



Property & Casualty

Comprehensive Property & Casualty coverage for community banks.

Available coverages:

- Property
- Foreclosed/ Force Placed Properties
- Inland Marine
- General Liability
- Mortgagee's Errors & Omissions/Impairment
- Commercial Auto, including Repossessed Autos
- Workers' Compensation
- Commercial Umbrella

Coverage features:

- Blanket Property; No Coinsurance Clause
- No Waiting Period/Deductible on Time Element
- Equipment Breakdown Coverage
- EDP/Inland Marine Coverages
- Flood Coverage
- Earthquake Coverage
- Earthquake Sprinkler Leakage available
- Automatic Coverage for Newly Acquired/Constructed Property, Extra Expense, Valuable Papers, Accounts Receivables, Ordinance or Law, Property in Transit or Off Premises, Money & Securities, and more
- Coverage for Foreclosed and Force Placed Properties
- Automatic coverage for Additional Insureds
- Per Location General Aggregate
- Coverage for Auto Fleets and Repossessed Autos
- Workers' Compensation
- Comprehensive Umbrella Coverage
- Comprehensive Mortgage Interest Coverage

Additional details:

- De novo institutions eligible for the program
- Products available through independent agents and brokers nationwide

Market focus:

Commercial banks, savings and loan associations, savings banks and credit unions with assets up to \$3 billion

Applying for coverage:

1. ACORD applications and a minimum of three-year carrier loss runs are required. We prefer to receive application materials 30 days from the desired inception date.
2. Upon receiving required underwriting information, turnaround time is typically 10 business days. Special accommodations can be made as needed.

For more information, contact your community bank underwriter or visit www.cna.com/communitybanks.