

CNA EcoCare® Property Upgrade Extension Endorsement for Small Business



small business

A policy endorsement that leaves the world a little greener.

At CNA, green practices have been a part of our day-to-day operations for many years. We're pleased to expand upon our commitment to the environment with the announcement of our EcoCare® Property Upgrade Extension Endorsement — property coverage that helps protect your clients' future and the future of our planet.

This CNA Connect® endorsement applies to building and personal property owned by the insured, and provides for green building upgrades as a result of a covered loss to the building or contents, subject to a specified percentage or dollar limit purchase. Upgrades could include green structures, materials or processes incorporating energy, water, and material efficiencies and environmental quality.

Endorsement highlights:

- Coverage is provided by scheduled location for a stated percentage increase over the normal covered loss or limit (whichever is less), and can be capped with per occurrence dollar limits.
- For buildings with existing green features, CNA's standard property coverages contemplate re-building with like kind and quality green features under our existing replacement cost coverage.
- CNA's building ordinance or law coverage provides for green updates as required by ordinance or law.
- CNA's Property Upgrade Extension Endorsement provides insureds with a green orientation, the option to repair damage resulting from a covered loss with green materials or components, subject to a specified optional limit purchased.
- Does not require LEED certification.

Automatic additional coverages include:

- Vegetative roofs
- Recycling additional expenses
- Architect and engineering expenses
- Certification or recertification expenses
- Ventilation of reconstructed buildings
- Business income

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Automatic additional coverages provided under the EcoCare® Property Upgrade Extension Endorsement:

Vegetative Roofs — We will pay reasonable additional costs you incur to replace or repair the damaged portion of the building roofing systems with a vegetative roof, which qualifies as green. If the building had a vegetative roof prior to the loss, coverage would respond to the loss as part of covered property.

Recycling Additional Expenses — We will pay the increased costs to reuse or salvage building materials and products, and extract recyclable construction waste and transport it to recycling facilities instead of landfills. These increased costs are offset by any income derived from recycling these materials. The most we will pay under this coverage extension is \$25,000 and is in addition to the debris removal limit of insurance.

Architect and Engineering Expenses — We will pay the additional professional fees of green accredited architects or engineers hired for use in planning and designing the applicable green qualifying repairs or rebuilding.

Certification or Recertification Expenses — Organizations (such as LEED and Green Globe) will certify a business to various levels of green, and these certifications carry an expense. For insureds who desire green certification post loss, we will pay reasonable certification expenses to the applicable accreditation organization for the repaired or replaced covered property. If an insured carried a green certification from one of the accreditation organizations, we will pay reasonable expenses to be re-certified.

Ventilation of Reconstructed Buildings — We will pay the extra expense to flush out the air in a covered building that has been repaired or rebuilt due to a covered loss and replace it with 100% outside air and air that has been ventilated through a new upgraded or installed green air filtration system.

Business Income — If business income is provided at the location listed in the endorsement, we will pay the additional suspension of operations that results from the extra time required to make the green qualifying repair or rebuild to the damaged portion of the property. We will also pay the extra expense incurred to obtain power from a public utility if the covered location used renewable resources to generate power prior to the loss. Lastly, we will cover loss of income for rebates and credits received from a public utility company for surplus power provided by an insured's renewable resources.

Please note that payments for these additional coverages are all subject to the limit of insurance applicable under this endorsement.

When your clients are looking for coverages that protect them and the world they live in ...
we can show you more.®

For more information, contact your Field Sales Specialist, Underwriter or visit www.cnacentral.com.