



Small Business

CNA Connect[®] for Lawyers

Broad protection. Flexible coverage. One easy choice.

Your practice isn't the same as the one next door, so why should your insurance coverage be? Broad automatic coverage and more than 300 options give you and your independent agent the ability to customize an insurance solution for your unique situation.

We understand the unique risks and coverage needs of your law practice. CNA Connect[®], combined with the Lawyers' Choice Endorsement, offers real and relevant coverage options beyond what is typical on a standard industry Businessowners policy.

Essential coverages for your practice

Accounts Receivable – If your billing records are destroyed, are you confident that all of your clients will pay everything they owe you? What about the money you've earned but not yet billed? Our Lawyer's Choice Endorsement provides an additional \$250,000 at each described premises for the reconstruction of receivables and reimbursement of uncollectible money from your customers due to a covered cause of loss. Accounts Receivable – Away from the Described Premises and In Transit is also included at additional \$250,000.

Business Income Billable Hours Option – If you're forced to close your practice for just a few days, you'll likely work overtime to reschedule all your clients and make up for the lost time. Most policies call this a delay of income, not a loss, and pay nothing. Business Income Billable Hours Option, included with our Lawyer's Choice Endorsement, is included in the Business Income limit.

Extended Business Income – If your practice is forced to close for an extended time, your clients may need to seek counsel elsewhere. Once you reopen, it takes time to earn back that client base. This endorsement extends the restoration period for an additional 30 days after you resume operation in order to regain customers to the level prior to loss. You can also choose to extend the restoration period to 120, 240 or 365 days.

Valuable Papers and Records – Information is one of your most valuable assets, and recreating files after a loss can be critical to the continuation of your firm. Our Lawyer's Choice Endorsement provides an additional \$100,000 at each described premises for the cost to research, replace or restore lost information on valuable papers or records such as client files. Valuable Papers and Records – Away from the Described Premises and In Transit is also included at additional \$100,000.

Additional Coverages

- Brands or Labels: \$25,000
- Business Income and Extra Expense – Dependent Property: Additional \$15,000
- Business Income – Newly Acquired Locations: Additional \$250,000 for each newly acquired location
- Business Personal Property at Unnamed Locations: \$25,000 for each unnamed locations
- Claim Data Expense: Additional \$5,000
- Computer Fraud: \$10,000
- Electronic Data Processing Equipment and Electronic Media and Data – Worldwide Coverage Extension (Off Premises): Additional \$25,000
- Limited Building Coverage – Tenant Obligation: Included in BPP limit
- Lost Key Consequential Loss: Provides up to up to \$500 at each described premises for replacement of locks and keys in the event a key is accidentally lost
- Newly Acquired or Constructed Business Personal Property: Additional \$250,000 for each newly acquired premises
- Ordinance or Law – Increased Period of Restoration: Additional \$25,000 at each described premises
- Outdoor Trees, Shrubs, Plants and Lawns: Additional \$2,000 at each described premises
- Unauthorized Business Credit/Debit Card Use: Provides up to \$5,000 reimbursement in the event your business' credit or debit cards are fraudulently used
- Utility Services – Direct Damage: Pays for direct physical loss or damage to covered property caused by an interruption of electrical power, communications or water supply service not located on the described premises. \$2,500 per location limit applies.
- Utility Services – Time Element: \$25,000 at each described premises

Risk Control resources to help manage risk

Risk Control services and resources will support you in your efforts to minimize your exposures and reduce the likelihood of a claim. CNA's School of Risk Control Excellence and SORCE® On Demand provide training and resources for small businesses that keep companies and employees safe.

Attentive claim handling to meet your needs

CNA provides dedicated and specialized claim handling for small business policyholders, including information risk claims, litigation management services and a return-to-work job bank.

Through rapid intervention, careful assessment and prompt resolution, we aim to reduce the potential for litigation and lower claim duration and costs – helping protect your brand, business and reputation.

Great businesses are built on solid relationships

We understand that long-term relationships are valuable to your business. As a market-leading, A-rated carrier with 120 years of experience, we deliver efficient and specialized capabilities for the small business industry, with deep international expertise and a local presence to best meet your needs.

For more information, contact your independent insurance agent or visit cna.com.