

Minimize down time. Maximize peace of mind.

Umbrella & Excess Coverage



We can show you more.®



UMBRELLA & EXCESS

Designed for key industries such as:

- Construction
- Financial Institutions
- Healthcare
- Hospitality
- Retail
- Manufacturing
- Professional Services
- Real Estate
- Technology

Get experience to prevent and tools to rebuild.

A catastrophic liability loss can have an immeasurable impact on your balance sheet and operations. CNA Umbrella & Excess provides both lead and excess policies that deliver critical coverage and support to help you prepare for, and address the unexpected. With more than 50 years of consistent and stable capacity in the umbrella and excess marketplace, we offer more than just a policy. We deliver distinctive umbrella and excess insurance solutions with flexible coverage options. Umbrella & Excess coverage from CNA can be incorporated into insurance portfolios across a wide range of industries, regardless of whether CNA is your General Liability carrier.

Coverage features.

Our Umbrella & Excess insurance solutions help your business prepare for unexpected challenges and stay on top of emerging industry risks.

Key coverages (when applicable)

- Primary Non Contributory where required by contract and provided by underlying
- Crisis Management, with notice within 72 hours as opposed to 24 like other carriers
- Key Employee Replacement
 - Broadened to cover permanent loss of service from a key employee by a covered accident, including an accident resulting in death or permanent disability
- Most Favorable Venue*
- Duty to Defend
- Per Project/Per Location Aggregate (follows UL)
- Recognition of Non Concurrency
- Named Peril Time Element Pollution coverage for sudden/accidental pollution events (via endorsement)

Find evidence of risk before a claim occurs.

Our Risk Control consultants have deep industry experience providing the tools and resources needed to help identify exposures before they become claims. Many hold specialized designations and certifications from accredited industry organizations.

Rely on a dedicated team of claim professionals.

Our Umbrella & Excess dedicated claim professionals have an average of more than 20 years of experience resolving complex casualty claims, and are there to provide superior support when you need it most. Combining top legal talent and experts with local jurisdictional knowledge and catastrophic claim experience, our team is focused on solutions that mitigate damages and achieve the greatest benefit.

Count on our stability and financial strength.

Backed by the financial strength of an over \$10 billion statutory surplus, and the global reach to service 150 countries, the risk control resources and industry knowledge of the entire CNA enterprise make us ideally equipped to meet your unique needs, at every stage of business growth.

For more information, please visit www.cna.com.

*Where allowed by state filing

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