



HANOVER

HOTLINE

RIGHT BETWEEN THE LINES

Second Quarter 2012

Online Rating Programs

1. Artisan Contractors
2. NC Beach HO-3
3. Condos (HO-6)
4. Scottsdale HO-3
5. Truckers GL
6. GeoVera HO-3 (Coastal)
7. Vacant Dwelling
8. Renters (HO-4)
9. Watercraft
10. Mobile Home
11. SC Beach HO-3
12. **Specialty HO-3 (5 states)**

Rate Charts

1. Dwelling - Lessor's Risk Only
2. Admitted Artisan Contractors
3. Dwelling Wraparound
4. Low Value Property Markets

www.hanoverxs.com

New Agencies Welcome!

As we continue to expand our markets and services into new areas, we want agents in all of our states of operation to know that we are taking on new agents. Join us today!

- **NC, SC, VA, GA and TN**
- No premium volume commitment
- Unparalleled products & service
- Sign-up is easy on our website by clicking "**Become an Agent**"

What's On The Website?

Have you explored our website lately? If not, please take a moment to go to www.hanoverxs.com, and look around.

- [12 online rating programs](#)
- [Certificates of Insurance](#)
- [Online bill-pay for agents and insureds*](#)
- [Applications, forms and rate charts](#)
- [Contact information](#)
- [Current Newsletter](#)

***Online Bill Pay** - Now accepting the **Discover Card** in addition to MC and Visa. (Fees apply)

Also available online, agents and insureds may pay their Hanover E&S invoices via **e-Check** for no additional fee!

- Insureds may pay policy premiums in full or pay additional premiums created by endorsements.
- Agents may utilize the e-checking service to pay account current statements, unearned commissions, and premiums on behalf of the insureds.



Hanover E&S Is Pleased To Announce That Our

Reward Yourself **New Commercial Business Incentive Program** **Has Been Extended, Again** **Through 06/30/2012**



- **\$50.00 card per paid policy** - Non-Admitted New Commercial Business, all carriers, excluding professional lines (10% Commission)
- **\$25.00 card per paid policy** - Admitted American Reliable New Commercial Business (15% Commission)
- **Accumulates and is paid at the end of each month**
- **Vouchers will accompany each qualifying quote**
- **Supersedes all other new business reward offers. Incentive ends 06/30/2012, so get started right away!**

American Reliable GL With Inland Marine Companion Coverage For Tools



Just a reminder from Hanover E&S...we have a Package Policy for the American Reliable GL product, that provides Commercial Inland Marine coverage for miscellaneous tools. Written on an "All Risk" and Actual Cash Value basis, you may select from the following options.

Option One:

- **\$5,000 Total Insured Value**
- **\$1,000 Maximum For Any One Tool**
- **\$500 Deductible**
- **\$100 Premium** (in addition to GL)

Option Two:

- **\$10,000 TIV**
- **\$1,500 Maximum For Any One Tool**

- **\$500 Deductible**
- **\$250 Premium** (in addition to GL)

Available: GA, NC, SC, TN & VA

Call us for more information or to get a quote at **1.800.672.9006**

Ask for:

Melissa O'Reilly
Susie Morris
Lundee Nance
Brenda Thigpen
Alyson Currier

Errors & Omissions Admitted

- **Admitted** and "A" rated
- Low minimum premium - **\$1,000**
- Most classes considered
- **GA, NC, SC, TN & VA**

Call or email **Paul Sult** at:

1.800.910.8151

pauls@hanoverxs.com

Commercial Umbrella Admitted

- **Admitted** paper, "A" rated
- **GA, NC, SC, TN & VA**
- Extremely low minimum premiums of **\$505 per Million**
- We have in-house authority to quote and write up to **\$10M**
- Higher values available
- **Call us for a quote!**

We Need Your Assistance

Our staff in Accounting, Underwriting and Processing asks that agents please take care to include all required information when sending submissions for quotes; and all paperwork, including any additional required forms, signed and completed, when sending applications to our office. All brokerage accounts require full submissions to the carrier for quoting consideration on new business and renewals. We strive to serve you as quickly and efficiently as possible. Your help is greatly appreciated!

