



International

CNA International Coverage Comparison

CNA is pleased to offer our CNA WorldPass® and CNA Passport® products to feature CNA Paramount® Property and General Liability forms. Similar Property and General Liability coverages offered domestically through CNA Paramount® businesses are available through CNA WorldPass® and CNA Passport®. The following chart summarizes the coverages available in our International policies.

| Common Policy Conditions | Description | CNA International Coverage and Sublimits |
|--|--|---|
| Property Terms, Conditions and Standard Exclusions | Property: | |
| | Policy Territory and Jurisdiction | Worldwide excluding U.S., territories, possessions, Canada, OFAC |
| | Notice of Cancellation | 10 days for non-payment/90 days for all other reasons |
| | Notice of Non-Renewal | 60 days prior to policy expiration |
| | Currency Valuation definition | Included |
| | Liberalization | Included |
| | Named Insured | First Named Insured defined, schedule of names via endorsement |
| | Broad Named Insured wording | Available via endorsement |
| | Premium Payment | Master policy: agency bill; admitted policies: local collect; Central Collect available in some cases |
| | Premium Audit | Available as needed |
| | Non-Performance of Underlying Policy | Non-performance of local underlying placement wording is provided for CNA WorldPass® Controlled Master Program placements |
| | Tax Liability endorsement | Available via endorsement for all coverage parts |
| | Covered Perils | All perils except to the extent they are excluded |
| | Coinsurance | Not applicable unless coverage is endorsed to include Coinsurance Clause |
| | Valuation | Replacement Cost |
| | War or Terrorist Action | Not covered |
| | Real Property coverage | Real Property, Personal Property, Business Income, and Extra Expense all included within the CNA Paramount® Property form. There is no longer a separate Business Income coverage part. |
| | Personal Property coverage | |
| | Business Income Gross Profits coverage | Available via endorsement |

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|--|---|--|
| Property Terms, Conditions and Standard Exclusions | Contaminants and Pollutants Additional Costs and Expenses | \$50,000 limit |
| | Utility Interruption | \$100,000 limit |
| | Extra Expense | As per limit on the schedule of locations |
| | Expense to Reduce Loss – Business Income | Included under Extra Expense limit noted above |
| | Extended Payment Period for Business Income coverage | Included within the applicable Business Income limit/period of indemnity: 365 days |
| | Forgery and Alteration coverage | \$50,000 each occurrence |
| | Fungi, Wet Rot, Dry Rot and Microbe coverage | \$25,000 aggregate limit |
| | Loss Adjustment Expense coverage | \$25,000 each occurrence |
| | Money and Securities coverage | \$25,000 each occurrence |
| | Newly Acquired or Constructed Property Coverage: | |
| | • Newly Acquired or Constructed Buildings coverage | \$250,000 each occurrence |
| | • Newly Acquired Personal Property coverage | \$250,000 each occurrence |
| | • Newly Acquired or Constructed Property coverage – Period of Indemnity | 180 days |
| | • Newly Acquired or Constructed Property – Time Element coverage | \$250,000 each occurrence |
| | Ordinance or Law Coverage: | |
| | • Undamaged Insured Property coverage | Included within applicable Real Property or Personal Property limit |
| | • Demolition and Repair Cost coverage | Included within applicable Real Property or Personal Property limits or \$50,000 each occurrence |
| | Pair or Set coverage | Included within applicable Personal Property limit |
| | Protection of Property Coverage: | |
| | • Removal of Insured Property | Included within applicable Real Property or Personal Property limit/time period: 365 Days |
| | • Preservation of Insured Property | \$50,000 each occurrence |
| | Business Property coverage - Broad Named Insured | Available via endorsement |
| | Research and Development Coverage: | |
| | • Research and Development Project Property coverage | \$250,000 limit |
| | • Research and Development Business Income coverage | Included within applicable Time Element Coverage Limit of Insurance |
| | Tax Liability coverage | \$100,000 each occurrence (attached to Business Property Form.) Available for Property only or for all coverage parts via endorsement. |
| | Tenants and Neighbors Liability coverage | \$1 million limit |
| | Theft Damage to Unowned Building coverage | Included within the applicable Personal Property limit |
| | Trees, Shrubs and Plants coverage | \$25,000 each occurrence |
| | Unintentional Errors and Omissions coverage | \$250,000 each occurrence |
| | Utility Supply Failure Coverage (aka Off Premises Services/Civil Authority): | |
| | • Physical Damage | \$250,000 limit |
| | • Time Element coverage | \$25,000 limit |
| | Business Property coverage - Broad Named Insured | Available via endorsement |

