

Access greater flexibility. Reach more customers. Umbrella & Excess Appetite.



We can show you more.®

UMBRELLA & EXCESS



Designed for key industries such as:

- Construction
- Financial Institutions
- Healthcare
- Hospitality
- Retail
- Manufacturing
- Professional Services
- Real Estate
- Technology

Give them experience to prevent and tools to rebuild.

A catastrophic liability loss can have an immeasurable impact on a company's balance sheet and operations. CNA Umbrella & Excess provides both lead and excess policies that deliver critical coverage and support to help you prepare for, and address the unexpected.

With more than 50 years of consistent and stable capacity in the umbrella and excess marketplace, and more than 115 years serving businesses and professionals, CNA offers more than just a policy. We deliver distinctive umbrella and excess insurance solutions with flexible coverage options, comprehensive risk control programs and a consultative underwriting approach.

Get the confidence that comes from simplicity and consistency.

With an array of modernized policy forms in an easy-to-read format, CNA gives your agency greater confidence and coverage consistency over each primary/base policy.

- Our Commercial Umbrella form (A/B form) facilitates contract certainty through streamlined follow form coverage, including regularly-requested endorsements that mitigate possible gaps created by variations in underlying terms
- Our Follow Form Excess policy provides contract certainty while aligning coverage to the schedule of underlying — including Shaving of Limits coverage

Coverage features.

Our Umbrella & Excess insurance solutions help you respond to the needs of the market and prepare for emerging industry trends.

Limits available

We have the capacity to offer up to \$50 million in limits on either a lead or excess basis.

Key coverages (when applicable)

- Waiver of Rights of Recovery
- Primary Non Contributory where required by contract and provided by underlying
- Crisis Management
 - Expanded coverage including funeral costs, psychological counseling and temporary housing
 - Notice is within 72 hours versus the industry standard of 24 hours
 - \$300,000 Crisis Management Limit is first dollar, in addition to the limit and is available for all covered expense, with no sublimit for Public Relations expense
- Key Employee Replacement
 - Broadened to cover permanent loss of service from a key employee by a covered accident, including an accident resulting in death or permanent disability
- Most Favorable Venue*
- Duty to Defend
- Per Project/Per Location Aggregate (follows UL)
- Recognition of Non Concurrency
- Named Peril Time Element Pollution coverage for sudden/accidental pollution events (via endorsement)

Exhaustion of underlying limits also known as "Shaving of Limits" is included in the Follow Form Excess policy and available via endorsement on the Commercial Umbrella & Excess Form.

Benefit from local underwriting relationships.

CNA underwriters are embedded into local markets servicing more than 40 U.S. offices, with the broad authority to structure complex coverages, and the market knowledge to provide regionally relevant solutions and advice.

Find evidence of risk before a claim occurs.

Our Risk Control consultants have deep industry experience providing the tools and resources needed to help identify exposures before they become claims. Many hold specialized designations and certifications from accredited industry organizations.

Rely on a dedicated team of claim professionals.

Our Umbrella & Excess dedicated claim professionals have an average of more than 20 years of experience resolving complex casualty claims, and are there to provide superior support when it's needed most. Combining top legal talent and experts with local jurisdictional knowledge and catastrophic claim experience, our team is focused on solutions that mitigate damages and achieve the greatest benefit.

Count on our stability and financial strength.

Backed by the financial strength of an over \$10 billion statutory surplus, and the global reach to service 150 countries, the risk control resources and industry knowledge of the entire CNA enterprise gives us the ability to meet the needs of a wide range of customers, at every stage of business growth.

Leverage our broad industry appetite.

Construction

- Solutions for commercial, industrial, institutional and civil contractors, with specialized CAM® programs for sub-trade groups
- The only carrier with the endorsements of 10 construction trade associations

Financial Institutions

- Solutions for asset managers, banks and other lending institutions and insurance companies, with experience to look beneath the numbers when evaluating risk

Healthcare

- A recognized insurance leader for a broad spectrum of healthcare organizations and providers, including allied healthcare facilities and life sciences
- Offering lead umbrella and excess liability to cover premises and auto exposures to complement our capabilities in products and professional liability

Hospitality

- Serving multi-location restaurant groups with limited liquor exposure and strong serving protocols in favorable dram shop jurisdictions, and multi-location national hotel/motel management companies, franchises or operators

Retail

- Specializing in retail chains with robust supply chain management protocols for supplier selection and risk transfer

Manufacturing

- Focusing on domestic manufacturers of commercial or industrial products — encompassing 90 percent of industry SICs, with solutions for specialized trades
- Deep enterprise expertise around operational efficiency and employee safety, the endorsement of multiple national trade associations and the only insurance carrier awarded the Recognized Risk Engineer designation from UL

Professional Services

- Providing customizable solutions for accountants, architects and engineers, lawyers, management consultants and real estate agents
- Insuring more professionals than any other carrier, with professional liability programs endorsed by leading professional associations

Real Estate

- Serving commercial real estate owners/operators, property managers and private REITs
- A strong footprint to cover the 24/7/365 commercial real estate marketplace

Technology

- Covering a wide range of technology firms, including emerging market niches
- Decades of dedicated industry specialization, seamless coverage as customers grow and an integrated, global underwriting approach

For more information, please contact your local Umbrella & Excess underwriter or visit www.cna.com.



*Where allowed by state filing

One or more of the CNA companies provide the products and/or services described. The information is intended to present a general overview for illustrative purposes only. It is not intended to constitute a binding contract. Please remember that only the relevant insurance policy can provide the actual terms, coverages, amounts, conditions and exclusions for an insured. All products and services may not be available in all states and may be subject to change without notice. "CNA" is a service mark registered by CNA Financial Corporation with the United States Patent and Trademark Office. Certain CNA Financial Corporation subsidiaries use the "CNA" service mark in connection with insurance underwriting and claims activities. Copyright © 2016 CNA. All rights reserved. CP014 CP UMBEXC SS 063016M