CNA Paramount® is the package policy built for mid-sized businesses.

Meeting after meeting, client after client, all day long. You expect and deserve insurance solutions tailored to your needs. We understand. That’s why we created CNA Paramount® — the property, crime and general liability package policy for mid-sized businesses — now enhanced with a new umbrella form. CNA Paramount® is sufficiently flexible to help streamline your busy day, and offers optional endorsements for qualified and eligible insureds that make it easy to address unique exposures, from potentially moderate risks to catastrophic losses.

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 tailored limits that make it easy to create a customized insurance package.

Coverages that mid-sized businesses need most.

CNA Paramount® offers, under the Business Property coverage part, a basket of 9 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
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, Theft of Money 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

It takes more than an insurance policy.

CNA is the only insurance carrier awarded the UL Recognized Risk Engineers designation. Our risk control consultants and online resources help prevent claims by assisting with loss prevention, risk management and risk transfer techniques.

Our claim philosophy is simple — manage claims quickly, fairly and accurately. We strive to be the industry's best claim organization, and our customer survey results reflect that we’re right on track.

**Trust the carrier with more than 100 years of industry experience.**

With an “A” rating for financial strength from A.M. Best, CNA has the ability to be there when and where you need us. We offer:

- Local underwriting authority in 49 office locations throughout the U.S.
- A broad product portfolio and the ability to write property, casualty and professional risks
- Risk control consultation and tools to help assess and address exposures
- The convenience of local claim offices
- Global representation to serve companies in more than 150 countries

When you’re looking for a way to deliver a tailored policy to meet unique risks … **we can show you more.**®

For more information, please visit www.cna.com/paramount.