



Company Overview



www.cnaeurope.com

Your **specialist commercial insurance** partner across Europe



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Our expertise, partnerships, service levels and financial stability make us a leading specialist commercial insurer across Europe.

CNA provides protection to more than one million businesses and professionals in the U.S. and internationally. Founded in 1897, CNA is committed to its relationships with customers, brokers and business partners alike. As a result, CNA is not only the seventh largest U.S. commercial insurer but an insurer of choice for the industry specialisms and markets we serve.

Focussed on what we do best – business insurance

At CNA we believe that in order to be successful we have to focus on what we do best – providing the right insurance solutions that customers need to manage their risks and grow profitably.

This is why we work closely with brokers and customers to build longstanding relationships based on clear communication and a commitment to provide flexible solutions to meet their needs.

We deliver this commitment through a pan-European branch network that includes Belgium, Denmark, France, Germany, Italy, Spain, Sweden, Switzerland, The Netherlands, and the United Kingdom (Birmingham, London and Manchester). We also write increasingly across borders into the wider European Union on a freedom of services basis.

Expertise you can count on where you need it

Diverse knowledge and expertise

Our skilled underwriters and industry professionals have the expertise to address the specific risks for a number of industries and businesses of all sizes.

Our people have the insurance expertise to guide our customers in managing their risks and minimising losses.

Proven financial strength and stability

Major independent rating agencies, including A.M. Best, Moody's and Standard & Poor's, recognise CNA Financial Corporation as a strong company with a solid financial foundation.

CNA Financial Corporation maintains a strong balance sheet through a conservative investment philosophy, an ongoing disciplined evaluation of assets and liabilities and a smart work ethic.

CNA Financial Corporation is highly rated for financial strength by major independent rating agencies.

Tailored products for an array of industry specialisms

CNA offers a large range of products and services, providing a suite of insurance solutions that any organisation conducting business requires – from Financial Institutions to Healthcare companies – CNA is the right partner for your business.

Industry Specialisms

The following highlights some of our key industry specialisms. For the complete list of all CNA coverages please see the A to Z listing on page 9 or visit www.cnaeurope.com.



Construction

CNA is committed to providing a full spectrum of insurance solutions to meet the needs of contractors and owners in the construction business. We develop bespoke programmes that offer specific coverage for a broad range of construction trades.

Target markets include: most Contractors All Risks and Erection All Risks Project Insurance.

Education

CNA is able to provide a comprehensive range of covers to suit the Higher and Further Education sector. Not only can we consider the traditional cover requirements - Property & Business Interruption, Professional Indemnity, Public Liability and Employers' Liability but also those risks associated with more advanced seats of learning and research such as Clinical Trials, Technology and Cyber Risks.

Target markets include: Universities and Colleges of Further Education.

Financial Institutions

When brokers have clients with complex risks and non-standard requirements that need a more than cursory evaluation, they turn to CNA. Our expertise in the Financial Services industry combined with years of experience means a highly specialist approach where one size doesn't fit all.

Target markets include: Fund Managers, Investment Trusts & Funds, Private Equity/Venture Capital firms, Building Societies, Stockbrokers, Saving Banks, Exchanges, Commercial and Private Banks, Non-Life Insurance Companies, Friendly Societies, Clearing/Settlement Institutions.

Healthcare

The ever evolving world of Healthcare requires an insurance solution that is a product of technical strength and understanding of the sector. The key to being able to offer such a product is to have a company that understands the nuances within treatments, research, technology and legislation. We have sophisticated capabilities that span the breadth of the Healthcare industry.

Our experience gives the flexibility necessary to understand businesses and any potential issues they may face in a rapidly changing environment. Our staff are seasoned professionals from fields of insurance, healthcare business and law who work together to provide organisations with effective strategic planning on how to manage the risks they face.

Target markets include: Pharmaceutical, Medical Device & Biotech companies, Hospitals, Allied Healthcare Facility Providers and Care Homes.

