



## International Solutions

# CNA WorldPass®

## A specialized package policy for expanding business with extensive global exposures.

Businesses with growing international exposures need tailored coverages to meet their unique demands. That's why we offer CNA WorldPass® — a customized package policy that addresses your dynamic risks. CNA WorldPass® is a specialized international package policy for medium to large sized U.S. based commercial entities. The insured's insurance needs around the world are consolidated into one Controlled Master Program (CMP) underwritten by CNA. CNA manages the administration of the local admitted policy issue cycle via the CNA ComPass™ platform. Local policies are issued in the countries that require local admitted coverage to be in place and a master policy is issued in the U.S. to close any coverage or limits gaps between the local policies and the Master policy. The Master policy is in effect providing the necessary Difference in Conditions/Difference in Limits component over the local admitted policies as necessary. The CNA WorldPass® policy is CNA's solution for the Controlled Master Program policy product.

The typical CNA WorldPass® Insured would include physical operations overseas and one or more of the following exposures:

- International manufacturing operations, distribution facilities or offices overseas and that are based in a country that may or may not require admitted coverage
- Employ workers who travel internationally or are stationed in foreign countries
- Sell products outside the US via direct export sales, catalogs, or the internet
- Sponsor international trips, tours, or study groups
- Participate in international exhibitions or trade fairs
- Perform service or repair work abroad

Policies are written on a CNA WorldPass® basis and include the following coverage:

- Property/Business Income/Extra Expense/Crime/Equipment Breakdown
- General Liability (including Products Completed Operations)
- Product Recall Expense
- Employee Benefits Liability
- Automobile Excess Difference in Conditions Liability (for both Owned and Hired and Non-Owned Automobile Coverage).
- Voluntary Workers' Compensation and Employers' Liability
- Kidnap and Ransom/Wrongful Detention Coverage
- WorldAware® Crisis Response Services
- Business Travel Accidental Death and Dismemberment
- Incidental Ocean Cargo
- CNA Companion Services®

**CNA ComPass™**

CNA manages the local admitted policy issuance cycle with our network partners and CNA offices via the CNA ComPass™ platform. The policy issuance process is managed via this state-of-the-art platform which enables CNA to provide real-time policy issuance status as needed. We can provide this status for each local admitted policy that we arrange at any point in time in order to provide a truly global account management process for our Insureds.

**CNA International Strategic Network**

A growing number of companies with diverse global holdings are increasingly turning to CNA to insure their exposures. With partners around the globe, our strategic network allows us to service multi-national organizations with complex local policy requirements, through our controlled master program, CNA WorldPass®.

**CNA's strategic network capabilities include:**

- Timely and consistent administration of each CNA WorldPass® Controlled Master Program via the CNA ComPass™ platform
- Global leverage through locally owned branches and network partners around the globe
- Multiple Network Partners within some of the same countries in order to better serve our clients
- Flexibility of pricing and terms driven by controlling Underwriter
- CNA Companion Services® provided in conjunction with the Foreign Voluntary Workers' Compensation/Employers' Liability Coverage. Services include emergency medical, personal, legal and travel assistance to our Insureds
- A strong, diversified network including 226 business partners in 164 countries and growing.

The CNA International Network Solutions Team manages the overall policy issuance cycle with our network partners via the CNA ComPass™ platform. The status of each local admitted policy is monitored and maintained on a real-time basis for a truly exceptional global account management process.

**More than just a policy ... International Claims and Risk Control expertise**

Preventing losses saves money in every currency. No matter where businesses are, with CNA they have access to certified Risk Control professionals, risk-mitigation programs and online resources that can protect against exposures that could disrupt operations. Our experienced Risk Control consultants have in-depth knowledge and understanding of local laws, regulations and issues. With multinational Risk Control representation, CNA has the capability to provide services that grow to adapt to customers' needs as they expand.

**Superior claim handling, around the world, around the clock**

Consistent and seamless from claim reporting to resolution — that's the CNA approach to claim handling. Beginning with just one phone call to report a claim, available 24/7, your claim is promptly assigned to a highly experienced claim professional specialized in handling claims for your line of business. We have a long and compelling track record of helping customers get their businesses up and running quickly and with as little disruption as possible.

**Rely on our stability and financial strength.**

For more than 100 years, CNA has provided reliable coverages for a wide range of businesses. With an "A" rating for financial strength by A.M. Best, we provide greater peace of mind, so you can conduct business with greater confidence both here and abroad.

Powerful and flexible, CNA WorldPass® combines with other international and domestic coverages to offer you a seamless approach to managing risk.

For more information, contact your local International underwriter or visit [www.cna.com/international](http://www.cna.com/international).

In all cases, the medical professional, medical facility or attorney suggested by EA USA or providing direct services to the eligible person pursuant to this Agreement are not employees or agents of EA USA, and the final selection of the medical professional, medical facility, or legal counsel is your choice alone. EA USA assumes no responsibility for any medical advice or legal counsel given by a medical professional or attorney, nor shall EA USA be liable for the negligence or other wrongful acts or omissions of any of the health or legal care professionals providing direct services pursuant to this Agreement. The Eligible Employee shall not have any recourse against EA USA by reason of its suggestion of or contract with a medical professional or attorney. Note: All third-party expenses incurred as a result of providing the above services are the responsibility of the valid employee or covered subscriber. See Companion Services details on your policy for limits, definitions, conditions and disclaimers.

One or more of the CNA companies provide the products and/or services described. The information is intended to present a general overview for illustrative purposes only. It is not intended to constitute a binding contract. Please remember that only the relevant insurance policy can provide the actual terms, coverages, amounts, conditions and exclusions for an insured. All products and services may not be available in all states and may be subject to change without notice. "CNA" is a registered trademark of CNA Financial Corporation. Certain CNA Financial Corporation subsidiaries use the "CNA" service mark in connection with insurance underwriting and claims activities. Copyright © 2019 CNA. All rights reserved.

