



CNA Center  
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## **Vacancy Accommodations for First-party Commercial Property Policies**

CNA understands that our policyholders may be affected by government orders and directives to prevent the spread of COVID-19. We recognize that adherence to such orders may temporarily change the way insured locations are typically utilized, and that some locations may not be occupied or may have reduced occupancy.

First-party commercial property policies issued by a CNA underwriting company may contain a “vacancy” provision that limits or precludes coverage for certain perils where the property has been vacant for a specified period of time, typically 60 days, as set forth in the policy.

In an effort to address concerns about the application of the vacancy provision occasioned by such temporary changes in operations, CNA will not consider a building to be vacant (as that term is defined in our policies) for the days during any period of occupancy where such occupancy changed solely as a result of a government stay at home order or similar directive relative to COVID-19.

This accommodation is applicable only to CNA Paramount® (including all WorldPass® and Passport®), CNA Signature, and CNA Connect® commercial first-party property policies and will be considered effective through the earlier of the expiration of any applicable government order or directive or July 15, 2020.

Please understand this notice is not a representation that coverage does or does not exist for any particular claim or loss under any such policies. All terms, conditions, limitations and exclusions of the policies remain in effect.

We are committed to staying connected to you during this time. Please don't hesitate to reach out to your Property underwriter with any questions.