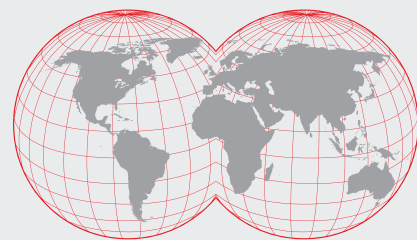


A world of **international expertise** for technology companies.



INTERNATIONAL



Today's technology companies are global in nature. They need an insurance provider with established international expertise and products that protect their employees, their property, and their reputation. That is why CNA offers international property and casualty coverages – insurance protection that helps secure your client's business operations by shielding against a full spectrum of international risks and exposures.

CNA International provides property and casualty coverage to technology companies via the CNA International network of branch offices and long-standing strategic partner network relationships. Issuing local admitted policies in over 165 countries around the world, helps to ensure regulatory compliance and adherence to local insurance regulations in country, while providing a seamless coverage approach that assists in avoiding potential gaps in coverage.

Key advantages of CNA's international coverage for technology companies

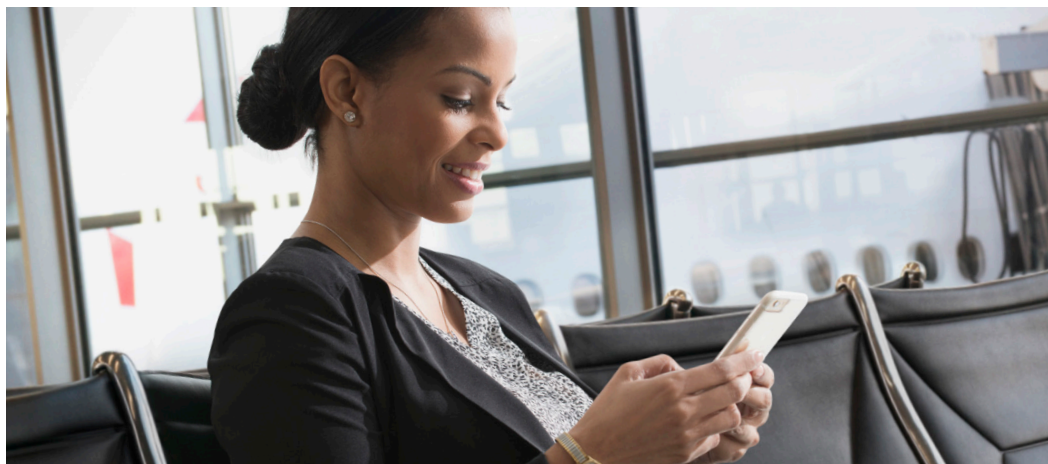
- **Exporter Package policies** – We provide, via our **Passport®** product for Property, General Liability, Automobile Liability, Workers' Compensation, Employers' Liability, Business Travel Accidental Death & Dismemberment, and Kidnap & Ransom coverages for those Insureds having foreign sales, foreign trips and foreign trade show exposures but no physical location overseas.
- **Controlled Master Program Placements** – We provide Controlled Master Program Placements via our **WorldPass®** product for Property, General Liability, Automobile Liability, Workers' Compensation, Employers' Liability, Business Travel Accidental Death & Dismemberment, and Kidnap & Ransom coverages, with local admitted policies in more than 165 countries.
- **Global Coverages and Programs** – With local admitted coverage in place, Insureds can pay premiums and losses in local currency in compliance with favorable local tax laws and government regulations, reducing the likelihood of foreign penalties.
- **Liaison Agents** – CNA's global partnerships provide our Agents & Brokers with a local Broker contact in country who speaks their language and knows the local customs.
- **Seamless Coverage Approach** – Our experienced Underwriters coordinate coverages to protect technology companies against a broad range of risks, while minimizing your own Errors and Omissions exposure by eliminating potential gaps and overlaps in coverage.

- **Technology Errors & Omissions (E&O) and Cyber Coverage** – the CNA Technology team has the ability to respond to incidents that occur and claims that are filed around the world.
- **Risk Control Services Extend Internationally** – The business and cultural expertise of our local Risk Control Representatives enable us in most cases to offer similar risk control services abroad as we do in the United States.
- **Global Representation** – Our network of international offices and strategic network partnerships allows us to service companies in more than 165 countries across five continents.
- **Defense Base Act (DBA) Coverage** – With years of experience in global underwriting and claim service, CNA is one of the few carriers to specialize in this essential coverage.

Passport® Exporter's Package Policy

Designed for U.S.-based companies with small or incidental foreign exposures, such as export sales or overseas travel for service or sales, this broad package policy includes the following coverages:

- Property at Undesignated Locations: \$250,000 Limit
- General Liability (including Products Liability): \$1M Occurrence/\$2M Aggregate Limit
- Auto Excess Difference in Conditions Liability: \$1M CSL
- Hired and Non-Owned Automobile Excess Difference in Conditions Liability: \$1M CSL
- Foreign Voluntary Workers' Compensation: U.S. National Employees – State of Hire Benefits
- Employers' Liability: \$1M Limit
- Repatriation: \$1M limit
- Kidnap & Ransom/Wrongful Detention: \$250,000 limit (with higher limit options available)



WorldPass® Controlled Master Program

This comprehensive International insurance package is similar to the **Passport®** product offering and, in some cases, offers broader coverage and limits for U.S.-based multinational companies with established foreign operations and exposures such as:

- Real property values at overseas physical locations
- Worldwide coverage provided under the U.S. Master policy
- Local admitted policies required in foreign jurisdictions
- Difference in Conditions (DIC) and/or Difference in Limits (DIC/DIL) over local admitted placements

Defense Base Act

United States Federal law requires that employers provide Defense Base Act (DBA) statutory insurance coverage for their employees who are working either under a United States Government contract or at a U.S. Government facility overseas. As a leader in both foreign and domestic workers' compensation coverage, CNA has the underwriting and risk analysis expertise to respond to your customers' needs. As businesses look to expand their operations into the global arena understanding this product is more important than ever.

Travelers Assistance

Companion Services is a value-added component of every **Passport®** and **WorldPass®** policy for travel assistance — anytime, anywhere around the globe.

Do your technology clients need international coverage?

If you answer "yes" to any of these questions, international coverage for overseas property and liability exposures may be necessary:

- Does the company have physical locations overseas with property exposure (i.e. offices, data centers, etc.)?
- Does the company have any foreign sales, imports or exports?
- Does the company sell products over the Internet?
- Do any company employees travel outside the U.S. on business?
- Does the company attend trade fairs or exhibitions overseas?
- Does the company have any overseas facilities, licensing, subcontracting or joint ventures?
- Does the company have any foreign suppliers?
- Does the company have any payroll outside the U.S.?
- Does the company have an Ocean Cargo policy in place?

The CNA International Underwriter and the CNA Technology Underwriter work closely together on each account to ensure that you will receive a comprehensive and complete enterprise offering for both the client's domestic and international needs.

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