Manufacturing

We provide innovative, tailored programmes for a broad range of Manufacturing classes and partner with industry experts to ensure we understand the changing risks faced in this sector. Our own Risk Control team is able to provide valuable advice and support to manage a variety of risk exposures.

Our strengths are best evidenced where a client is keen to take ownership of their own attritional losses and utilise the expertise of our Risk Control service backed up with a comprehensive risk transfer product.

We offer solutions for both corporate/middle market customers and major risks programmes including global programmes and captive arrangements.

Target markets include: all light and medium scale Manufacturing operations.

Professional Risks

CNA is a leading provider of Professional Liability insurance for Media Professions, Architects & Engineers, Construction Design Professionals, Accountants and Management Consultants and many other types of Professional Services.

With local market expertise, industry-specific coverages, customer-focused risk management programmes and claim services, we work with companies to ensure our Professional Services customers have the full suite of insurance solutions they need.


Target markets include: Media, Technology, Design & Construction, Management Consultants, Engineers, Facilities Managers, Event Organisers, Training & Education Organisations, Recruitment Consultants, Trade Associations, Publishers, Estate Agents, Auctioneers, Charities, Health & Safety Advisors, Interior Designers, and Loss Adjustors/Assessors.

Renewable Energy

The Renewable Energy industry continues to grow and is one in which CNA in Europe has been intrinsically involved in from its beginnings. The nature of risk in the Renewable Energy industry can vary significantly; that is why CNA has brought together a team of experts combining both insurance and engineering experience to meet these challenges.

Target markets include: Wind Energy (On and Offshore), Solar, Photovoltaic, Waste to Energy, Hydro Power, Biomass, Biofuel, Wave and Tidal and Geothermal.

Solutions are available for both Construction and Operation, and package policies also incorporate Marine and Casualty Coverage Sections.



We provide cover for an array of industry specialisms.

Tailored products for an array of industry specialisms



Retail

CNA can provide tailored solutions and dedicated customer-focused services to retail businesses with a variety of coverage offerings. We recognise the unique requirements of retail businesses with an international supply chain and those with multiple outlets. We also understand the particular needs of franchise operators.

Target markets include: most Retail chain operators including those in Clothing, Food and Drink or Groceries.

Technology

Technology companies need an insurance partner that stays current with emerging trends & issues. Many traditional coverage forms fall short when protecting technology companies against information and network-related risks.

CNA's dedicated technology underwriters recognise and understand the latest technology exposures and are able to mitigate their impact on businesses through our insurance products tailored to the industry.

Our modular package product for technology companies offers cover for Commercial Liability, Professional Liability, Property Damage and Business Interruption, Cyber Protection, Directors' & Officers' Liability, Employment Practices Liability and Crime.

Target markets include: Software, Hardware, IT services, Telecommunications, Communications Equipment, Digital Broadcasting, Software Driven Machinery and Electronic Components and Instruments.

Transport & Logistics

Few industries have a greater need to evaluate the risks that their operations face by virtue of their global reach and complex handling commitments than International Freight Handling. CNA provides an ideal counterpart to the risk management challenges faced by freight handlers. Our international network and team of sector specialists gives us the skills and resources to deploy the right people and the right risk management tools to meet this industry's unique challenges.

Target markets include: Retailers, Manufacturers, Importers & Exporters, Forwarders, Distributors, Construction companies, Wholesalers, Selling Agents, Services companies, Assemblers, Logistics companies, Food Industry, and Projects and Global companies (with local policy requirements).

Availability:

Our product and geographical coverage provides us with the ability to underwrite on a freedom of services basis in the wider European Union.

Please contact your local **CNA** office to find out more.



Coverages for business – an A to Z

Coverages

Business Interruption/Loss of Income

Covers loss of income and some other types of costs incurred as a result of interruption to the business by an insured cause. CNA can provide cover for Revenue, Profit, Increased Cost of Working, Rentals or on an Advanced Loss of Profit basis.

Cargo

Protects all types of merchandise shipped by water, land or air. CNA has been underwriting Marine insurance in Europe since 1864 and has become a leading and trusted player in this specialist class of business.

