



CNA Package Protection

Protect Every Shipment. Reduce Operational Risk.

Today's customers expect fast, reliable delivery – and swift resolution in the event of a lost, damaged or stolen shipment. CNA Package Protection helps e-commerce retailers, merchants, logistics-enabled platforms, subscription businesses, direct-to-consumer brands and marketplaces grow with confidence, knowing their shipments are covered by a world-class, A rated insurer.

Protection from Carrier Handoff to Final Delivery

While carrier liability can be inconsistent, slow, and often capped well below the value of goods, CNA Package Protection closes the gap. Optional shipment protection is offered at the point of sale or checkout, designed to align with modern e-commerce and omnichannel fulfillment models. Package Protection integrates with checkout flow for a user-friendly customer experience.

- 1. Protection is offered at checkout.** Customers opt into package protection during the purchase flow.
- 2. Coverage is instantly activated.** Each protected shipment is backed by a regulated protection policy.
- 3. Filing a claim is user friendly.** In the event of a covered event, customers file a claim online with minimal documentation.
- 4. Claims are resolved quickly.** Approved claims are paid quickly, protecting both the customer relationship and merchant brand.

Covered Events

We cover a range of events covered, including:

- **Lost shipments** - Packages not delivered within defined timeframes
- **Damaged shipments** - In transit damage that renders goods unusable
- **Stolen shipments** - Porch piracy or theft after delivery, when applicable

Coverage Highlights*



Protection applies from carrier handoff through final delivery



Coverage is offered on a per shipment basis



Digital claims handling for fast resolution



Designed to complement (not replace) carrier liability

*when applicable

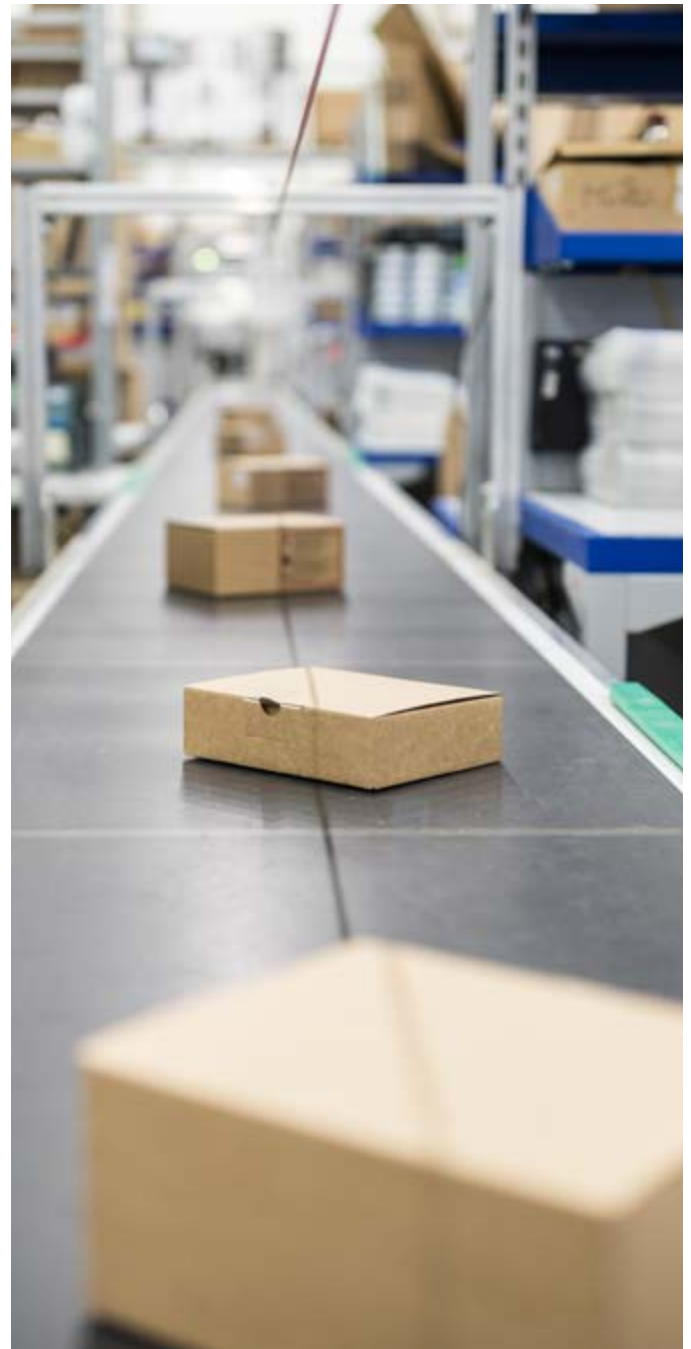
Benefits of CNA Package Protection for Merchants

Improve customer trust & conversion. Having package protection reduces purchase hesitation tied to delivery risk.

Reduce support & refund costs. Shipment loss and damage is handled through the shipping protection product rather than carrier customer service teams which results in fewer refunds, chargebacks and goodwill credits to process.

Unlock new revenue. Package protection creates high-margin ancillary revenue stream. Plus, there's no balance sheet exposure for the merchant.

Seamless integration. Package protection is designed to easily embed into existing checkout flows and can scale across domestic and international shipments.



The CNA Advantage

- **Proven specialty risk expertise.** CNA supports innovative insurance solutions across e-commerce, logistics, affinity programs and embedded insurance models.
- **Trusted TPAs with specialized expertise.** We partner with world-class, global third party administrators specializing in parcel and freight claims.
- **Financial strength and stability.** CNA is one of the largest U.S. commercial property and casualty insurance companies, with \$15 billion in total revenue in 2025 and an average credit rating of "A."



Ready to Learn More? Contact us today at Warranty@CNA.com