## **CN**A

#### **Small Business**

# CNA Passport Access®

CNA Passport Access<sup>®</sup> is a unique addition to your CNA Connect<sup>®</sup> policy, providing a suite of coverages critical to any business with foreign travel or sales of domestic goods.

#### Why do I need CNA Passport Access<sup>®</sup>?

- We are in a rapidly expanding global marketplace
- The internet has made global transactions more common than ever before

Most Businessowners policies will only respond to lawsuits brought within the U.S. and Canada. That means that if you are sued outside these countries, you may not have coverage under a traditional policy. With the dramatic increase in global commerce via the internet, your domestically manufactured products could be sold all over the world, whether you realize it or not. When your company has CNA Passport Access<sup>®</sup>, all other parts of the world are included in the coverage territory for injuries or damages arising out of your products made or sold in the U.S. (including its territories and possessions), Puerto Rico and Canada.\*

Also, if you travel internationally with CNA Passport Access<sup>®</sup>, you receive a \$25,000 limit for business personal property coverage that you bring with you on your business trip along with a \$25,000 limit for confiscation, expropriation and nationalization coverage.

In the event that your employee is kidnapped or subject to wrongful detention while traveling abroad on a business trip, the CNA Passport Access® endorsement will reimburse your expenses for Kidnap & Ransom/Wrongful Detention for a limit of up to \$25,000.

Other valuable features of CNA Passport Access® include the Automobile Difference in Conditions/Excess Liability coverage, which provides additional coverage that the employee should have in place when they rent a vehicle on a business trip overseas. Access to a travel assistance hotline is also available in order to assist you with pre-trip planning when you or your employee will be traveling overseas.

### CNA Passport Access<sup>®</sup> grows with your business

CNA offers foreign coverage for U.S.-based businesses of all sizes. As your foreign sales or travel grow, we offer the right product to protect your business. CNA offers CNA Passport<sup>®</sup> and CNA WorldPass<sup>®</sup> coverage packages, which can be customized based on your individual needs.

Featured Products	CNA Passport Access <sup>®</sup> Endorsement	CNA Passport <sup>®</sup> and/or CNA WorldPass <sup>®</sup> Policy
Eligible Businesses	Foreign annual sales of \$1 million or less and 10 or fewer business trips abroad per year	Any amount of foreign sales and trips
Policy Term	Annual	Annual with optional automatic renewal available
General Liability	Extension of CNA Connect® forms	International General Liability forms and endorsements provided
Business Personal Property	\$25,000	Undesignated locations and scheduled location limits options available
Business Income	No	Business Income and Extra Expense coverage for scheduled locations available
Equipment Breakdown	No	Included within the International Business Property Coverage Part
Crime	No	Included within the International Business Property Coverage Part
Employee Benefits Liability	No	Available as standard
Business Travel Accidental Death and Dismemberment Coverage	No	Available as standard with various limit options available
Ocean Cargo	No	Optional
Automobile Difference in Conditions/Excess Liability	\$1 million	Yes
Kidnap & Ransom/Wrongful Detention Coverage	\$25,000	Available as standard with broadened territory options and limits of up to \$5M available
Confiscation, Expropriation, Nationalization	\$25,000	\$25,000
Travel Assistance Services	Pre-trip planning	CNA Companion Services <sup>®</sup> included as standard
Exclusions	Countries or jurisdictions that are subject to trade or economic embargoes imposed by law or U.S. regulation	Individually determined for each account

## For more information, please contact your local independent agent or visit cna.com.

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