- Volunteers of America

Hanover Advantages

No other carrier you can name brings more knowledge, experience, flexibility, a bigger appetite, or more comprehensive programs to community service organizations. Our entire team is focused on helping you create franchise value for your agency and win a bigger slice of this lucrative segment. Look at everything we deliver to make capturing this business easier:

- Highly tailored products and services created exclusively for community service organizations
- Total account solutions featuring more diverse products that can help you round-out an entire account
- Experienced local decision makers who can develop risk management solutions and custom-designed products and rates to help you write profitable business in your market
- Access to additional specialty coverages for one-stop shopping (e.g., Inland Marine, Employment Practices Liability, Commercial Surety, etc.)
- Best-in-class local underwriting, claims, and loss control — expertise at every level
- Innovative Loss Control services to help your clients manage their risks
- Loss Control Customer Portal, a valuable resource for loss prevention information and services for you and your customers
- Turnkey agent-to-customer marketing tools
- Selective distribution strategy which supports only best-of-breed agents who want to win more business, giving them exclusive access to the best Hanover products
- Financial strength supported by “A” rated admitted paper and a solid balance sheet

Let’s start helping people together.

For more information, contact your local Hanover team or visit us online at www.hanover.com

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.

The Hanover Insurance Group with Eagle icon is a registered trademark of The Hanover Insurance Group, Inc.