

CNA Small Business Policy Change Request Guidelines



Please use this guide to help you understand the Certificate of Insurance guidelines provided by CNA Small Business.

Certificate Request	Guideline
Additional Insured forms: Blanket Vendors, State or Political Subdivisions, Controlling Interest, Managers or Lessors of Premises, Mortgagee, Assignee or Receiver, Owners/Other Interests – Land is Leased, Co-Owner of Insured Premises, Lessor of Equipment	CNA Connect® form SB146932 Blanket Additional Insured – Liability Extension provides blanket coverage and is automatically added to all non-contractors CNA Connect® policies. Contractors can be endorsed, if requested.
Broad Form Vendor – Additional Insured	The CNA Connect® form can be endorsed by form SB300095 to add coverage.
Amend the number of days of cancellation	State guidelines and policy provisions apply. The number of days of cancellation will not be shown on ACORD 25 (2009/09).
Delete/amend cancellation clause wording	No elimination or change in ACORD standard format is permissible.
“Primary and Non-Contributory” wording	CNA Connect® form SB146932, page 3, paragraph 3.H.4., automatically provides this wording if required in a written contract or agreement.
Limited Contractual Liability	CNA Connect® form SB300000, page 3, section B, paragraph 1.b., excludes Contractual Liability, but the exclusion gives back some coverage.
“All operations” wording	CNA Connect® form SB300000, page 15, paragraph 16, A and B contains relevant verbiage.
CNA Connect® and Workers’ Compensation Waiver of Subrogation	Waiver of Subrogation is available on CNA Connect® and Workers’ Compensation policies, but requires an endorsement of the following forms: CNA Connect® SB300022 and WC000313. The Workers’ Compensation waiver can be issued per state guidelines with a minimal fee. (The following information will be needed: description of job, payroll for the job, and controlling interest that the insured has of the employees on the job site).

Separability/Severability of Interests	CNA Connect® form SB300000, page 13, paragraph 5, A and B, automatically includes this wording.
Cross Liability	See Separability/Severability of Interests guidelines above.
Per project aggregate limit	This option is available by endorsement of CNA Connect® form SB300001, subject to underwriter approval.
Blanket additional insured with Products-Completed Operations for Architects, Engineers and Surveyors and Blanket Waiver of Subrogation	Can be endorsed, free of charge, using CNA Connect® form SB146968.
Design One Liability Extension form with Office Pollution Liability	Can be endorsed by CNA Connect® form SB300176, with a flat charge per surveyor.
Special wording: ETAL, ISAOA, ATIMA, phrases that do not designate legal entities	These acronyms can be shown on Certificates of Insurance, however, cannot be endorsed on the policy. Financial institutions may be approved to include this wording.
Certificate forms other than standard ACORD forms	All certificate forms, other than the standard ACORD forms, will need to be approved by an underwriter prior to issuance.
Loss Payees	All Loss Payees are included and will be added to the policy by endorsement of CNA Connect® form SB147086.
PEO, Administaff or Gevity	Can be added as an Additional Insured Dependent Person. However, they cannot be added on the Waiver of Subrogation form.
Trade events, special events	<p>Determine if the CNA Connect® policy includes form SB300081, which specifically excludes events. If this exclusion form is on the policy, contact the Small Business Service Center.</p> <p>If form SB300081 is <u>not</u> on the policy, then events will be covered if the requestor of the Certificate or Additional Insured is the landlord of the event.</p> <p>If the requestor of the Certificate or Additional Insured is the event planner or the company hosting the event, contact the Small Business Service Center.</p>

For more information:

Service Center agencies call the Small Business Service Center at 877-724-2669

Non-Service Center agencies call the Customer Interaction Call Center at 877-574-0540