

Your clients need customized coverage solutions. We offer CNA Paramount® for Financial Institutions.



We can show you more.®



FINANCIAL INSTITUTIONS

Take the simplest path to meeting your clients' needs.

Meet your clients' unique needs across a wide range of financial industry specialties, only with CNA Paramount®. Developed exclusively for mid-sized businesses, CNA Paramount® covers your clients' critical exposures with one simple, customizable and comprehensive policy.

Coverage highlights:

Property

- Comprehensive and customizable extension built into the policy (see reverse side for specifics and default limits):
 - Additional Coverage Basket with a \$1,000,000 limit (9 added coverages with flexibility in how the limit is applied in the event of loss)
 - Fees, Costs and Expenses Coverage (6 coverages)
 - Off-Site Coverage (6 coverages)
 - Additional Coverages (19 coverages)
- Electronic Data Processing (EDP) Equipment included within the personal property limits of insurance
- Foreclosed Property Coverage is available
- Utility Supply Failure Coverage includes overhead T&D lines and is not restricted to within 1,000 feet
- Business Income has a qualifying period, not waiting period, time deductible

General Liability

- Ability to handle exposures specific to Financial Institutions, such as Foreclosed or Trust Properties, Leasing Operations or Armed Guards
- Financial Institutions Extension
 - Blanket additional insureds
 - Primary/non-contributory for additional insureds where required by written contract
 - Blanket waiver of subrogation
 - Expanded definition of "bodily injury"

- Broad knowledge of occurrence
 - Broad named insured
 - **Personal and advertising injury:** Perils of discrimination and humiliation added, limited contractual liability provided
- Per Location Aggregate available (extends to our Umbrella)

Providing industry-specific coverage has never been easier.

At CNA, our claim professionals work collaboratively with our seasoned underwriters to develop a full service enterprise risk management experience for your clients. We also offer:

- Simplified language and 40 percent fewer forms
- Dedicated Financial Institutions underwriters
- Specialized Risk Control consultants with financial industry experience

Count on our stability and financial strength.

With an "A" rating in financial strength from A.M. Best, CNA also has the resources and tools to assist businesses in mitigating their risks. We also offer:

- Local underwriting authority
- A broad product portfolio with the ability to write full property and casualty risks
- Nationwide risk control services to help assess and address risk exposures
- Claim support services in all 50 states and more than 150 countries around the world

We have the ability to tailor the limits to meet your clients' specific needs.

Below are the added benefits and extensions offered on the Paramount Business Property Coverage Part and default limits available.

Fees costs and expenses coverages:

Architects & Engineers and Other Professional Fees

Limit of insurance:

Included within the applicable Real Property or Personal Property Limit

Debris Removal Costs and Expenses

Included within the applicable Real Property or Personal Property Limit

Debris Removal

- Additional Costs and Expenses \$300,000 Each Location
- Uncovered Property \$5,000 Each Location

Green Insured Property

- Costs and Expenses Included within the applicable Real Property or Personal Property Limit
- Time Element Included within the applicable Time Element Coverage Limit

Off-site coverages:

Dependent Property Time Element Coverage \$250,000 Each Occurrence

Mobile Computing Devices – Worldwide Coverage \$25,000 Each Occurrence

Property at Unspecified Locations Coverage – \$100,000 Each Unspecified Location

Property Damage and Time Element Combined Unspecified Locations Combined – OPTIONAL

Worldwide Media and Accounts Receivable Coverage \$100,000 Each Occurrence

Additional coverages:

Denial of Access to Premise (within 5 miles)

- Civil Authority 30 Days – Included within the applicable Time Element Coverage Limit
- Ingress/Egress \$50,000 Each Location

Electronic Vandalism Coverage –

Property Damage and Time Element Combined \$50,000 Aggregate

Extended Indemnity Period – Business Income Coverage 90 Days – Included within the applicable Business Income Limit

Extra Expense \$100,000 Each Location*

Newly Acquired Locations and Property Coverage

- Newly Acquired or Constructed Real Property 180 Days – \$2,000,000 Each Occurrence
- Newly Acquired – Other Property 180 Days – \$1,000,000 Each Occurrence
- Newly Acquired Location – Time Element 180 Days – \$250,000 Each Occurrence

Ordinance or Law Coverage

- Undamaged Insured Property Included within the applicable Real Property or Personal Property Limit
- Demolition and Repair Cost \$500,000 Each Location
- Increased Period of Restoration Included within the applicable Business Income Limit

Reported Unspecified Locations Coverage Optional

Theft Damage to Non Owned Building Coverage Included within the applicable Personal Property Limit

Trees, Shrubs, Plants and Lawns Coverage \$5,000 Each Item / \$250,000 Each Location

Unintentional Errors or Omissions Coverage \$250,000 Each Occurrence

Utility Supply Failure Coverage (including overhead T&D lines)

- Property Damage \$500,000 Each Occurrence
- Time Element \$25,000 Each Occurrence

Additional coverage basket:

Accounts Receivable Coverage

Fine Arts Coverage (subject to Per Item Limit of \$100,000)

Fire Department Service Charge Coverage

Lessee Leasehold Interest Coverage

Lost Key Replacement Coverage

\$ 1,000,000 Each Location

Non Owned Detached Trailers Coverage

Recharge of Fire Protection Equipment Coverage

Restoration of Media (Electronic Data and Valuable Papers)

Reward Payments Coverage

**For more information, please contact your CNA Underwriter
or visit www.cna.com/financialinstitutions.**



* Applies at locations that do not carry a combined or blanketed Business Income and Extra Expense limit.

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