



## Small Business

# Why CNA Connect®?

CNA Connect® provides small business clients broad and relevant protection, with more than 300 optional coverage endorsements that offer increased deductible options and a wide range of limit options for both Property and General Liability coverages. Many of the coverage options are uniquely designed and not typically offered in today's competitive marketplace. By being available for a broad range of businesses, easy to quote and flexible in its design, CNA Connect® makes it easier to do business with us and makes CNA the clear choice for small business insurance.

### Some Key Points to Consider:

- More coverage and higher limits available on a single policy
- The flexibility to exclude coverages to reduce premiums
- Increased deductible options for controlling risk
- A larger number of coverages with increased limit options
- Easy to tailor to specific customer needs
- Expanded Definition of Personal & Advertising Injury to include discrimination & humiliation that results in injury to the feelings or reputation of a natural person

### CNA Connect® Liability Coverage Highlights\*

Agents have the authority to quote General Liability optional limits of \$2,000,000/\$4,000,000 on CNA Central on most classes.

#### Aggregate limits per location for Premises Liability included

— Many competitors do not include this policy language and would need to endorse the policy in order to make this coverage available, triggering an additional premium charge.

**Blanket Additional Insured included** — Most competitors do not include this policy language and would need to endorse the policy in order to make this coverage available, triggering an additional premium charge. This endorsement includes:

- 9 Types of Additional Insureds
- Damage to Premises Rented to You
- Broad Knowledge of Occurrence
- Blanket Waiver of Subrogation
- Expanded Definition of Bodily Injury to include mental anguish

**Employment Practices/Fiduciary Liability\*\* at \$10,000 included, with options up to \$500,000 available** — CNA Connect® includes this coverage. Many competitors will only add Employment Practices Liability to the policy, for an additional premium charge.

**Passport Access<sup>SM</sup> endorsement available** — Provides coverage for International Personal Property, International Confiscation, Expropriation, or Nationalization Coverage, Automobile Difference in Conditions Liability and International Kidnap and Ransom/Wrongful Detention Coverage, as well as expanding the Liability coverage territory. Only a handful of business owners' policies offer an international endorsement and many of those offer less coverage than CNA's Passport Access<sup>SM</sup>.

**Professional Liability optional coverages are available as endorsements to CNA Connect® for the following insureds** — Barbers, Beauticians, Dental Laboratories, Florists, Funeral Directors, Hearing Aid Establishments, Kennels, Opticians & Optical Goods Establishments, Pastors/Counselors, Pet Groomers, Pet Sitters, Photographers, Printers, Veterinarians, Videographers and Wedding Consultants. Other classes available through CNA's Miscellaneous Professional Liability Offerings.

\*Coverage offered via endorsement.

## CNA Connect® Property Coverage Highlights\*

### Key coverages built-in to the CNA Connect® base policy:

**Coinsurance** — CNA Connect® waives coinsurance. Not every business owners' policy does this; many carriers still charge a coinsurance penalty on building or business personal property that is not insured to value.

**Business Income and Extra Expense** — Coverage is automatically included on a 12 months Actual Loss Sustained basis, with options to increase up to 24 months, which many competitors do not offer. Additionally, many competitors have a specific waiting period and payroll limitation which CNA Connect® does not have.

**Business Income and Extra Expense, Dependent Property** — Coverage is included at a \$10,000 limit with the option of increasing limits to \$1,000,000, if needed. Many competitors offer lower limits, or do not offer this coverage in their base product.

**Extended Business Income** — Coverage is automatically included at 60 days, with options to select up to 365 days, which most competitors do not provide.

**Business Personal Property** — The Business Personal Property (BPP) limit at the described premises also applies to BPP in transit and off premises (up to 60 consecutive days at a temporary location). Many competitors include a small sub-limit for BPP in transit or fewer days for BPP at temporary locations.

**Equipment Breakdown** — Is included as a cause of loss, with an option to exclude if desired.

**Business Income Loss as a Result of Equipment Breakdown** — We cover this on an Actual Loss Sustained basis. Many competitors do not include this level of coverage and have a waiting period.

**Inflation Guard** — CNA Connect® includes an inflation guard of 3% for Building and Business Personal Property coverage with additional percentage options available.

**Money and Securities** — Coverage is included within the definition of Business Personal Property and up to the BPP limit. Many competitors do not include money and securities in the definition of BPP and only provide minimal limits.

**Computers, Software and Data (EDP)** — We include coverage at \$50,000 for on premises EDP. This is in addition to the Business Personal Property limit.

**Computers Off Premises, including Laptops and PDAs** — We include coverage worldwide at a \$25,000 limit. Higher limits are available. Many competitors do not include worldwide coverage and only provide minimal limits of \$1,000 to \$5,000.

**Business Income/Extra Expense as Result of a Computer (EDP, including website) Loss** — We cover this on an Actual Loss Sustained basis with a 12-hour deductible. Many other business owners' policies have a short time limit or small maximum dollar limit included.

