

# CNA Connect® for Retailers



small  
business



## A broad portfolio of products is designed to address your needs.

Every retailer faces different types of risks, and we have a complete line of products to address each of them:

- **CNA Connect® (Property and Liability)**
- **Commercial Automobile**
- **Workers' Compensation**
- **Commercial Umbrella**
- **Employment Practices/Fiduciary Liability**
- **International**
- **Inland Marine**
- **And Many More!**

## Strength and resources to help you grow your business.

CNA backs our commitment to retailers with financial strength and stability as a national carrier rated "A" by A.M. Best. For more than 100 years, CNA has provided insurance solutions to a wide range of businesses. We provide property and casualty products and services supported by focused expertise and nearly \$60 billion in assets. Our competitive coverages, underwriting, risk control and claim expertise, coupled with an in-depth understanding of the retail industry, will help you manage risks and reduce costs.

## Relevant, flexible coverage choices.

CNA Connect®, our flagship property and liability policy for small businesses, offers broad and relevant protection, with a wide range of coverages, limits and deductible options that go well beyond industry standards. More than 300 optional coverages allow you to customize your protection based on the specific needs of your business. Following are some of the highlights:

- **Expanded Limits for Theft of Money and Securities** — Many business owner policies in the market still offer the same small limit for money and securities they had 15 years ago. CNA Connect® offers broad protection for money and securities with coverage automatically included up to the Business Personal Property limits you select on the policy.
- **Business Income and Extra Expense from Dependent Property** — Like most retailers, you probably rely on other businesses, either as a supplier, a customer or to draw customers to your store. This reliance is so prevalent in small business that it creates exposures not contemplated by many policies. CNA Connect® includes \$10,000 of this coverage automatically, with the option of increasing limits to \$1,000,000, if needed.
- **Seasonal Increase Coverage** — This increases the Business Personal Property limit to account for peak sales seasons. 25 percent is automatically included; up to 300 percent is available.
- **Blanket Business Personal Property** — This simplifies protection for you by combining the Business Personal Property limits at multiple locations. No need to worry if stock is moved from your warehouse to your store or vice versa.
- **Equipment Breakdown** — How many stores could operate without cash registers, telephones, credit card terminals or air conditioning? Typical property coverage forms may not cover loss or damage as a result of electrical spikes, surges or arcing; CNA Connect® does.
- **CNA Connect® Retailers Choice Endorsement** — This important endorsement combines increased limits for common coverages at one low price. Examples of coverages afforded under this endorsement include Lost Key Consequential Loss, Deferred Payments and Emergency Management Coverage just to name a few.
- **Forgery and Alteration** — Coverage is included at \$25,000 limit, with options up to \$1,000,000 available.
- **Employee Dishonesty** — Coverage is included at \$25,000 limit, with options up to \$1,000,000 available.
- **Computers, Software and Data** — How many computers do you rely on to run your store on a daily basis? In addition to your Business Personal Property limit, CNA Connect® includes \$50,000 of coverage for on premises computers, software and data. Also included is \$25,000 of worldwide laptop and hand held computer device coverage.

**For additional information on coverages and services for your business, contact your independent insurance agent or visit [www.cna.com](http://www.cna.com) today.**