

## Why CNA Connect®?



SMALL BUSINESS

CNA Connect® is our proprietary business owners' policy, providing insureds superior protection in an unpredictable business environment. Its comprehensive Property and Liability coverages can include Building, Business Income, Business Personal Property, Computer Equipment, Valuable Papers, Accounts Receivable, Money and Securities, Back-up of Sewer and Drains and much more.

CNA Connect® provides small business clients broad and relevant protection, with more than 300 optional coverage endorsements that offer increased deductible options and a wide range of limit options for both Property and General Liability coverages. Many of the coverage options are uniquely designed and not typically offered in today's competitive marketplace. By being available for a broad range of businesses, easy to quote and flexible in its design, CNA Connect® makes it easier to do business with us and makes CNA the clear choice for small business insurance.

### Some key points to consider:

- More coverage and higher limits available on a single policy
- The flexibility to exclude coverages to reduce premiums
- Increased deductible options for controlling risk
- A larger number of coverages with increased limit options
- Easy to tailor to specific customer needs

### CNA Connect® Liability Coverage Highlights\*

Agents have the authority to quote **General Liability optional limits of \$2,000,000/\$4,000,000** on CNA Central.

**Aggregate limits per location for Premises Liability included** — Many competitors do not include this policy language and would need to endorse the policy in order to make this coverage available, triggering an additional premium charge.

**Blanket Additional Insured included** — Most competitors do not include this policy language and would need to endorse the policy in order to make this coverage available, triggering an additional premium charge.

**Employment Practices/Fiduciary Liability\*\* at \$10,000 included, with options up to \$500,000 available** — CNA Connect® includes this coverage. Many competitors will only add Employment Practices Liability to the policy, for an additional premium charge.

**Passport Access<sup>SM</sup> endorsement available** — Provides coverage for International Personal Property, International Confiscation, Expropriation, or Nationalization Coverage, Automobile Difference in Conditions Liability and International Kidnap and Ransom/Wrongful Detention Coverage, as well as expanding the Liability coverage territory. Only a handful of business owners' policies offer an international endorsement and many of those offer less coverage than CNA's Passport Access<sup>SM</sup>.

**Professional Liability optional coverages are available as endorsements to CNA Connect® for the following insureds** — Barbers, Beauticians, Computer Programmers, Dental Laboratories, Florists, Funeral Directors, Hearing Aid Establishments, Kennels, Opticians & Optical Goods Establishments, Pastors, Pet Groomers, Pet Sitters, Photographers, Printers, Technology Companies, Veterinarians and Videographers.

## CNA Connect® Property Coverage Highlights\*

### Key coverages built-in to the CNA Connect® base policy:

**Coinsurance** — CNA Connect® waives coinsurance. Not every business owners' policy does this; many carriers still charge a coinsurance penalty on building or business personal property that is not insured to value.

**Business Income and Extra Expense** — Coverage is automatically included on a 12 months Actual Loss Sustained basis, with options to increase up to 24 months, which many competitors do not offer. Additionally, many competitors have a specific waiting period and payroll limitation which CNA Connect® does not have.

**Business Income and Extra Expense, Dependent Property** — Coverage is included at a \$10,000 limit with the option of increasing limits to \$1,000,000, if needed. Many competitors offer lower limits, or do not offer this coverage in their base product.

**Extended Business Income** — Coverage begins on the date the property is actually repaired, rebuilt or replaced and operations are resumed. The coverage is provided so the insured can restore their operations with reasonable speed, to the level which would generate the Business Income amount that would have existed if no direct physical loss or damage occurred. Coverage is automatically included at 60 days, with options to select up to 365 days, which most competitors do not provide.

**Business Personal Property** — The Business Personal Property (BPP) limit at the described premises also applies to BPP in transit and off premises (up to 60 consecutive days at a temporary location). Many competitors include a small sub-limit for BPP in transit or fewer days for BPP at temporary locations.

**Equipment Breakdown** — Is included as a cause of loss, with an option to exclude if desired.

**Business Income Loss as a Result of Equipment Breakdown** — We cover this on an Actual Loss Sustained basis. Many competitors do not include this level of coverage and have a waiting period.

**Inflation Guard** — CNA Connect® includes an inflation guard of 3% for Building and Business Personal Property coverage with additional percentage options available.

**Money and Securities** — Coverage is included within the definition of Business Personal Property and up to the BPP limit. Many competitors do not include money and securities in the definition of BPP and only provide minimal limits.

**Computers, Software and Data (EDP)** — We include coverage at \$50,000 for on premises EDP. This is in addition to the Business Personal Property limit.

**Computers Off Premises, including Laptops and PDAs** — We include coverage worldwide at a \$25,000 limit. Many competitors do not include worldwide coverage and only provide minimal limits of \$1,000 to \$5,000.

**Business Income/Extra Expense as Result of a Computer (EDP, including website) Loss** — We cover this on an Actual Loss Sustained basis with a 12-hour deductible. Many other business owners' policies have a short time limit or small maximum dollar limit included.

**Targeted Hacker Attack** — Coverage is included at a limit of \$25,000 Direct Damage and \$25,000 Business Income. Coverage is provided when employees or customers hack into the insured's computer systems and cause damage.

**Employee Dishonesty** — Coverage is included at a \$25,000 limit, with options up to \$1,000,000 available. Many competitors do not include any Employee Dishonesty coverage in their base form, while others include a minimal amount of \$10,000 with maximum options up to \$250,000.

**Forgery and Alteration** — Coverage is included at \$25,000 limit, with options up to \$1,000,000 available. Many competitors include a small amount with no options to increase.

**Fine Arts** — Coverage is included at \$25,000. Many competitors only include limits of \$5,000 or \$10,000 and do not value Fine Arts with market value as we do.

**Identity Theft/Recovery for Business Owners** — Coverage is included at \$25,000. Many competitors do not have this coverage available, or provide a lower limit.

### Highlighting a few additional coverages available to add to the CNA Connect® base policy:

**Choice Endorsements** — These property extensions provide an assortment of coverages relevant to the insured's specific class or industry.

**Scheduled Property** — Coverage is available for seven different categories of Business Personal Property that is off premises at another location more than 60 consecutive days or while rented or leased to others.

**Enhanced Replacement Cost for Buildings** — 25% Enhanced Replacement Cost is available for building owners at a nominal charge.

**Blanket Building or Blanket Business Personal Property** — Blanket options are available at no additional premium charge.

**EcoCare® Property Upgrade Extension Endorsement** — provides for green building upgrades as a result of a covered loss to the building or contents. Upgrades could encompass green structures, materials or processes incorporating energy, water, and material efficiencies and environmental quality.

For more information, contact your field sales specialist or visit [www.cna.com](http://www.cna.com).



\* Not all coverages are available in all states.

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