

A strong foundation built for **your success**



We can show you more.®



REAL ESTATE

With more than 100 years of experience insuring businesses, CNA has a strong presence in the commercial real estate marketplace and has developed relevant coverages that cover the 24/7/365 environment of a real estate operation. From property safety and site security, to jurisdictional exposures and cyber liability, we offer insurance solutions for a wide range of risks to a broad array of real estate customers.

Responsive Underwriting with Local Authority and Expertise

CNA has local offices nationwide, staffed by underwriters with an understanding of the local real estate market as well the contractual liability challenges inherent in your client's business. These professionals can help your clients address common industry exposures, such as risk transfer, as well as those that could be unique to their business. Our experience helping commercial real estate companies manage risk makes it easier for us to understand each account, and helps you build coverage and service programs for a range of real estate customers.

- **Owners/operators of nonresidential buildings**
- **Privately held real estate investment trusts (REITs)**
- **Real estate property managers**
- **Condominiums**

Coverages Designed for Commercial Real Estate

CNA offers a range of products, many with coverages that are specific to real estate, for both your large and middle market clients. Allow our underwriters to develop a complete enterprise solution using our flexible property policies and specialized coverages.

• **CNA Paramount® for Real Estate**

CNA Paramount® offers middle market commercial real estate firms a range of essential coverages. Property coverage highlights include:

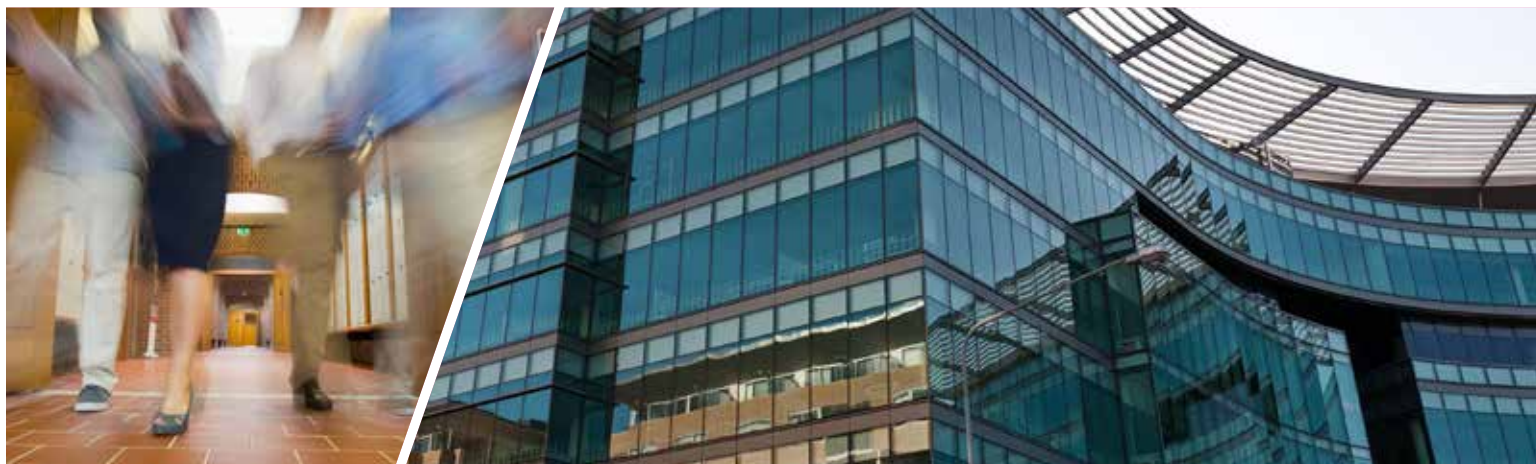
- **Green insured property**
- **Emergency vacating expense**
- **Tenant move-back expenses**
- **Lessors' leasehold interest**
- **Emergency management**
- **Increased real estate assessments**
- **Extended period of indemnity**
- **Ordinance or law**
- **Denial of access ingress/egress**

A basket of 11 coverages provides additional coverage under a flexible single limit at no additional charge.

• **General Liability**

CNA's specialized Real Estate General Liability Extension Endorsement provides the flexible coverage that your clients need in today's competitive market.

- **Broadened named insured**
- **Newly formed or acquired organizations**
- **Additional insured**
- **Blanket waiver of subrogation**
- **Per location aggregate**



Additional Coverages

- **Inland Marine – Builders' risk**
- **Equipment Breakdown**
- **Umbrella**
- **Workers' Compensation**
- **Management Liability** – Employment Practices Liability, Directors & Officers Liability, Crime
- **Cyber Liability**
- **International**

Customer-Focused Claim Service

Consistent and seamless from claim reporting to resolution – that's the CNA approach to claim handling.

From the moment your client files a claim, our goal is to provide a superior total claim outcome. Client Services Managers are available to act as a single point of contact throughout the claim process, providing on going communication and support for any concerns. With electronic alerts and online capabilities, you and your customers can stay informed throughout the process.

A range of specialized claims services is available as needed. These include a Special Investigations Unit that detects, pursues and mitigates insurance claim fraud, such as a staged slip and fall claim and our Express Center that handles smaller property claims. And our state-of-the-art property loss estimating software allows us to more efficiently assess repairs once a loss is reported.

Customized Risk Control Programs

Your customers may not be able to predict the next big move in the real estate market, but you can help them address their risks and emerging exposures. Our dedicated risk control consultants can help them better manage their exposures with a focus on industry-specific risks such as:

- **Property protection programs** – From weather-related risks and emergency planning to sprinkler system review and property theft, CNA policyholders have access to tools and evaluations from certified consultants to help them avoid property losses before they happen.
- **Life safety** – CNA policyholders benefit from consultation and services from seasoned risk control consultants who are trained in the Life Safety Code (NFPA 101).
- **Service provider network** – Our Allied Vendor Program can assist your clients with effectively managing their business concerns through a range of services such as property and equipment appraisals, disaster recovery and aerial infrared roof inspections. Several of our Allied Vendors offer their services to CNA policyholders at preferred rates.
- **Slips, trips and falls** – On-site consultation from UL Recognized Risk Engineers using equipment such as the BOT 3000 to evaluate floor slip resistance can help your clients avoid costly claims due to slips and falls.
- **Infrared thermography** – This complimentary service for certain CNA customers can pinpoint electrical faults that could lead to a fire or system failure, as well as identify potential equipment problems and energy efficiencies.

For more information, please contact your local CNA branch or visit www.cna.com/realestate.

