

# Intelligent coverage designed to position architects, engineers and surveyors for success.



PROFESSIONAL SERVICES



## Rely on the simplicity and customization of CNA Paramount®.

For the customized property, crime, general liability and umbrella coverages they need to meet the demands of businesses, architects, engineers and surveyors look to CNA Paramount® for a package policy that's easy to understand. We've built on our experience to develop a contemporary and integrated package policy that may be customized and designed for the unique characteristics of a variety of firms.

## Coverages that architects, engineers and surveyors need most.

CNA Paramount® gives specialized firms a range of essential coverages. Property and general liability coverage highlights for eligible and qualified insureds include:

### General aggregate limit of insurance — per location

These types of firms may have many projects at numerous locations happening at once. This general liability coverage endorsement affords each specific location a separate designated location aggregate limit, as opposed to one aggregate limit for all locations combined.

### Electronic data processing

Electronic data processing equipment is included as part of Personal Property limit, providing a more accurate level of coverage for today's architect, engineer and surveyor firms.

### Administrative error

Administrative error coverage will pay for loss of or damage to media caused by an administrative error in the course of programming, configuring, operating or maintaining the Named Insured's network.\*

### Models and prototype

Models and prototypes coverage will pay for loss of or damage to architectural models, replicas, sculptures, or artistic renderings including existing prototypes used as models for a final version of a new design and those that have historical or one-of-a-kind value.\*

### Forgery or alteration

This coverage can cover the insured from losses caused by the execution of forged or altered documents.

### Blanket waiver of subrogation

This frequently requested condition, which is available by endorsement, offers a waiver of our rights of recovery of money paid on a claim from a negligent third party. It is important because it is required by many contracts that architects and engineers must sign to obtain business. We have reduced the legwork of requesting this condition under the policy by including it when the named insured has agreed to waive such rights of recovery in a written contract or agreement.

## Additional coverage from an insurer you can trust.

CNA provides added flexibility to insure firms for certain losses due to:

- Cyber Liability
- International Risks
- Workers' Compensation
- Employment Practices Liability

## Find risk vulnerabilities before a claim occurs with CNA Risk Control services.

### Information risk

Information that firms store on their network or in hard copy is valuable and must be protected. Content, such as employee records, client information and credit card data is susceptible to theft. CNA offers a SORCE® training course to help architects, engineers and surveying firms mitigate network security risks. We also have downloadable educational materials designed to keep them informed of the latest network security risks for their types of businesses.

### Hired and non-owned auto

Almost every business entity has a hired or non-owned auto exposure, regardless of how infrequently it may arise. CNA Risk Control Consultant can help to better understand your hired and non-owned auto exposure level and the actions necessary to control this exposure to loss.

### Business interruption

To reduce the potential for substantial financial loss, CNA provides business solutions and loss prevention strategies to help prepare architects, engineers and surveying firms for emergency situations. CNA's staff can assist them in developing or reviewing their business continuity plan to help ensure that their firm is operational as soon as possible after a disaster.

## Consistent and seamless from claim reporting to resolution.

CNA claim professionals provide the time and attention necessary to process claims, helping to result in a fair outcome with a timely resolution. In addition, CNA claim professionals become certified in their designated business area by meeting predefined requirements and standards through internal certification programs and a comprehensive claim continuing education curriculum. That is one reason why CNA is one of the most trusted names in commercial insurance, providing coverage to more than one million professionals in the U.S. and internationally.

## With CNA Paramount® you can expect:

- A robust coverage solution with basic and additional coverages in a single package
- A modular form for easily tailored coverages
- A concise and forward-thinking design resulting in a cleaner and more understandable policy form
- Underwriting, claim and risk control teams comprised of experienced individuals working together to provide tailored insurance solutions

## Count on our stability and financial strength.

CNA is the 8th largest U.S. commercial property and casualty insurance company. With an "A" rating in financial strength from A.M. Best, CNA has the resources and tools to assist businesses in mitigating their risks. We also offer:

- Local underwriting authority
- A broad product portfolio with the ability to write full property and casualty risks
- Nationwide risk control services to help assess and address risk exposures
- Claim support services in all 50 states and more than 150 countries around the world

When it comes to finding an insurer with the industry knowledge and experience to better understand our customers' needs ...

**we can show you more.®**

For additional information, please visit [www.cna.com/professionalservices](http://www.cna.com/professionalservices).



\*Subject to a per occurrence limit.

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  
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