GARAGE - Service & Repair, Dealers

- Liability, Property, Garage Keepers - **NC, SC, VA & GA**
- Used Car Dealers
- Auto Quick-Lube Service
- Auto Repair Shops, Tire Dealers, Parts, Supplies
- Automatic and self-serve car washes
- Self and full-service gas stations
 -Mini-Mart - convenience stores
 -Restaurants - no alcohol
- Detailing-mobile or shop
- Mobile Fleet Service Mechanics
- Truck, Trailer, Tractor Repair
- Body shops
- Specialized repair - Brakes, Mufflers, Radiators, etc.



Commercial Underwriters

Melissa O'Reilly, Mgr. - ext. 6104

Lundee Nance - ext. 6096

Susie Morris - ext. 6105

Brenda Thigpen - ext. 6106

Alyson Currier - ext. 6115

www.hanoverxs.com

1.800.672.9006

First Rate **Mobile Home** Program, Inland & Coastal - **ONLINE**

Available in GA, NC, SC & VA

Hanover Excess & Surplus invites you to take a closer look at our online Mobile Home program. Inland and coastal, ACV or optional Replacement Cost, this fully automated program is ready for you to use as your go-to manufactured home market.

Zip codes help to determine the rates, so the further inland you go, the lower the rates. **At the coast, you will be able to write with Wind/Hail beginning at 2 miles from the ocean shoreline, not tidal water; with the exception of Horry and Beaufort Counties in SC, where Wind/Hail coverage begins at 5 miles from the shoreline.** Using distance from shoreline

makes it easier to determine eligibility, since there is no concern with proximity to inlets, bays, tidal creeks or waterways.

This program offers a Total Insured Value **of \$250,000**, which includes the manufactured home, personal property and adjacent structures

Inland, coastal, lower rates and online...here's how to sign up:

- Go to www.hanoverxs.com.
- Login with your agency code and email address.
- If you are not an HES agent yet, sign up online.

- Navigate to "Online Rating."
- Select the Mobile Home icon.
- Click "Yes" when the pop-up screen appears asking if it is your first time using the program.
- Fill in all of the information requested and submit it for set-up.
- You will receive your User Id and Password in 24 to 48 hours, if not sooner.
- The next time you login, click "No" at the pop-up screen, and you will be directed to the First Rate login screen. You're in!

Sign up and get started today!

We Write Residential and Commercial Wind & Flood Deductible Buybacks!!!

MARKETS AT A GLANCE

PERSONAL LINES

- ***Coastal Homeowners - NC / SC**
- ***Specialty HO-3 - NC, SC, VA, GA & TN**
- NC Mountain HO-3 / with Rentals
- ***Condos and Renters**
- ***Mobilehome - GA, NC, SC & VA**
- ***Vacant Dwellings**
- Dwelling Fire
- Excess Wind / Excess Flood
- HO & DF Excess of 750K (NC)
- ***Watercraft - All Types**
- Wind Deductible Buyback
- Personal Liability & Umbrella
- Personal Inland Marine

*** Denotes Online Rating Program**
(Blue) available in all states

COMMERCIAL LINES

- Property & Package
- General Liability (Admitted)
- General Contractors
- ***Artisan Contractors**
- ***Truckers GL**
- ***Lessors Risk Only**
- Builders Risk
- OCP Liability
- Restaurants / Office / Mercantile
- Vacant Buildings
- **Admitted Umbrella / Excess**
- Physical Damage
- Cargo
- Garage - Dealers & Service
- Catastrophic Coverages including Wind, Excess Wind, Excess Flood
- Wind/Flood Buy Back Deductibles

PROFESSIONAL LINES

- For-Profit / Not-For-Profit D&O
- E&O Coverage - All Types
- Misc. Professional Liability
- Employment Practices Liability
- Medical / Health / Social Services Pkg. including GL, E&O, Hired & Non-Owned
- Environmental including Pollution



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"Professional Liability with Vision"

HANOVER EXCESS & SURPLUS, INC.

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Toll Free Faxes by Department:

Personal: 1.800.426.5566

Commercial: 1.800.910.8157

PROvision: 1.800.910.8153

Accounting*: 1.800.910.8160

Claims: 1.800.910.8160

Certificates: 1.800.910.8157

* Includes Cancellations and Reinstatements.



PRSR STANDARD
US POSTAGE
PAID
CHARLOTTE, NC
PERMIT #3307

Right between the lines.

www.hanoverxs.com

Extensions and E-mail Addresses

PERSONAL LINES

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PROFESSIONAL LINES PROvision Underwriters

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ADMINISTRATION

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