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|---|--|---|
| Additional Property Coverage Basket | Accounts Receivable coverage | \$1 million each occurrence at each location |
| | Fine Arts coverage (subject to per item limit of \$100,000) | |
| | Fire Department Service Charge coverage | |
| | Lessees Leasehold Interest coverage | |
| | Lost Key Replacement coverage | |
| | Non-Owned Detached Trailer coverage | |
| | Personal Property of Executive Officers or Employees coverage | |
| | Recharge of Fire Protection Equipment coverage | |
| | Restoration of Media coverage | |
| | Reward Payments coverage | |
| General Liability: | International Bridge endorsement | Included on all GL coverage parts |
| General Liability Terms, Conditions and Standard Exclusions | General Liability Extension endorsement | Included on every account. Varies by customer segment. |
| | Additional Insureds – Mortgagee, Lessor, et al | Available via endorsement |
| | Additional Insureds – Primary and Non-Contributory to Additional Insured's Insurance | Available via endorsement |
| | Asbestos Exclusion | Added via endorsement (standard) |
| | Broad Knowledge of Occurrence/Notice of Occurrence | Broadened wording included in policy form. Refer to p. 1/19, Part 1, b, (3). Notice to risk manager – available via endorsement |
| | Employment-Related Practices Exclusion | Added via endorsement (standard) |
| | Estates, Legal Representatives and Spouses (Insureds) | Included within the GLEE |
| | Expected or Intended Injury – Exception for Reasonable Force | Included in wording |
| | Fungi/Mold/Mildew/Yeast/Microbe Exclusion | Added via endorsement (standard) |
| | In Rem | Included within the GLEE |
| | Who is an Insured? Definition extension to include Broad Named Insured | For the GL coverage only (similar to CNA's domestic position) |
| | Broad Named Insured Including Limited Liability Companies, Partnerships and Joint Ventures | Available via endorsement |
| | Legal Liability – Damage to Premises – Additional coverage | Included within the GLEE |
| | Non-Owned Aircraft coverage | Included within the GLEE |
| | Non-Owned Watercraft (extension to 75 feet) | Included, p. 4/19 of GL base form |
| | Nuclear Energy Liability Exclusion | Added via endorsement (standard) |
| | Personal and Advertising Injury – Additional Perils | Adds Discrimination and Humiliation |
| | Property Damage – Elevators | Included within the GLEE |
| | Property Damage – Patterns, Molds and Dies | \$25,000 limit for items borrowed or in the insured's CCC |
| | Respirable Dust Exclusion | Added via endorsement (standard) |
| | Silica Exclusion | Added via endorsement (standard) |

