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To: Aging Services Producers

Re: Coverage Forms and Program Enhancements

We are pleased to announce that new business policies, commencing with an effective date of May 1, 2008, and renewal policies, commencing with an effective date of June 1, 2008, issued through the CNA Aging Services Program, will be enhanced through implementation of the following changes:

- The General Liability/Professional Liability Claims-Made primary and excess policies will be issued in a new format. The policies are easier to read and provide additional enhancements, including but not limited to, coverage of medical directors for professional services rendered on an emergency basis when the attending physician is not available.
- A new primary **Occurrence** Liability Policy will be issued for housing operations for risks that do not contain any assisted living or skilled nursing care exposures.
- A new **Umbrella** Coverage Form, which can provide coverage over either a claims-made policy or an occurrence policy, including a primary policy that contains a self-insured retention.

In addition to the above, the following enhancements have been added to our General Liability/Professional Liability Claims-Made Policy:

- A Pre-Claims Assistance Endorsement is automatically included.
- A "Media Expenses" Endorsement is automatically included with \$50,000 limits of liability. Additional limits of liability may be purchased.
- An "Emergency Evacuation" Expense Endorsement may now be included on our Professional Liability/General Liability policy with no restriction on limits. Premium charges will be based on the selected limit. This endorsement is available only for accounts that do not have standalone property coverage otherwise issued through the CNA pool companies.
- ISO CGL Coverage part – The edition date of 12/07 will be utilized.

As the leader in providing coverage to the aging services industry, we will continue to enhance our products and provide new offerings to this rapidly changing industry. We appreciate your continued support and look forward to working with you and your aging services accounts throughout 2008.

Sincerely,

*Charles P Colburn*

Charles P. Colburn  
Vice President  
CNA HealthPro Aging Services Program