

One coverage. Peace of mind beyond borders.
International for manufacturers.



MANUFACTURING

Many U.S.-based manufacturers have business interests in other countries, so they need an insurance provider with international expertise and coverages to protect their employees, general liability, property and reputation abroad. CNA has the size, ability and experience to shield manufacturers against a full spectrum of international risks. If you are looking for a carrier who understands your clients' risks and has the expertise to help manage them ... **we can show you more.**[®]

Why do your manufacturing clients need International insurance?

Even if a manufacturer doesn't have facilities located outside the United States, it still may need international coverage to:

- Protect employees who travel outside the country
- Reimburse for property that's lost or stolen on international trips
- Compensate for damages that may be caused by employees or company products in other countries

By issuing local-admitted policies around the globe, we ensure regulatory compliance and adherence to local laws, while providing a seamless approach that combines international and domestic coverages to avoid potential gaps.

What types of exposures are covered by CNA's International products?

CNA's Passport[®] Exporter's Package Policy is designed for U.S.-based manufacturing companies with small or incidental foreign exposures, such as export sales or overseas travel for service or sales. This broad package policy includes:

- General and products liability
- Auto excess difference in conditions liability
- Hired and non-owned vehicles
- Foreign voluntary workers' compensation
- Employers liability
- Repatriation
- Business personal property
- Kidnap and ransom (\$25,000 limit)
- Confiscation, expropriation and nationalization (\$25,000 limit)

CNA's WorldPass[®] Controlled Master Program is similar to Passport[®], but can offer broader coverage and limits for U.S.-based multinational manufacturing companies with established foreign operations and exposures. These benefits include:

- Real property values at overseas locations
- Worldwide coverage provided in the U.S. master policy
- Local-admitted policies required in foreign jurisdictions
- Difference in conditions and / or limits (DIC / DIL)

Companion Services[®] is a value-added component of every Passport[®] and WorldPass[®] policy, offering travel assistance anytime, anywhere in the world. This coverage can help employees who lose their baggage, need emergency cash, require emergency medical evacuation or referral, seek language translation or have similar needs.

Sample claim scenario: An employee of ABC Manufacturing, Inc., traveled to London for a trade show. While there, the employee's laptop was stolen. He triggered the automatic sprinkler in his hotel room. And he crashed his rental car into a local business establishment. In this scenario, CNA's international property coverage would pay for a new laptop. International general liability coverage would compensate the hotel for water damage. And CNA's international excess difference in conditions auto policy would provide third-party property damage liability coverage in excess of local policy limits.¹

1 Claim scenario is for illustrative purposes only and is not intended to state CNA's position on coverage with respect to an actual claim.

Why should your manufacturing client choose CNA for International coverage?

CNA's foreign property and liability protection leverages our international network of branch offices and long-standing strategic partner relationships, allowing us to service the needs of our clients and agents in 150 countries on five continents. We can provide clients with local contacts who speak their language and know the local customs. Our experienced underwriters coordinate coverages to protect manufacturing companies against a broad range of risks by eliminating gaps and overlaps. In addition, the business and cultural expertise of our local representatives ensure we can offer the same risk control and claim handling services abroad as we do in the U.S.

CNA offers what other insurers may not

- Product recall expense coverage for sublimit options of \$25,000, \$50,000 or \$100,000
- Controlled Master Program placements via our WorldPass® product for property, general liability, auto, workers' compensation, employers' liability, accidental death and dismemberment, and kidnap and ransom
- With admitted coverage, customers can pay premiums and losses in local currency, comply with favorable tax laws and government regulations and reduce the likelihood of foreign penalties
- Defense Base Act coverage, which provides workers' compensation coverage for U.S. government contractors and their employees working in foreign countries

Adding International coverage may offer other advantages

- CNA can be a single point of contact (information, billing, etc.) for multiple coverages, creating convenience for customers
- Providing clients specialized coverages focused on their unique needs further positions you as a trusted resource
- CNA's rates are very competitive for this coverage
- Combining coverages may trigger discounts for the customer

For more information about how CNA can serve your manufacturing clients' International coverage needs, please contact your local underwriter or visit www.cna.com/agentcenter.

