

Intelligent coverage fine-tuned to position law firms for success.



PROFESSIONAL SERVICES



Rely on the simplicity and customization of CNA Paramount®.

For the customized property, crime, general liability and umbrella coverages they need to meet the demands of businesses, law firms look to CNA Paramount® for a package policy that's easy to understand. CNA insures more lawyers than any other carrier. We've built on our experience to develop a contemporary and integrated package policy that may be customized and designed for the unique characteristics of law firms.

Coverages that law firms need most.

CNA Paramount® gives law firms a range of essential coverages. Property and general liability coverage highlights for eligible and qualified insureds include:

Daily limit of indemnity coverage for law firms

With the CNA Paramount® daily limit of indemnity coverage, the law firm may be paid a daily limit of indemnity in the event of a covered loss, helping to ensure that its employees and vendors are paid when the law firm's operations are suspended.

Business income based on billable hours

Using billable hours to determine lost business income helps to provide an accurate estimate of lost revenue associated with a law firm's interruption of business.

Evidence coverage

If evidence for a legal proceeding is lost or destroyed by a covered peril, CNA may provide coverage for evidence wherever located — up to the applicable limit.

Tenant move back expenses and tenant replacement expense

In the event that time element coverage is applicable, coverage is provided for reasonable and necessary documented tenant move back expenses where the vacancy occurred when the location or reported unspecified location could not be occupied due to damage caused by a covered peril. In the event that there is damage from a covered peril resulting in a cancelled lease at a covered location or reported unspecified location, coverage is provided for fees for real estate agents, and advertising and promotional expenses to obtain a new tenant.*

Lessor's leasehold interest

Many law firms lease extra office space to tenants. In the event that the business income and extra expense limits are exhausted, this provides coverage for the difference between the rent collected and the rental value during the extended indemnity period as a result of the tenant's cancellation of a written lease agreement due to physical loss or damage by a covered peril at the location or reported unspecified location.

Joint ventures, partnership, limited liability companies

Many law firms create joint ventures or partnerships with other firms to leverage expertise and terminate the partnership at a later time. CNA Paramount® provides coverage for liabilities that may result from a terminated joint venture or partnership, but only with respect to the firm's interest in such entity.

Basket of coverages — including fine arts

Law firm offices often display fine arts for client enjoyment. With CNA Paramount®, fine arts items may be covered up to \$100,000 per item.

Additional coverage from an insurer you can trust.

CNA provides added flexibility to insure firms for certain losses due to:

- Cyber Liability
- International Risks
- Workers' Compensation
- Employment Practices Liability

Find risk vulnerabilities before a claim occurs with CNA Risk Control services.

Information risk

Information that law firms store on their network or in hard copy is valuable and must be protected. Content, such as employee records, client information and credit card data is susceptible to theft. CNA offers a SORCE® training course to help mitigate network security risks.

Hired and non-owned auto

Law firm employees can rent or use their own vehicle to conduct company business. CNA Risk Control Consultant can help to better understand hired and non-owned auto exposure level and the actions necessary to control this exposure to loss.

Business interruption

To reduce the potential for substantial financial loss, CNA provides business solutions and loss prevention strategies to help prepare law firms for emergency situations. CNA's staff can assist in developing or reviewing a law firm's business continuity plan to help ensure that their firm is operational as soon as possible after a disaster, a best practice identified by the American Bar Association.

Consistent and seamless from claim reporting to resolution.

CNA claim professionals provide the time and attention necessary to process claims, helping to result in a fair outcome with a timely resolution. In addition, CNA claim professionals become certified in their designated business areas by meeting predefined requirements and standards through internal certification programs and a comprehensive claim continuing education curriculum. That is why CNA is one of the most trusted names in commercial insurance, providing coverage to more than one million professionals in the U.S. and internationally.

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, CNA has 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 full property and casualty risks
- Nationwide risk control services to help assess and address risk exposures
- Claim support 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/professionalservices.



*Subject to a per occurrence limit.

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