



Claim Scenarios

Multinational

Dedicated Global Claim Team

Multinational claims present a specific set of challenges that can involve different languages, time zones, jurisdictional legal frameworks and in-country payment restrictions. With an average of 20 years of experience in resolving Casualty claims, our global team uses top legal talent, local jurisdictional knowledge and catastrophic claim expertise to provide superior support throughout the claim process.



Incident: After a fire occurred at a warehouse in France leased by a subsidiary of a large U.S. company, the landlord alleged that the fire had been started by the insured's power supply cord. The power supply cord was supplied by a Taiwanese company, and had been part of a 2016 recall campaign. Although the insured notified the Taiwanese company of the power supply cord defects in October 2016; the Taiwanese company continued to deny responsibility. The landlord filed suit in France against both the Taiwanese company and the insured for third-party property damage.

CNA Response: The French Network Partner worked with CNA to retain counsel for the insured and pay for any reasonable defense costs. The French Network partner, also in conjunction with CNA, retained an Independent Adjuster to investigate the facts. In connection with counsel, the IA, CNA and the French Network Partner, the court concluded that the Insured was not liable and that the Taiwanese company was responsible for the loss; the court dismissed the proceedings against our Insured. The Network Partner and the Insured began subrogation proceedings against the Taiwanese company to recoup the amounts paid for defense costs.



Incident: A U.S. citizen in Africa on business for 3 months was residing at a compound 50 miles from the worksite. After eating spinach salad tainted with E.coli at the local restaurant, she suffered short-term physical complications including nausea, diarrhea and intestinal issues. Additionally, she suffered long-term physical and bodily injury which required her to modify her diet and see a doctor every six weeks.

CNA Response: While she was not in the course and scope of employment when she ingested the tainted food, she was on business travel which provides expanded coverage with a limited sublimit. The Workers' Compensation policy did not apply, but Coverage B did. Under Connecticut law, the damages arising from the physical treatment, ambulance trip to hospital, hospital stay, nutritionist follow-up visits were all compensable losses.