

CNA International Claims Scenarios

More than 50% of all U.S. businesses have operations outside of the U.S. This means that these companies face a different set of exposures than their U.S. counterparts. Domestic insurance policies typically do not have enough coverage to protect these businesses from overseas events, which could lead to devastating judgments and severe financial losses or penalties to your customers.

CNA is committed to providing quality insurance products at competitive prices through prudent underwriting, superior service, expert claims handling and innovative solutions. From large to small businesses our knowledgeable underwriters can tailor our policies to fit your clients' insurance needs.

CNA International has the ability to provide the following coverages:

- Accidental Death and Dismemberment (AD&D)
- Companion Services – pre trip assistance and emergency medical assistance
- Crime
- Defense Base Act
- Equipment Breakdown
- Excess DIC Automobile Liability
- Foreign Voluntary Workers Compensation/Employers Liability
- General & Products Liability
- Kidnap & Ransom
- Local Admitted Placements
- Ocean Cargo
- Product Recall Expense Coverage
- Real & Personal Property and Business Income
- Repatriation

Typical classes of business that require international insurance:

- Importer/Exporter
- Manufacturers
- Distributors
- Internet sales
- Employee trip travel
- Technology
- Real Estate
- Contractors
- Colleges/Universities
- Law Firms



Claims Scenarios

Property:

Theft of Laptops while traveling in France:

The Situation: Employees of ABC International Corp were attending a trade show in France. There was a break-in at the trade show event during the night and four laptops of ABC were stolen.

The Outcome: CNA's International Property Coverage form responds to theft losses that occur in France.

General Liability:

Property Damage Occurrence in Mexico:

The Situation: An employee of ABC International Corp accidentally triggered the automatic sprinkler system in his hotel room, while traveling in Mexico. This caused extensive water damage to the floors in his room.

The Outcome: CNA's International General Liability coverage form will respond to the property damage suit for payment in Mexico (as well as in the U.S. jurisdiction if suit is brought back to the U.S.).

Bodily Injury Occurrence in the United Kingdom:

The Situation: ABC International Corp installs a piece of equipment at a customer's plant in the United Kingdom. A third party visitor to the U.K. plant trips and falls over equipment left on the floor during the installation process being performed by ABC. The third party suffers a leg injury and brings suit in the United Kingdom for his injury.

The Outcome: CNA's International General Liability coverage form will respond to the premises/operations suit for payment in the United Kingdom (as well as in the U.S. jurisdiction if suit is brought back to the U.S.).





Products/Completed Operations occurrence in Germany:

The Situation: ABC International Corp is a U.S.-based manufacturing company that installed a piece of equipment at a customer's location in Munich. The machinery had inadequate safety guards in place, which in turn caused a third party injury to occur after the equipment was used by the insured's customer. The injured party sues the local German company and ABC Company in Germany for a bodily injury claim.

The Outcome: CNA's International General Liability coverage form will respond to the products liability suit for payment in Germany (as well as in the U.S. jurisdiction if suit is brought back to the U.S.).

Automobile Liability:

Excess Difference in Conditions Automobile Liability Coverage:

The Situation: An employee of ABC International Corp rented a vehicle in Singapore during a business trip. The employee was involved in a car accident which caused property damage to a retail store. The property damage exceeded the local statutory limit of coverage provided under the rental/lease agreement insurance coverage and the employee was found liable for the damages.

The Outcome: CNA's International Excess Difference in Conditions Automobile policy provides third party property damage liability coverage in excess of local policy limits.

Workers Compensation:

Foreign Voluntary Workers Compensation Coverage and Repatriation:

The Situation: An employee of ABC International Corp is injured while lifting heavy boxes at a work-related event in Egypt. The employee suffered a severe back injury requiring him to be hospitalized. After further review the local physician determined that he required specialized surgery that could only be provided in the United States. The employee is expected to miss work for twelve to eighteen months.

The Outcome: CNA's International Voluntary Workers Compensation Coverage provides State of Hire Benefits for the work-related injury. The policy also provides Excess Repatriation Expense coverage (i.e. the amount in excess of the normal transportation costs the employee would have incurred to return to the U.S. if no loss had occurred). The repatriation expense coverage enabled the employee to be transported back to the United States for further treatment.

Employers Liability:

The Situation: A local national employee of ABC International Corp in France suffered a work-related injury. The amount of the loss exceeded the amount of coverage available under the local workers' compensation government scheme in France.

The Outcome: CNA's International Employers Liability coverage provided payments to the employee up to the limit of the policy.

Additional Coverages:

Companion Services:

The Situation: An employee of ABC International Corp has lost his wallet and passport while traveling in Italy. He does not speak Italian and does not know where to turn to for assistance.

The Outcome: Through CNA's agreement with Europ Assistance, the employee will secure the necessary travel documents and emergency personal cash advancements that will enable him to continue on his business trip.

Accidental Death & Dismemberment Coverage:

The Situation: A U.S. National Employee of ABC International Corp suffers a non-work related bodily injury claim in China while traveling on company business.

The Outcome: CNA's International AD&D Coverage part provides medical benefits for this injury up to the limits of insurance provided within the policy.

Kidnap & Ransom:

The Situation: An employee of ABC International Corporation is abducted while traveling in Argentina.

The Outcome: CNA's International Kidnap & Ransom coverage will indemnify ABC International Corp for "ransom monies" and expenses paid out along with wrongful detention expenses incurred.

Local Admitted Coverage:

The Situation: ABC International Corporation has a production plant in Mexico. A third party liability loss occurs at the location and the Mexican Government seeks confirmation that a local admitted liability policy is in force for the insured's location.

The Outcome: Since CNA had arranged for the issuance of a local admitted Liability policy in Mexico the insured was in compliance with local admitted insurance requirements.

To learn more about CNA International, visit www.cna.com or call 888-262-0043.