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|---|--|--|
| General Liability Terms, Conditions and Standard Exclusions | Unintentional Failure to Disclose Hazards | Included in the GLEE |
| | Waiver of Subrogation – Blanket | Included in the GLEE |
| | General Aggregate Limit | \$2 million aggregate limit |
| | Bodily Injury / Property Damage Liability (other than Prod./Comp. Ops.) | \$1 million occurrence/\$2 million aggregate limit |
| | Products / Completed Operations Liability | \$1 million occurrence/\$2 million aggregate limit |
| | Personal and Advertising Injury Liability | \$1 million occurrence/\$1 million aggregate limit |
| | Premises Legal Liability | \$1 million occurrence/\$1 million aggregate limit |
| | Medical Expense Limit | \$10,000 per person subject to general aggregate limit |
| | Bail Bonds | \$5,000 included in GLEE, p. 12/13 |
| | Loss of Earnings | \$1,000/per day included in GLEE, p. 12/13 |
| | Foreign Occurrences/Policy Territory | Yes, anywhere except U.S., territories, possessions, Puerto Rico, Canada, or countries subject to trade or economic embargoes – included in Common Policy Conditions |
| | Worldwide Claim-Suit/Jurisdiction | Included, anywhere (where legal) – Common Policy Conditions |
| | Incidental Medical Malpractice Liability | Included in the GLEE |
| | Defense Costs in Addition to Limit of Liability | Yes, bottom of p. 10/19 Base, p. 12/13 GLEE, defined in bridge endorsement, p. 4/5 |
| | Definition of Persons Insured – Broad Form; extension to provide Fellow Employee coverage | Available via endorsement (standard) |
| | Mental Injury, Anguish and Shock | Included within the GLEE, p. 5/13 |
| | Blanket Contractual, including Oral | Included within the GLEE, p. 11/13 |
| | Vendors coverage | Included within the GLEE, p. 4/14 |
| | Newly Acquired Entities | 180 days |
| | New Operations | 180 days |
| | 72-Hour Time Element Pollution Liability cover | Available via endorsement (standard) |
| | Explosion, Collapse, Underground Exclusion | Not specifically reflected in form – exclusion available |
| | Property Damage to “Your Work” | Excluded, except for subcontractors “products/completed operations” |
| | Professional Liability | Not excluded in base form, but professional liability exclusions may be attached based upon risk exposure |
| | Care, Custody and Control | Available via endorsement, subject to sublimit |
| | Liquor Liability | Available via endorsement, subject to sublimit |
| | Bodily Injury to Participants | Included, may be subject to a sublimit |
| | Fellow Employee Bodily Injury endorsement | Available via endorsement (standard) |
| | Exclusion - Access or Disclosure of Confidential or Personal Information and Data-Related Liability – with Limited Bodily Injury Exception endorsement | Available via endorsement (standard) |
| | Amendment - Infringement of Copyright, Patent, Trademark, Trade Secret or Other Intellectual Property Rights or Laws endorsement | Available via endorsement (standard) |

