

CNA Paramount®: coverage to meet the unique needs of life science firms



HEALTHCARE



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, life sciences firms look to CNA Paramount® for a package policy that's easy to understand. CNA is a top-five underwriter of healthcare professional liability insurance products and one of the largest U.S. insurers in the life sciences market. We have used our 40+ years of experience to develop a contemporary, integrated and customizable package policy designed for the unique characteristics of medical technology organizations.

Coverages that life sciences firms need most.

CNA Paramount® provides life sciences organizations with a range of essential coverages. Coverage highlights for eligible and qualified insureds include:

Research animals

The use of live animals in testing is common among some medical technology companies. While some carriers have a live animal exclusion, CNA Paramount® provides coverage if these animals are lost or destroyed as a result of a covered peril.

Technology service provider coverage

If service is interrupted because an internet service provider (ISP) or server farm goes offline due to loss or damage to its property, CNA Paramount® provides coverage for business income loss sustained during the period of restoration due to delay of its operations as a result of the outage.*

Bio-contamination

The risk of biological agents being accidentally released into the environment by medical technology companies is an ongoing concern. CNA Paramount® provides coverage for direct physical loss of or damage to covered property caused by the sudden and accidental discharge or release of bio-contaminants — up to the Bio-Contamination Coverage each occurrence limit of insurance.

Decontamination expense

If there is a covered peril that results in the cleanup, removal or decontamination of covered property, CNA Paramount® will pay the costs to restore.

Additional coverage from a carrier you can trust.

- Contaminated and Reduced Quality Stock
- Radioactive Contamination
- Electronic Vandalism
- Lessors' Leasehold Interest

Count on CNA claim service excellence when you need us most.

CNA Healthcare claim staff is comprised of more than 100 professionals, with an average of 22 years of service in the industry, including a team dedicated to managing life sciences claims. With experience as attorneys, nurses and administrators, our dedicated life sciences claim team also offers specialized support in high value, mass tort and class action claims, unique to this industry. It is well positioned to work with our policyholders when a claim arises.

Find evidence of risk before a claim occurs with CNA Risk Control services — the only organization with UL Recognized Risk Engineers.

Fire safety — infrared thermography, impairment program

An infrared thermography scan can pinpoint electrical faults that can lead to a fire or a system failure, as well as identify potential equipment problems. This service is available to selected customers. To help ensure that fire protection systems remain functioning and in service, CNA also offers policyholders access to its toll-free impairment reporting service. Firms can report an impairment, ask for advice on how to restore fire protection service and receive suggestions for mitigating fire exposures while protection is out of service.

Business interruption

To reduce the potential for substantial financial loss, CNA provides business solutions and loss prevention strategies to help prepare life sciences firms for emergency situations. CNA's staff can assist firms with a review of their business continuity plan to ensure the firm is operational as soon as possible following a disaster.

Equipment breakdown services

We can help life sciences firms cover patients, residents and physical assets, and improve productivity by assisting in identification of potential hazards and jurisdictional requirements that could lead to future business interruptions.

Polar prep

CNA provides tools and education around ways businesses can protect themselves against potential property and general liability exposures that typically arise during the cold winter months.

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 easier-to-understand 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, we have 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 a carrier 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/healthcare.



*If time element coverage is applicable

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 and 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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