## Warehouse Legal Liability



**INLAND MARINE** 







CNA's Warehouse Legal Liability coverage form will help you provide the necessary coverage for professional commercial warehouse operations. The form provides Legal Liability coverage to indemnify warehouse operators for their liability for direct physical damage from a covered cause of loss to their customers' goods in their care, custody and control at their warehouse. Normally, Commercial General Liability coverage will not cover liability for physical damage to property in the care, custody and control of the insured, and the Warehouse Legal Liability coverage form fills that gap. The form also provides for the defense outside of the limits when such defense becomes necessary due to lawsuits brought against the warehouse operator due to damage to customers' goods from a covered cause of loss while in the warehouse.

The form features a one-column, easy-to-read format and index, making it easier to locate coverages in the policy. The form also allows you to efficiently identify coverage needs for your clients, as well as identify gaps for those coverages your clients may need but do not have.

## **Broad, Flexible and Comprehensive Coverages**

Coverage	Default Limit*
Arson and Crime Reward Payments	\$25,000
Debris Removal Additional Amount	\$250,000
Defense Costs (duty to defend-outside limits)	Included
Earned Warehouse Charges	\$25,000
Fire Department Service Charge and Extinguishing Expense	\$25,000
Loss Adjustment Expense	\$25,000
Pollutant Clean Up and Removal (per policy year)	\$50,000
Preservation of Property-Extra Expense	\$25,000
Emergency Removal	Included
Newly Acquired Warehouse	\$500,000
Additional Coverage Options	
Assumed Liability	Optional*
Cross Docking	Optional*
Employee Theft	Optional*
Fraud and Deceit	Optional*
Infestation	Optional*
Inventory Shortage	Optional*
Mechanical Breakdown	Optional*
Spoilage	Optional*
Refrigerant Contamination	Optional*

<sup>\*</sup>Limits can be increased, added or amended. All limits are per occurrence unless otherwise indicated.

## **About CNA**

CNA is the seventh largest U.S. commercial insurance writer and the 13th largest property and casualty company. With more than \$60 billion in assets, more than \$8 billion in statutory surplus, more than \$7 billion in net written premiums and an "A" rating from A.M. Best, CNA has the financial strength to assist businesses in mitigating their risks. Additionally, we offer:

- A highly trained professional staff.
- Local underwriting authority.
- A broad product portfolio with the ability to write your clients' full property risks.
- Nationwide risk control services to help your clients assess and address risk exposures.
- Claim support services in all 50 states.

If you want a carrier who understands your clients' coverage needs ... we can show you more.®

For additional information on Warehouse Legal Liability, contact your local branch underwriter.

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