



National Accounts Casualty

Excess Casualty: Umbrella & Excess Coverage

Customized Coverage Against Catastrophic Loss

In the blink of an eye, a catastrophic liability loss can devastate a company's balance sheet and operations. CNA's Excess Casualty team helps businesses of all sizes prepare for the unexpected, providing lead umbrella and excess policies that deliver critical coverage and support when it matters most.

As one of the first domestic insurance carriers to offer an umbrella policy, CNA has more than 50 years of consistent, stable capacity in the umbrella and excess marketplace. Our deep technical expertise, broad industry appetite and flexible underwriting approach help us collaborate with agents and brokers to develop customized coverage solutions that meet each client's unique needs.

Coverage Features

CNA's Excess Casualty solutions help businesses respond to market needs and prepare for emerging trends, and our modernized, easy-to-read forms provide greater confidence and coverage consistency. We have the capacity to offer up to \$25 million in limits on either a lead or excess basis.

Flexible Forms

Our easy-to-use forms facilitate contract certainty:

- **Excess and Umbrella Liability Policy** – an A/B form with streamlined follow form coverage for lead umbrella placements
- **Umbrella Liability Policy** – a standalone form for select lead umbrella placements
- **Excess Liability Policy** – follow form excess that aligns coverage to controlling underlying, including shaving of limits coverage

Key Lead Umbrella Coverage (when applicable)

- Crisis Management (\$300,000 limit is first dollar, and available for all covered expense)
- Key Employee Replacement (\$100,000 limit is first dollar and in addition to the limit)
- Most Favorable Venue*
- Duty to Defend
- Per Project/Per Location Aggregate (follows UL)
- Primary Non Contributory (where required by contract and provided by underlying)
- Waiver of Rights of Recovery
- Recognition of Non Concurrency
- Named Peril Time Element Pollution coverage for sudden/accidental pollution events (via endorsement)
- Exhaustion of underlying limits also known as "Shaving of Limits" (via endorsement)

*Where allowed by state filing

Broad Appetite. Local Expertise.

Empowered with broad authority to structure complex coverages, CNA underwriters are positioned in markets across the U.S. and can provide regionally relevant guidance to brokers and agencies nationwide.

Our appetite for umbrella and excess casualty risks is focused on the following industries:

- Financial Institutions
- Hospitality
- Retail
- Manufacturing
- Professional Services
- Real Estate
- Technology

Dedicated Claim Team

Excess Casualty claims can be highly complex, and an experienced team can make all the difference. CNA's Umbrella and Excess claim team has dedicated attorneys with extensive backgrounds in complex litigation. With an average of 20 years of experience in resolving claims, our dedicated Excess casualty claim professionals use local jurisdictional knowledge and catastrophic claim expertise to mitigate damages and achieve the greatest benefit.

Stability and Financial Strength

CNA is one of the largest U.S. commercial property and casualty insurance companies. We provide a broad range of standard and specialized insurance products and services for businesses and professionals in the U.S., Canada and Europe, backed by more than 120 years of experience, an "A" rating for financial strength, and a statutory surplus of just under \$10M.

For more information, contact your local Excess Casualty underwriter or visit cna.com.