

Design  
Develop  
Build  
Manage  
Own



Being a successful commercial developer depends on creating the right project in the right place and at the right price. CNA develops the right business insurance coverages you can depend on to support you at every location.

CNA is a trusted insurance carrier for the commercial real estate industry and offers a complete understanding of the risks you face as a developer of these properties. From simple risks to the most complex, CNA offers industry-specific coverages, innovative risk control programs and superior claim services. Together with your independent agent, we ensure you get the customized commercial insurance solutions necessary to help minimize your risk.

When you're looking for an insurance carrier with extensive expertise insuring commercial real estate developers and agencies ... **we can show you more.<sup>SM</sup>**

### Comprehensive coverages for real estate developers and agencies

CNA customizes your complete insurance package — from standard to specialty coverages. We focus on providing the coverages and services you need, so you can focus on managing your business. In addition to providing the basic coverages your business needs — Property, Workers' Compensation, General Liability, Commercial Automobile — the following highlighted coverages address some of your specific needs.

- **Commercial Real Estate and Property Owners Extension Endorsement** — provides lost key replacement, emergency vacating expenses, increased real estate tax assessments, contractual penalties, expediting expenses, lessor's leasehold interest and tenant move-back expenses
- **Real Estate General Liability Endorsement** — provides broadened named insured, newly formed organizations, additional insured — tenants, blanket waiver of subrogation and extended additional insured coverage
- **Building Developers Coverages**
  - General Liability Extension Endorsement (GLEE)
  - Per Location Aggregate
  - Contingent Building Insurance
  - Disease and Contamination Endorsement
  - Emergency Management Coverage
  - Enhanced Building Valuation
  - Ordinance or Law — Amended Loss Payment Endorsement
- **NetProtect 360<sup>SM</sup> and NetProtect Essential<sup>SM</sup>** — provides critical network security and privacy liability protection for any business that relies on computers and networks
- **Commercial Crime** — protects from the loss of money resulting from risks such as theft, embezzlement, computer fraud, safe burglary and others
- **Epac<sup>®</sup> or Epac EZ<sup>®</sup>** — covers a wide range of insurance exposures for privately-owned companies, including:
  - Employment Practices Liability (EPL)
  - Directors and Officers Liability (D&O)
  - Fiduciary Liability
- **Professional Liability Errors & Omissions (E&O)** — protects companies and individuals against loss resulting from acts, errors or omissions in their performance of services
- **Commercial Umbrella** — provides an extra layer of Business Liability coverage to protect companies from catastrophic loss
  - Up to \$25M in limit available
  - Per location aggregate available
- **Architect & Engineers and Contractors Professional Liability** — provides coverage for negligent acts and errors or omissions arising out of the providing of professional services
- **Passport<sup>®</sup>** — our non-admitted primary product for small international business with incidental overseas exposure, such as trip travel
- **WorldPass<sup>®</sup>** — our Controlled Master Program, featuring policies for the larger, more complicated real estate risks that usually require the issuance of one or more local policies from CNA overseas branch offices or strategic partners



### (Coverages continued)

- **CNA Surety** — a competitive line of contract and surety bond products designed to easily meet contractors' surety bonding needs
- **Inland Marine**
  - Builders Risk — coverage for buildings in the course of construction, including existing structures, property at a location other than the job site, property in transit, soft costs, operational testing and numerous extensions and additional coverages
  - Electronic Data Processing Equipment — coverage for computers and business communication equipment
  - Fine Arts — coverage for corporate collections at a stated value, if scheduled

## CNA services are centered around your needs

### Our Risk Control services help developers and agencies manage risk and control costs

CNA provides services specifically designed for contractors that will reduce exposures to loss and increase profit potential. The technical skills and industry knowledge our specialists possess relating to such issues as fall protection, materials handling, risk transfer and fleet procedures are designed to help you implement the best risk control practices for your industry. We know the changes, constraints and opportunities specific to individual businesses so a customized plan can be developed.

Dedicated construction specialists located throughout the country will focus on:

- Customized risk control service plans
- Solutions to minimize loss potential and exposures
- Construction PRO Series:
  - Increased productivity and efficiency to create competitive advantages
  - Proactive process to impact fall and Manual Material Handling (MMH) exposures
- Job site inspections
- Management and staff training programs
- Construction Boot Camps
- Construction industry guides

Here are a few additional risk control services CNA has available to our commercial real estate developers:

- **School of Risk Control Excellence** — provides a series of educational seminars led by experienced real estate professionals designed to help you mitigate the impact of risk control issues on day-to-day operations. Some courses specific to commercial real estate include:
  - Builders Risk — Protecting the Job Site from Fire, Wind, Water and Theft
  - Controlling Equipment Theft
  - Risk Transfer for Construction
- **Vendor Alliances** — provides CNA policyholders with online safety training and exposure management courses, business continuity planning and employment screening solutions, all at discounted rates
- **Reference Materials** — a library of informational materials is available to you covering topics such as disaster planning and recovery, electrical failures, and slips, trips and falls. Visit the risk control Web page at [www.cna.com/riskcontrol](http://www.cna.com/riskcontrol) to view the following topics:
  - Preventing Metal Theft
  - Idle or Vacant Properties
  - Risk Transfer Techniques for Commercial Property Owners

### CNA claim service is here to support you

CNA is one of the most trusted names in commercial insurance providing protection to more than one million businesses and professionals in the U.S. and internationally. Our professional claim adjusters have construction expertise, which enables them to process claims quickly and fairly. For large and more complex matters, CNA Claims incorporates a Major Case Unit in which all adjusters have obtained Product Liability and Construction Risk and Insurance Specialist certifications.

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. 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. Claims can be reported online, phone or fax and service is available 24/7.

**For more information, contact your local independent agent or visit [www.cna.com/realestate](http://www.cna.com/realestate).**