**Targeted Hacker Attack** — Coverage is included at a limit of \$25,000 Direct Damage and \$25,000 Business Income. Coverage is provided when employees or customers hack into the insured's computer systems and cause damage.

**Employee Dishonesty** — Coverage is included at a \$25,000 limit, with options up to \$1,000,000 available. Many competitors do not include any Employee Dishonesty coverage in their base form, while others include a minimal amount of \$10,000 with maximum options up to \$250,000.

**Forgery and Alteration** — Coverage is included at \$25,000 limit, with options up to \$1,000,000 available. Many competitors include a small amount with no options to increase.

**Fine Arts** — Coverage is included at \$25,000. Many competitors only include limits of \$5,000 or \$10,000 and do not value Fine Arts with market value as we do. Limits up to \$1,000,000 available.

**Identity Theft/Recovery for Business Owners** — Coverage is included at \$25,000. Many competitors do not have this coverage available, or provide a lower limit.

### Highlighting a Few Additional Coverages Available to Add to the CNA Connect Base Policy:

**Choice Endorsements** — These property extensions provide an assortment of coverages relevant to the insured's specific class or industry.

**Scheduled Property** — Coverage is available for seven different categories of Business Personal Property that is off premises at another location more than 60 consecutive days or while rented or leased to others.

**Blanket Building or Blanket Business Personal Property** — Blanket options are available at no additional premium charge.

**Data Breach Liability and Privacy Event Expense** — Data Breach provides critical coverage for any business that collects private information, such as Social Security numbers, Healthcare Payer ID numbers or credit/debit card numbers.

**CNA Connect® Base Coverage Summary** (The following assumes a customer purchases a CNA Connect policy with no modification to included limits):

<b>Base Property Coverage:</b>	<b>Included Limit:</b>
Building and Business Personal Property	Insured Need
Business Income and Extra Expense	12 month actual loss sustained
Coinsurance	Waived
Seasonal Increase	25%
<b>Property Additional Coverage:</b>	
Arson and Theft Reward	\$5,000
Claim Data Expense	\$5,000
Debris Removal	25% + \$25,000
Employee Dishonesty	\$25,000
Expediting Expenses	\$25,000
Fine Arts	\$25,000
Fire Department Service Charge	\$25,000
Fire Protective Equipment Discharge	\$10,000
Forgery or Alteration	\$25,000
Identity Theft/Recovery Expense	\$25,000
Newly Acquired/Constructed Property	\$1M Bldg, \$250k BPP, 180 days
Ordinance or Law, Demolition, Increased Cost of Construction	\$25,000
Outdoor Trees, Shrubs, Plants, Lawns	\$3,000
Pollutant Clean Up and Removal	\$25,000 annual total
Preservation of Property	BPP limit up to 90 days
Temporary Relocation of Property	\$50,000 up to 90 days
Water Damage	Included in Building/BPP Limit
<b>Property Coverage Extensions</b>	
Accounts Receivable	\$25,000
Appurtenant Buildings and Structures	\$50,000
Building Glass	Included in Building/BPP Limit
BI and Extra Expense – Dependent Property	\$10,000
BI and Extra Expense – Newly Acquired Property	\$250,000
Business Personal Property Off Premises	On Premises BPP Limit
Civil Authority	4 weeks/24 hour deductible
Electronic Data Processing On Premises	\$50,000
Electronic Data Processing Off Premises Worldwide	\$25,000
Equipment Breakdown	Equip Breakdown limit equals Building + BPP limit
Equipment Breakdown – Expediting Expenses	\$25,000
Equipment Breakdown – Pollutants	\$25,000
Interruption of Computer Operations	Included in Business Income, 12 hour deductible
Money and Securities	Included in BPP Limit
Money Orders & Counterfeit Paper	Included in BPP Limit
Non Owned Detached Trailers	\$5,000
Outdoor Property	\$10,000
Personal Effects	\$25,000
Signs	Included in Building/BPP Limit
Spoilage – Consequential Loss	Included in BPP Limit
Targeted Hacker Attack	\$25,000 Direct Damage/\$25,000 BI and EE
Theft Damage to Rented Property	Included in BPP Limit
Valuable Papers and Records	\$25,000
<b>Liability Coverage Form</b>	
General Liability	Base Limit \$1,000,000
Medical Expenses	Base Limit \$10,000
Damage to Premises Rented to You	Base Limit \$300,000
Products/Completed Operations	Base Limit \$1,000,000
Blanket Additional Insured – Liability Extension (Non-Contractor Classes)	Included
Blanket Additional Insured – Owners, Lessees, Contractors with Products Completed Operations Coverage (Contractor Classes)	Included
Employment Practices/Fiduciary	\$10,000

\*Class restrictions apply, \$10,000 not in AK or NY. \$50,000 not in NY; No EPLI/Fiduciary in SD

\*Terrorism Risk Insurance Act Premium automatically included. \*Specific states/classes may have other forms attached. \*See specific form or policy for coverage terms and conditions.

For more information, contact your Sales Specialist or Underwriter, or visit [cna.com](http://cna.com).