

Solid insurance is the foundation
of strong business.



REAL ESTATE

Rely on the simplicity and customization of CNA Paramount®.

For the customized property, crime, general liability and umbrella coverages needed to meet the demands of businesses, commercial real estate owners and property managers look to CNA Paramount® for a package policy that's easy to understand. CNA has extensive experience insuring commercial real estate owners and managers, and offers industry-specific coverages that meet their unique needs. We've used our experience to develop a contemporary, integrated and customizable package policy designed for the unique characteristics of commercial real estate firms.

Coverages that commercial real estate owners and managers need most.

CNA Paramount® offers specialized firms a range of essential coverages. Property and general liability coverage highlights for eligible and qualified insureds include (subject to all terms, conditions and provisions of the Policy):

Emergency evacuation expense

The CNA Paramount® Real Estate Firms Property Extension Endorsement offers coverage for reasonable and necessary evacuation expenses incurred as a result of vacating an insured building because of an imminent injury arising from a "covered peril".

Emergency management

Damage to property and injuries to people can occur as a result of an emergency event such as an act of workplace violence or an armed robbery. The CNA Paramount® Real Estate Firms Property Extension Endorsement offers emergency management reimbursement coverage for expenses incurred by the executive officers or employees such as medical bills, funerals, and counseling, as well as for certain expenses incurred by the Named Insured to minimize negative publicity.

Lessor's leasehold interest

Many real estate firms lease extra office space to tenants. In the event that the business income and extra expense limits are exhausted, this coverage provides an additional limit during the extended indemnity period as a result of the tenant's cancellation of a written lease agreement due to physical loss or damage at that property caused by a covered peril.

Real estate tax — increased assessment

The CNA Paramount® Real Estate Firms Property Extension Endorsement offers reimbursement coverage for increased real estate tax assessments that are directly attributable to the repair or rebuilding of insured property due to direct physical loss of or damage to such insured property.

Tenant move back expenses and tenant replacement expense

In the event that time element coverage is applicable and there is a covered peril that results in an evacuation of tenants, reimbursement coverage is available for reasonable and necessary tenant move back expenses.

Additional coverage from an insurer you can trust.

CNA Paramount® provides added flexibility to insure commercial property owners and managers for certain losses due to:

- Lost Key Replacement
- Equipment Breakdown, included as a “covered peril”
- Ordinance or Law — Amendment Loss Payment (optional coverage available for ‘downzoning’)
- Contractual Penalties
- Expediting Expenses

Additional key coverages from CNA include:

- Cyber Liability
- Management Liability
- International
- Inland Marine
- Equipment Breakdown
- Umbrella & Excess
- Workers’ Compensation

Find risk vulnerabilities before a claim occurs with CNA Risk Control services — the only organization with UL Recognized Risk Engineers.

We can help commercial real estate owners and managers avoid the risks that threaten them by providing services like:

Impairment program

To help ensure that fire protection systems remain functioning and in service, CNA offers policyholders access to its impairment reporting service. Through our toll-free number, real estate owners and managers can easily report an impairment and ask for advice on how to restore their fire protection service. We can also provide suggestions for mitigating fire exposures while protection is out of service.

Infrared thermography

CNA offers infrared (IR) thermography service to select clients. This complimentary service can pinpoint electrical faults that could lead to a fire or system failure, as well as identify potential equipment problems. An IR scan can also reduce energy costs and help avoid business interruption issues. IR has saved CNA customers an average of \$10,000, which reflects energy savings, reduced maintenance and repair costs, as well as the value of the IR survey itself.

Risk transfer

Since many real estate companies are frequently managing contracts between tenant/owner and contractor/sub-contractor, the exposure pertaining to risk transfer is significant. This program explores strategies for allocating and insuring risks to help minimize exposure and shift the risk to the responsible party.

Slip, trips & falls

CNA’s slips, trips & falls program provides specific, actionable advice that can help real estate companies manage their exposure, reduce claim costs and protect their business from further losses.

Effective and supportive claim management.

Our claim professionals have commercial real estate property experience, which enables them to process claims quickly and fairly. For clients managing multiple properties, we can offer a dedicated claim process tailored to the account. Claims can be reported online, by phone or via fax, and service is available 24/7.

With CNA Paramount® you can expect:

- A robust coverage solution with basic and additional coverages in a single package
- A modular form for easily tailored coverages
- A concise and forward-thinking design resulting in a cleaner and easier-to-understand policy form
- Underwriting, claim and risk control teams comprised of experienced individuals working together to provide tailored insurance solutions

Count on our stability and financial strength.

CNA is the 8th largest U.S. commercial property and casualty insurance company. With an “A” rating in financial strength from A.M. Best, we have the resources and tools to assist businesses in mitigating their risks. We also offer:

- Local underwriting authority
- A broad product portfolio with the ability to write a broad range of property and casualty risks
- Nationwide risk control services to help assess and address risk exposures
- Claim management services in all 50 states and more than 150 countries around the world

When it comes to finding an insurer with the industry knowledge and experience to better understand our customers’ needs ... **we can show you more.®**

For additional information, please visit www.cna.com/realestate.

