



Middle Market

# CNA Paramount<sup>®</sup>

## The package policy built for mid-sized businesses

You deserve insurance solutions tailored to your needs. That's why we created CNA Paramount<sup>®</sup> – the property, crime and general liability package policy for mid-sized businesses, now enhanced with a new umbrella form. CNA Paramount is flexible enough to help streamline your busy day, and its optional endorsements for qualified and eligible insureds make it easy to address unique exposures, from potentially moderate risks to catastrophic losses.

### Coverages that mid-sized businesses need most.

CNA Paramount offers, under the Business Property coverage, nine first-party coverages under a single limit, at no additional charge:

- Accounts receivable
- Fine arts (\$100,000 limit per item per occurrence)
- Fire department service charge
- Lessee leasehold interest
- Loss adjustment expense
- Non-owned detached trailers
- Recharge of fire protection equipment
- Restoration of media
- Reward payments

### Rely on the simplicity and customization of CNA Paramount.

We've integrated essential and critical coverages into a single, uncomplicated package, backed by the resources of an international carrier. CNA Paramount is modular, streamlined and intuitive, allowing you to combine industry-specific endorsements with specialized coverages, and offering tailored limits that make it easy to create a customized insurance package.

### Designed for key industries such as:

Construction	Manufacturing
Cultural Institutions	Professional Services
Financial Institutions	Real Estate
Healthcare	Technology
Life Sciences	

### More of what your clients value

**Deep industry and product expertise.** Insurance solutions from CNA are based on a deep understanding of our customers and their industries. Your clients benefit from insurance coverage designed for their business and aligned with their goals.

**Broad underwriting appetite.** The breadth of our product portfolio enables CNA to provide customized insurance solutions that anticipate and address your clients' insurance needs in all stages of company development.

**Local presence.** We know your time is valuable. From providing you with a quick quote to walking your client through the claim process, CNA is focused on delivering service when and where you want it.

The most commonly requested coverages offered through CNA Paramount include:

### Property

- Electronic data processing equipment as part of the Personal Property limit
- Equipment breakdown, automatically included as a covered peril unless Equipment Breakdown exclusion applies
- Expediting expenses with limits separate from extra-expense coverage, to help ensure customers have the ability to replace property as quickly as they need to keep their businesses running
- Contractual penalties to reimburse contractual penalties incurred by the insured for a material breach of contract where the breach results from direct physical loss to a covered property caused by a covered peril
- Research and development to pay for the loss or damage to R&D property and the associated business income loss if an insured event delays R&D or destroys vital experiments

### Crime

- Business crime coverages for Employee Theft, Money & Securities, and Forgery or Alteration

### General Liability

- Additional insureds to make it easier to access general liability coverage for the most common categories of additional insureds in key industries
- Primary and non-contributory wording for additional insureds to help named insureds remain in compliance with certain risk-shifting provisions in their contracts
- Broad knowledge of occurrence/notice of occurrence to aid in preventing a named insured from being penalized when an employee in a non-designated role fails to elevate a claim
- Broad named insured extending coverage, under certain circumstances, to existing or newly acquired entities where the named insured has management control
- Waiver of subrogation – blanket to waive the insurer's right of recovery against a third party when the named insured has agreed in writing to do so

### Umbrella

- Key employee replacement, broadened to include coverage for the permanent loss of service from a key employee by a covered accident, including a covered accident resulting in death or permanent disability of a key employee
- Crisis management with up to 72-hour notice – includes funeral costs, psychological counseling, temporary stay and a separate limit with no sublimit for PR expense
- Waiver of rights of recovery, embedded into the umbrella form
- Most favorable venue, regarding coverage for punitive and exemplary damages

### Dedicated Risk Control Services

Our Risk Control program uses cutting-edge technology and deep insurance expertise to provide distinct risk insights and offer systematic, sustainable solutions. Dedicated services will help your clients better understand their risks, reduce loss costs, restore their operations and increase productivity.

### Technical Claim Excellence

Our team uses top legal talent, local jurisdictional knowledge and extensive claim expertise to provide superior support and achieve the greatest benefit for every policyholder.

## About CNA

CNA is one of the largest U.S. commercial property and casualty insurance companies. CNA provides 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 and approximately \$45 billion of assets.

For more information, please contact your local underwriter or visit [cna.com/paramount](https://cna.com/paramount).