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|---|--|--|
| Employee Benefits Liability: | Each Employee Limit Per Occurrence/ Aggregate Limit | \$1 million per occurrence/\$1 million aggregate limit |
| | Prior Acts Included option | Not available |
| Employee Benefits Terms, Conditions and Standard Exclusions | Prior Acts Excluded option | Available |
| | Claims Made option | Not available |
| | Deductible | \$1,000 per occurrence |
| | Broad Named Insured Including Limited Liability Companies, Partnerships and Joint Ventures | Available via endorsement |
| | | |
| Ocean Cargo: | Any One Conveyance | \$250,000 limit |
| Ocean Cargo Terms, Conditions and Standard Exclusions | Any One On-Deck Conveyance | \$25,000 limit |
| | Broad Named Insured wording | Available via endorsement |
| | Per Package by Mail or Parcel Post | \$500 limit |
| Business Travel Accidental Death and Dismemberment: | Coverage for Employees | Broadened description of employees to include U.S. Nationals, Third Country Nationals and Local Nationals |
| Business Travel Terms, Conditions and Standard Exclusions | Coverage for Participants | Available via endorsement |
| | Any spouse of Named Insured's employee | Broadened description of spouse |
| | Any dependent child of Named Insured's employee | Broadened description of dependent child |
| | Broad Named Insured wording | Available via endorsement |
| | Limit Options | \$100,000 per accident/\$500,000 annual aggregate; \$250,000 per accident/\$1.25 million annual aggregate; \$300,000 per accident/\$1.5 million annual aggregate |
| | Schedule of AD&D benefits | Included in wording |
| | Schedule of covered medical expenses | Added via endorsement (standard) |
| Auto Liability: | Excess/DIC Bodily Injury/Property Damage | \$1 million combined single limit (applies separately to both owned and HNOA) |
| Auto Liability Terms, Conditions and Standard Exclusions | Medical Expense | \$10,000 each person \$50,000 each accident |
| | Bail Bonds | \$2,500 |
| | Loss of Earnings | \$500/day |
| | Local Cover Warranty | Included in wording |
| | Warranty and Maintenance of Underlying – Local Compulsory Minimum | \$5,000 SIR or local compulsory limit (whichever is higher) |
| | Fellow Employee coverage | Excluded, buy back available |
| | Physical Damage to Hired and Non-Owned Autos | \$25,000 any one accident/\$50,000 any one policy period/deductible: \$0 (standard) |
| | Additional Insured Lessor | Available via endorsement |
| | Broad Named Insured wording | Available via endorsement |
| | Drive Other Car coverage | Available via endorsement |
| | Employees as Insureds | Available via endorsement |
| | Knowledge and Notice of Occurrence | Wording included in Automobile coverage part |
| | Waiver of Transfer of Rights of Recovery Against Others to Us – Blanket | Wording included in Automobile coverage part |
| | | |
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| Common Policy Conditions | Description | CNA International Coverage and Sublimits |
|---|---|--|
| Foreign Workers' Compensation and Employers' Liability: | Statutory | Applicable state of hire benefits apply |
| | Employers' Liability | \$1 million per accident or disease |
| Foreign Workers' Compensation and Employers' Liability Terms, Conditions and Standard Exclusions | Repatriation per Employee | \$1 million per employee/\$1 million annual aggregate |
| | Repatriation Expenses | Emergency Medical Evacuation and Repatriation of Mortal Remains – available via endorsement (standard) |
| | U.S./Canadian National Employees | Included in wording |
| | Third Country National Employees | Included in wording |
| | Local National Employees | Included in wording |
| | Third Country National Employees and Local National Employees traveling to U.S. or non-origin countries | Yes, reverse trip/travel included |
| | Broad Named Insured wording | Available via endorsement |
| | Independent Contractors | Included in wording |
| | Volunteers | Included in wording |
| | Endemic Disease for U.S. National Employees and Third Country National Employees | Included in wording |
| | Defense Base Act cover | Available via separate policy |
| | Maritime Employers' Liability | Available via endorsement |
| | Other Insurance (Primary Position) | Coverage confirmation added via endorsement (standard on all foreign WC/EL policies) added in conjunction with 24-hour/7-day position wording |
| | 24/7 Provision | |
| | Political, Security and Natural Catastrophe Evacuation and Relocation Expense | Limit: \$25,000 per employee per insured event for evacuation and relocation combined/\$50,000 all insured events covered during the policy period regardless of number |
| | Temporary Travel Day Limitation | 90 days |
| | Broad Knowledge of Occurrence/Notice of Occurrence | Broad Knowledge of Occurrence/Notice of Occurrence. Notice to risk manager – available via endorsement |
| CNA Companion Services® | Worldwide 24/7 travel assistance service | Included with the Foreign Voluntary Workers' Compensation/Employers' Liability Coverage and/or the Defense Base Act Coverage. Travel assistance services provided by Europ Assistance USA, Inc®. |
| Kidnap and Ransom/ Wrongful Detention Coverage | Ransom monies and reasonable other expenses | \$250,000 default sublimit. Limits available up to \$5 million. Broadened Coverage Territory endorsements available. |
| Kidnap and Ransom/ Wrongful Detention Coverage Terms, Conditions and Standard Exclusions | Expatriate Evacuation and Repatriation Expenses coverage | \$25,000 and \$50,000 limit options available |
| | Threat response coverage | \$25,000 and \$50,000 limit options available |
| | Broad Named Insured wording | Available via endorsement |
| | Crisis response services | Automatic access to WorldAware® (the CNA-approved independent security consultant) |
| | Broad Named Insured | Available via endorsement |

For more information, visit cna.com/international.

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