



You built your business paying attention to your clients' needs. Shouldn't your business insurance partner do the same for you?

At CNA, we're committed to your success and to understanding your business' ever-changing priorities. We work with your independent agent to provide you with comprehensive coverages, and risk control and claim services tailored to your business, all at a competitive price.

When you're looking for an insurance carrier with extensive expertise in helping protect your business ...

we can show you more.SM

Industry knowledge and expertise

CNA has been a long and trusted insurance carrier for business services and offers a complete understanding of the risks you face. Together, with your independent agent, we help you discover the full suite of insurance solutions businesses like yours require. The following highlighted coverages address some of your specific needs.

Building and Personal Property coverage, including:

- Demolition and Increased Cost of Construction
- Lost Key Coverage*
- Fine Arts
- Extra Expense**
- Money and Securities*
- Guaranteed Replacement Cost Endorsement
- Equipment Breakdown
- Back-up of Sewers and Drains

Business Income coverages, for example:

- Extended Business Income
 - Restoration of Electronic Data
- Clean Up and Removal of Pollutants from Land and Water
- Property In Transit*
- Employee Dishonesty
- Property at Temporary Locations

Other key coverage highlights to remember:

- Automobile Extension Endorsement — offers an array of extensions needed by business service companies, such as Broadened Insured, Supplementary Payments and Fellow Employee Bodily Injury.
- Limited Pollution Liability — provides general liability protection against losses resulting from accidental release of pollutants either at or from your owned premises, or at a job site.
- General Liability Extension — offers an array of industry-specific extensions needed by business service companies, such as Blanket Additional Insured's, including Vendors, which provides coverage when written contracts require you to name others as additional insureds.
- Bailees Coverage — consists of property of others (the bailor) that is in the care, custody or control of the policyholder (the bailee) for some type of processing (this includes repair operations). Coverage is also provided while the property is in storage after processing at scheduled locations and while in transit.
- Crime — protects from the loss of money resulting from risks such as theft, embezzlement, computer fraud, safe burglary and others.
- EpackSM or Epack EZSM — covers a wide range of insurance exposures for privately-owned companies, including:
 - Employment Practices Liability (EPL)
 - Directors and Officers Liability (D&O)
 - Fiduciary Liability.
- Installation Floater — provides coverage for a single phase of a construction project. Property covered would include materials.
- NetProtect 360SM and NetProtect EssentialSM — provides critical network security and privacy liability protection for any business that relies on computers and networks.
- Specialized Inland Marine Equipment coverages — including, but not limited to, Contractors Equipment coverage, Medical and Scientific Equipment coverage, Electronic Data Processing coverage and coverage for photography equipment.

* Limits may be increased

** Excluding Earthquake and Flood; limits Named Storm to \$5,000 per occurrence

CNA Risk Control services help prevent loss

The least disruptive loss is the one that never occurs. With CNA, you benefit from a broad array of expertise in middle management accountability, ergonomic assessments, slip/fall analysis, fire protection, infrared testing, risk transfer and more. CNA Risk Control consultants have a long and successful history of helping service businesses protect workers, safeguard assets and improve productivity. Following are a few examples of a comprehensive package of risk control services that can help you avoid costly work stoppages.

School of Risk Control Excellence — provides a series of educational seminars led by experienced business service professionals designed to help you mitigate the impact of risk control issues on day-to-day operations. Courses include:

- Managing Your Fleet Safety Program for Profit
- Motion is Money: An Approach for Business Solutions
- Slips, Trips and Falls
- Workers' Compensation Boot Camp
- Developing a Return-to-Work Program
- Machine and Equipment Safeguarding: Lock out/Tag out

Floor Traction Evaluations — identifies problems with floor surfaces and their maintenance to prevent slips and falls. Our National Floor Safety Institute (NFSI) certified walkway auditors use state-of-the-art traction measuring equipment to make sure you're getting the best return from your investment in floor cleaning services and products.

Vendor Alliances — provides CNA policyholders with online safety training and exposure management courses, business continuity planning and employment screening solutions, all at discounted rates.

Client Materials — offers a library of informational materials covering topics such as electrical failures, employee background and drug screening, return-to-work, and lock out/tag out.

Safety Resources — includes such topics as labeling, electrical safety, footwear and fall protection.

Consistent and timely claim handling

At CNA, we provide a consistent, seamless approach to claim handling, beginning with initial claim reporting and ending with the final resolution of a claim. Our specialty claim handling is among the best in the industry. Claims can be reported 24/7 online, by phone or fax. Once a claim is reported, it is triaged for type and complexity and directed to the appropriate area for handling, so your claims get the attention they need. Our claim handlers specialize in specific types of claims to provide consistent and timely resolution. You and your independent agent have online access to a broad range of claim information, as permitted by law. With claim handling available in all 50 states and comprehensive programs designed to reduce the overall cost of loss, we offer many service advantages to properly manage a claim.



We're committed to your business

CNA offers you extensive market and industry expertise, combined with industry-specific coverages, innovative risk control programs and superior claim services. Together with your independent agent, we help ensure you get the customized insurance solutions necessary to help minimize your business risk.

For additional information on
business insurance for business
service companies contact:

