

# CNA Connect®

## RETAILERS CHOICE ENDORSEMENT



**CNA**

small business

## Connect to the Right Choice

### Superior Flexibility

Your business isn't the same as the one next door, so why should your insurance coverage be the same? CNA Connect® Retailers Choice Endorsement allows you to easily customize your insurance to your business needs by combining the most common options under one endorsement.

### Property Coverages Included

Accounts Receivable	Additional \$100,000
Brands or Labels	BPP Limit
Extended Business Income and Extra Expense	Additional 30 Days
Business Income — Mobile Operations Vehicle	\$75,000
Business Income — Newly Acquired Constructed Property	Additional \$250,000
Business Income — Dependent Property	Additional \$15,000
Business Personal Property at Unnamed Locations	\$25,000
Claim Data Expense	Additional \$5,000
Computer Fraud	\$5,000
Deferred Payments	\$25,000
Electronic Data Processing Equipment (Off Premises)	Additional \$25,000
Emergency Management	\$25,000
Emergency Vacating Expenses	\$25,000
Franchise Agreement — Property Upgrade Extension	Up to 100,000
Limited Building Coverage — Tenant Obligation	\$5,000
Lost Key Consequential Loss	\$1,000
Newly Acquired or Constructed Business Personal Property	Additional \$250,000
Ordinance or Law — Increased Period of Restoration	Additional \$25,000
Outdoor Trees, Shrubs, Plants and Lawns	Additional \$7,000
Spoilage	\$25,000
Unauthorized Business Credit/Debit Card Use	\$5,000
Utility Services — Direct Damage	\$2,500
Utility Services — Time Element	\$10,000
Valuable Papers and Records	Additional \$100,000

### Key Coverage Definitions

**Business Income – Mobile Operations Vehicle** — Covers the actual loss of business income you sustain due to the necessary suspension of your mobile operations during the period of restoration. The suspension must be caused by covered direct physical loss of or damage to a mobile operations vehicle.

**Deferred Payments** — Provides reimbursement for payments you are unable to collect due to direct physical loss or damage resulting from a covered cause of loss to covered property sold by you on an installment or other deferred payment basis after it has been delivered to your customer or while still at one of your covered premises.

### Broad Coverage, Easy Choice

CNA Connect® Retailers Choice Endorsement provides the wide range of coverage limits listed below at a nominal price. Additionally, increased limits may be available for an even more customized insurance solution.

When you're looking for coverages unique to your business ... **we can show you more.®**

**Emergency Management Coverage** — Covers the additional expenses you incur as a result of an emergency occurring at one of your described premises.

**Emergency Vacating Expenses** — Covers the reasonable and necessary expenses you incur in the event of an emergency while vacating one of the described premises.

**Franchise Agreement – Property Upgrade Extension** — Covers the increased cost to repair, rebuild, replace or reconstruct the property as a consequence of enforcement of the minimum requirements of a franchise agreement.

**Spoilage** — Provides coverage for the direct physical loss of or damage to perishable stock caused by or resulting from a covered cause of loss.