

# Global experience packaged to meet rapid demands.

**CNA**

We can show you more.®

DISTRIBUTORS



## Rely on the simplicity and customization of CNA Paramount®.

To help ensure that you get the customized property, general liability, crime and umbrella coverages you need to meet the demands of your business, look to CNA Paramount®. CNA has the industry knowledge, competitive pricing and customer-focused risk control and claim management services to help wholesalers effectively manage their risks. We have used our expertise to develop a contemporary, integrated and customizable package policy designed for the unique characteristics of wholesale distribution operations such as yours.

### The coverages you need most.

CNA Paramount® gives wholesalers a range of essential coverages. Coverage highlights for eligible and qualified insureds include:

#### Contaminated or reduced quality stock

In a covered loss event, government agencies will sometimes declare stock that is not damaged as contaminated and require destruction of such stock. The CNA Paramount® Distributors Property Extension Endorsement has a Contaminated and Reduced Quality Stock Coverage section with Governmental Authority and Quality Standards parts. These parts apply to undamaged stock at a certain location or reported unspecified location at which physical loss to covered property occurs as a result of a covered peril (in accordance with all terms, conditions and provisions of the Policy).

#### Distributors' product reimbursement coverage

The CNA Paramount® Distributors Property Extension Endorsement offers coverage for certain product reimbursement costs and expenses for physical loss or damage to property at the premises of a Named Insured's retail customer caused by a covered peril or flood.

### Emergency evacuation expense

The CNA Paramount® Distributors Property Extension Endorsement offers coverage for the reasonable and necessary evacuation expenses incurred as a result of vacating the Named Insured's employees, tenants or customers from certain locations because of an imminent injury arising from a covered peril.

### Additional coverage from a carrier you can trust.

CNA Paramount® provides added flexibility to insure commercial property owners and managers for certain losses due to (subject to all terms and conditions):

- Selling price valuation — merchandise (available by endorsement)
- Equipment breakdown — covered as a "covered peril"
- Expediting expenses
- Contractual penalties
- Transit coverage

Other key coverages available from CNA include:

- General Liability
- Inland Marine
- Ocean Marine
- Cyber Liability
- International

## Identify risk exposures before a claim occurs with CNA Risk Control services from the only organization with UL Recognized Risk Engineers.

We can help avoid some of the risks that threaten wholesalers like:

### Sprinkler system

Proper planning can help a company maximize its fire protection dollar while minimizing its fire insurance costs. CNA can perform a technical review of new installations and existing systems to ensure that they are adequate for the building that they are designed to protect. This analysis considers current and future needs as well as nationally recognized fire protection standards.

### Business income analysis

CNA business interruption consultants offer a comprehensive web-based business income and business interruption service, with additional customized services for individual companies.

### Supply chain

If a critical supplier experiences a business interruption due to equipment breakdown, a fire or weather, the impact can be the same as if it were your own facility. Advance planning can help minimize the impact of supply chain interruption on your bottom line.

### Predictive Service® (aerial infrared survey)

Infrared services are not just for your electrical systems. Predictive Service® inspection process can help maximize the life of your roof. If you own a building with a large roof area or multiple buildings in the same geographic area, this service may help you better manage your roof maintenance dollars. The service includes access to Predictive Service® online analysis tools. Predictive Service® offers CNA customers a preferred rate for its services.

### Equipment breakdown services

We help businesses safeguard physical assets and improve productivity by identifying potential hazards that may lead to future business disruptions.

## Effective and supportive claim management.

At CNA, we provide a consistent, seamless approach to claim management, beginning with initial claim reporting and ending with the final resolution of a claim. Claims are reported through a single point of entry which is available 24/7. Once a claim is reported, it is triaged for type and complexity and directed to the appropriate area, so your claims receive the attention they need. Our claim professionals specialize in specific types of claims to provide consistent and timely resolution.

## With CNA Paramount® you can count on:

- A robust coverage solution with basic and additional coverages in a single package
- A concise and forward-thinking design for a cleaner and easier-to-understand policy
- Underwriting, claim and risk control teams comprised of experienced individuals working together with your independent agent to provide tailored insurance solutions for your business

## Trust an insurer with more than 100 years of experience in commercial insurance.

With an "A" rating from A.M. Best, CNA has the financial strength to be there when you need us. Additionally, we offer:

- A broad product portfolio to address your property and casualty risks
- Risk control services from the only insurer with UL Recognized Risk Engineers to help assess and address risk exposures
- Local claim offices to quickly deploy specialists who take pride in helping our policyholders get their businesses back up and running
- Global representation to serve you in more than 150 countries around the world

When it comes to finding an insurer with the industry knowledge and expertise to better understand your customers' needs ...

**we can show you more.®**

For additional information, please contact your local underwriter or visit [www.cna.com/wholesaledistribution](http://www.cna.com/wholesaledistribution).

