

Property Coverage for Hospitals



HEALTHCARE

Maintaining and protecting property is of critical importance to a hospital's ability to deliver superior healthcare services. Regardless of the cause, an unanticipated event that restricts use of the facility, damages equipment or limits supplies could affect a hospital's ability to care for patients and serve its community. In extreme situations, a hospital's reputation could sustain long-term damage.

As one of the top five underwriters of insurance to the healthcare sector, CNA understands the challenges hospitals face and responds with cost-effective, efficient solutions that respond to them. CNA's broad, flexible coverage is tailored to a hospital's unique needs. With available policy limits of up to \$1 billion for eligible and qualified insureds, we can meet the property insurance requirements of even the largest hospital systems.

Other coverages for industry-specific exposures, subject to a sublimit, include:

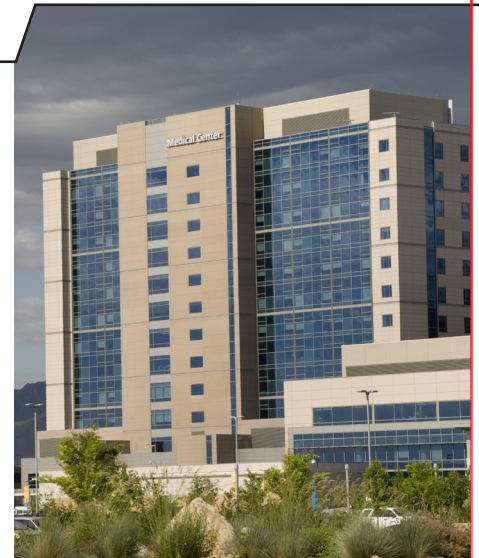
- Biocontamination
- Condemnation of personal property without visible damage
- Disease contamination
- Emergency evacuation of patients
- Home healthcare medical equipment
- Lab animals

Sophisticated equipment needs sophisticated coverage

A hospital's MRI machines, CAT scanners, ultrasound machines and other medical and scientific equipment can be costly to repair or replace. That's why CNA offers the most comprehensive array of solutions that address this specific exposure:

- Equipment breakdown coverage
- Equipment maintenance program
- Medical and scientific equipment coverage*
- Mobile diagnostic equipment coverage

* Personal property coverage.



Create a safer environment of care for patients through effective risk control

Our highly experienced risk control consultants provide value-added consultative services to help hospitals identify and manage property exposures, minimize risk, enhance patient safety and, ultimately, avoid a claim. Many of these professionals hold third-party certifications from organizations such as the American Hospital Association and the National Fire Protection Association (NFPA). And CNA is the only insurance carrier with consultants who are UL Recognized Risk Engineers.

Hospitals that chose CNA for their property coverage have access to a wide range of resources that address critical and emerging issues such as construction and renovation safety, patient security and life safety. Other risk control services include:

Infrared thermography

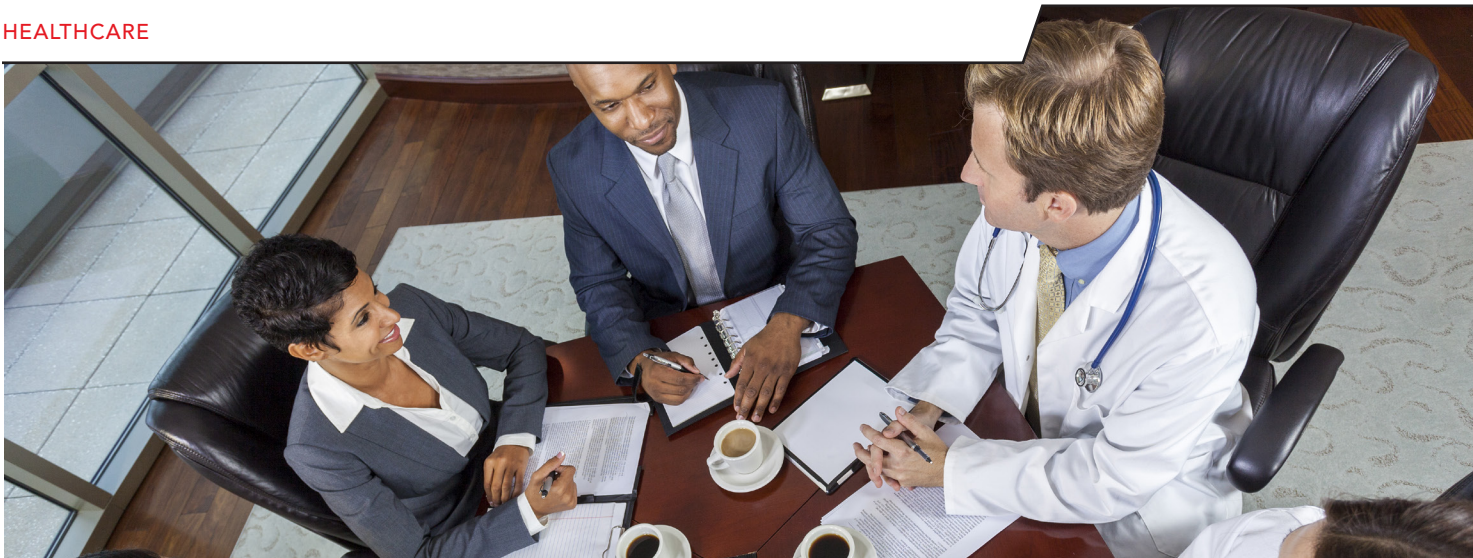
An infrared thermography scan can pinpoint electrical faults that can lead to a fire or equipment failure as well as identify potential equipment problems. This service is available to select customers.

Emergency management and business continuity planning

Planning for the unexpected can be a complex process. CNA can assist in evaluating, testing and improving a hospital's emergency and disaster response capabilities to meet government and industry standards.

Fire safety consulting

CNA's participation on the NFPA committees that develop standards for healthcare organizations provides us with unique insight into those requirements. We can support hospitals in responding to Centers for Medicare and Medicaid Services and The Joint Commission reviews. Related services include fire protection plan reviews and fire protection system and equipment testing.



Our claim management philosophy is simple – handle claims fairly and accurately

Our goal is to be a world-class claim organization, setting the standards of excellence in the insurance industry.

Available 24/7, our highly experienced professionals are specialized in handling specific types of claims. Our Field Service Center property adjusters have an average of 18 years of experience. They provide the time and attention necessary to process a claim, resulting in a fair outcome with a timely resolution. State-of-the-art property loss estimating software allows us to more efficiently assess repairs once a loss is reported.

Broad industry experience and solutions you can trust

From underwriting to risk control to claim services to actuarial, CNA's solutions for large hospitals are developed by professionals with significant experience in the healthcare industry — many with advanced designations such as the Chartered Property Casualty Underwriter, the Registered Professional Liability Underwriter and Fellow of the Society of Actuaries.

When it comes to extensive healthcare knowledge and experience ... we can show you more.®

CNA claim in action

When a massive tornado hit Joplin, Missouri, in May 2011, CNA moved quickly to help Freeman Health System, a 400-bed, three-hospital operation. Freeman provides services to more than 450,000 people in Arkansas, Kansas, Missouri and Oklahoma.

After meeting with the client, CNA claim professionals searched for alternative locations to begin restoring operations. They provided the insured with assistance to move records, helped dry out the hospital's buildings, moved business personal property to avoid or mitigate damage, found emergency generators, and searched for additional trucks to carry water to the main hospital and dialysis centers.

Commenting on the hospital's claim experience, Dwight Douglas, general counsel for Freeman Health System said: "This is when you get to see if an insurance company has adjusters in the field with the necessary experience, and if the company can bring in experts who can quickly assess the damage and begin remediation."

For more information, call 888-600-4776 or visit www.cna.com/healthcare.

