

Our risk control services help manage risk and reduce costs.

To complement our coverages, CNA provides risk control tools and resources that can help you minimize the likelihood of a loss. Our School of Risk Control Excellence offers a series of complimentary classes, such as “Protecting Your Investment: Prevention Measures for Small Businesses” and “General Liability Loss Prevention for Small Business Owners,” which are designed to help you and your staff better understand risk control issues and mitigate their impact on your day-to-day operations.

Visit www.cna.com/riskcontrol for additional risk control resources.

Our claim service is among the strongest in the industry.

CNA’s claim professionals handle claims quickly and fairly. Should you ever need to file a claim, CNA is there to support you — across the country, internationally and around the clock.

Great businesses are built on solid relationships.

We understand long-term relationships are valuable to your business. Rated “A” by A.M. Best, CNA has the financial strength you can count on with more than 100 years of experience serving business owners across the country and around the globe.

For information on how you can get the protection you need, contact your independent insurance agent or visit www.cna.com today.



Superior Protection for Lawyers’ Offices

Broad protection. Flexible coverage. One easy choice.

Your practice isn’t the same as the one next door, so why should your insurance coverage be the same? Broad automatic coverage and more than 300 options gives you and your independent agent the ability to customize an insurance solution package for your unique business needs.





We understand the unique risks and coverage needs of your law practice.

CNA Connect®, combined with the Lawyers' Choice Endorsement, offers real and relevant coverage options beyond what is typical on a standard industry business owners policy.

Essential coverages for your practice.

Business Income Billable Hours Option — If you're forced to close your practice for just a few days, you'll most likely work overtime to reschedule all of your clients and make up for the lost time. Most policies call this a delay of income, not a loss, and pay nothing. Business Income Billable Hours Option, included with our Lawyer's Choice Endorsement, provides up to \$10,000 reimbursement for your lost time, even if clients are rescheduled.

Valuable Papers and Records — Information is one of your most valuable assets, and recreating files after a loss can be critical to the continuation of your firm.

Our Lawyer's Choice Endorsement provides an additional \$100,000 for the cost to research, replace or restore lost information on valuable papers or records such as client files.

Accounts Receivable — If your billing records are destroyed, are you confident that all of your clients will pay everything they owe you? What about the money you've earned but not yet billed? Our Lawyer's Choice Endorsement provides an additional \$250,000 for the reconstruction of receivables and reimbursement of uncollectible money from your customers due to a covered cause of loss.

Extended Business Income — If your practice is forced to close for an extended time, your clients may need to seek counsel elsewhere. Once you reopen, it takes time to earn back that client base. This endorsement extends the restoration period for 90 days after you resume operation in order to regain customers to the level prior to loss. You can also choose to extend the restoration period to 180, 270 or 365 days.

Additional coverages:

NetProtect EssentialSM — Attorneys are now more likely to store sensitive client information electronically. With attorney-client privilege and the introduction of state privacy laws, making sure this information is secure is critical. If your network is breached, the confidentiality of the information could be in jeopardy. A separate CNA NetProtect EssentialSM policy will respond to privacy injury liability resulting from the unauthorized disclosure of private information, as well as the costs to comply with any applicable privacy law or regulation.

Unauthorized Business Card Use — Provides up to \$5,000 reimbursement in the event your business' credit or debit cards are fraudulently used.

Lost Key Consequential Loss — Provides up to \$500 per premises for replacement of locks and keys in the event a key is accidentally lost.

Utility Services – Direct Damage — Pays for direct physical loss or damage to covered property caused by an interruption of electrical power, communications or water supply service not located on the described premises.

Business Income and Extra Expense – Newly Acquired Premises — \$500,000

Claim Data Expense — \$10,000

Computer Fraud — \$10,000

Electronic Data Processing Equipment — \$50,000, including off-premises exposures

Limited Building Coverage – Tenant Obligation — \$10,000

Newly Acquired or Constructed Property — \$1,000,000 building/\$500,000 business personal property

Ordinance or Law — \$25,000, including tenant improvements or betterments

Ordinance or Law – Increased Period of Restoration — \$50,000

Utility Services – Time Element — \$25,000