



## Small Business

# CNA Connect® Choice Extra Endorsement

### Superior Flexibility

Your business isn't the same as the one next door, so why should your insurance coverage be? CNA Connect® Choice Extra Endorsement allows you to easily customize your insurance to your business needs by combining the most common options under one endorsement.

### Broad Coverage, Easy Choice

CNA Connect® Choice Extra Endorsement provides the wide range of coverage limits listed below at a nominal price. Additionally, increased limits may be available for an even more customized insurance solution.

### Property Coverages Included

Accounts Receivable Additional	\$100,000
Backup of Sewer & Drains	Included in Blanket Limit of \$250,000
Brands or Labels	Up to Business Personal Property Limit
Debris Removal	Included in Blanket Limit of \$250,000
Extended Business Income and Extra Expense	Additional 90 Days
Business Income and Extra Expense – Mobile Operations Vehicle	\$75,000
Business Income and Extra Expense – Newly Acquired Premises	Additional \$250,000
Business Income and Extra Expense – Dependent Property	Additional \$15,000
Business Personal Property at Unnamed Locations	\$25,000
Claim Data Expense	Additional \$5,000
Computer Fraud	\$5,000
Deferred Payments	\$15,000
Electronic Data Processing Equipment (On Premises)	Included in Blanket Limit of \$250,000
Electronic Data Processing Equipment (Off Premises)	Additional \$25,000
Emergency Management	\$25,000
Emergency Vacating Expenses	\$10,000
Employee Dishonesty	Included in Blanket Limit of \$250,000

## Property Coverages Included

Fine Arts	Included in Blanket Limit of \$250,000
Franchise Agreement – Property Upgrade Extension	Up to \$100,000
Ingress/Egress	\$50,000
Limited Building Coverage – Tenant Obligation	\$5,000
Lost Key Consequential Loss	\$500
Newly Acquired or Constructed Business Personal Property	Additional \$250,000
Ordinance or Law – Demolition and Increased Cost of Construction	Included in Blanket Limit of \$250,000
Ordinance or Law – Increased Period of Restoration	Additional \$25,000
Outdoor Trees, Shrubs, Plants and Lawns	Included in Blanket Limit of \$250,000
Outdoor Signs	Included in Blanket Limit of \$250,000
Spoilage	Included in Blanket Limit of \$250,000
Unauthorized Business Credit/Debit Card Use	\$5,000
Utility Services – Direct Damage	\$10,000
Utility Services – Time Element	\$10,000
Valuable Papers and Records	Included in Blanket Limit of \$250,000

## Key Coverage Definitions

**Blanket Limit of Insurance** – Provides a blanket coverage limit of insurance to apply at each described premise. You may apportion this limit among the blanket coverages as you choose.

### Business Income and Extra Expense – Mobile Operations

**Vehicle** – Covers the actual loss of business income you sustain due to the necessary suspension of your mobile operations during the period of restoration. The suspension must be caused by covered direct physical loss of or damage to a mobile operations vehicle.

**Deferred Payments** – Provides reimbursement for payments you are unable to collect due to direct physical loss or damage resulting from a covered cause of loss to covered property sold by you on an installment or other deferred payment basis, after it has been delivered to your customer or while still at one of your covered premises.

**Emergency Management Coverage** – Covers the additional expenses you incur as a result of an emergency occurring at one of your described premises.

**Emergency Vacating Expenses** – Covers the reasonable and necessary expenses you incur in the event of an emergency while vacating one of the described premises.

**Extended Business Income and Extra Expense** – Extends restoration period for an additional 90 days past the number of days chosen for the coverage, in order to assist you in reestablishing your customer base to the level it was prior to loss.

For more information, visit [cna.com/smallbusiness](https://cna.com/smallbusiness).