

Design  
Develop  
Build  
Manage  
Own



**You own multiple properties in multiple locations that have multiple risks. CNA can be your one-stop solution for customized business insurance packages that help you manage all of them.**

CNA is a trusted insurance carrier for the commercial real estate industry and offers a complete understanding of the risks you face as an owner 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 property owners ... **we can show you more.<sup>SM</sup>**

### **Comprehensive coverages for commercial property owners**

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 Owners 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
- **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 (CMP) 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)**

- **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
- **Inland Marine for Owners of Medical Facilities** — provides coverage for equipment such as MRIs, CAT Scanning Machines, Ultrasound Machines, etc. Also includes numerous additional and optional coverages and extensions including Data Restoration Expense

## CNA services are centered around your needs

### Our Risk Control services help property owners manage risk and control costs

We understand the challenges facing commercial real estate property owners, and our risk control professionals have created a unique set of tools to protect your profitability. Our unsurpassed expertise in property fire protection, coupled with the industry-leading Infrared Testing Program, can not only protect your business but potentially save thousands of dollars in energy costs. In addition, our floor traction evaluations help protect tenants and guests from dangerous slips and falls, and ensure you are getting the return on your investment for floor cleaning and maintenance.

Here are just a few of the innovative risk control services CNA has available to owners of commercial real estate:

- **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:
  - Building Your Business Continuity Plan (BCP)
  - Fire Protection, Inspection, Testing and Maintenance
  - Slips, Trips and Falls

- **Infrared Testing** — identifies potential electrical hazards and indicates areas for energy cost savings
- **Flooring Traction Evaluations** — identifies problems with floor surfaces and their maintenance to prevent slips and falls. Our specially trained National Floor Safety Institute (NFSI) certified walkway auditors use state-of-the-art traction measuring equipment to make sure you are getting the best return from your investment for 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
- **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 commercial real estate property 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).**