We offer worldwide policies with cover wide enough to protect Manufacturers, Traders, Importers, Exporters and Distributors against physical loss of or damage to different types of cargo whilst in transit throughout the world.

Customers also have access to www.cnacargo.com, the marine market's leading online policy management system for brokers and customers who need to issue insurance certificates, or who need to regularly declare their shipments.

As the insurance of cargo and transport operations is an international product by its very nature, we are also able to offer global programmes for customers who have operations in parts of the world where local policies are required.

Charity Liability

We are a provider of Charity insurance in the UK offering bespoke policies tailored to the specific exposures and needs of charities including the liability of the Trustees, Professional Negligence, Employment Practices Liability and the Fidelity risk.

Clinical Trials Liability

Protects Advanced Medical Technology companies from their clinical trial risks. As multinational clinical trials become increasingly commonplace, arranging insurance programmes to meet specific local requirements can be both complicated and costly if not facilitated by experts who understand the complex nature of the business. At CNA we employ a multi-disciplinary team to ensure that our customers are provided with the most up to date information, research and knowledge.

Construction & Erection All Risks

Our CAR/ EAR project insurance is designed to provide comprehensive Material Damage coverage and Advances Loss of Profits for unforeseen losses for the diverse range of risks that construction projects face from conception through to completion and operation.

Cover may also include Marine and Transit exposures, Public Liability and Constructional Plant. The policy enables the Contractor or Employer to comply with the insurance requirements of any contract and to cover the liability of the contractor for loss or damage during the maintenance period.

Coverages for business – an A to Z

Crime

Protects businesses from the loss of money, securities or inventory resulting from risks such as theft; embezzlement, forgery or alteration of cheques; robbery, counterfeit currency and documents; disappearance and destruction of money, securities and documents; employee dishonesty, safe burglary, computer fraud, wire transfer, audit and investigation expense.

Directors' & Officers' Liability

Protects Directors' and Officers' of public, private and not-for-profit corporations against loss (damages and defence costs) arising out of their status or conduct as Directors & Officers. Common claims allege breach of duty, security law violations and unfair competition.

We offer a broad, dynamic wording for SME's through to large multinational corporations. For very large companies and those with a significant portion of their shares traded in the USA, our interest will be as an excess layer carrier.

Our automated D&O quotation system at www.cnadirectors.co.uk is available to UK brokers only who register with us to get quick, competitive quotations for their SME customers.

Employers' Liability

Employers' Liability insurance protects a business against claims from employees for accidents or sickness arising in the course of their work. CNA is able to provide this cover for a wide variety of trades or industries either on a primary or excess layer basis.

Employment Practices Liability

Protects companies and individuals against loss (damages and defence costs) arising out of employment practice disputes. Common claims allege discrimination, sexual harassment, wrongful termination and wrongful discipline.

As the incidence of employment related claims continues to rise in European markets we provide coverage for partnerships and not-for-profit associations as well as private SME's and large listed companies, including those with substantial staff numbers in the USA.

Excess of Loss

Provides protection for higher limits of indemnity above an underlying policy for a variety of insurance business classes. CNA participates in a large number of markets on this basis.

Freight Liability

Covers liability for loss of or damage to cargo for companies involved in the carriage, handling or storage of goods for third parties.

General Liability

Cover for businesses to protect against claims by third parties for bodily injury and property damage arising from the operations of the insured. Can also be referred to as "Public and Products Liability".

Our underwriters are supported by industry professionals.



Machinery/Equipment Breakdown

For all businesses that operate machinery. Our policies cover large enterprises with fully automated production plants, to medium-sized and small enterprises where a single machine failure at a crucial time may have serious financial and economic consequences.

All types of machinery, plant, mechanical equipment and apparatus may be covered under the Machinery Breakdown insurance.

Material Damage

Covers loss or damage to buildings and their contents from fire, lightning, vandalism, natural disasters and a variety of perils. CNA has an experienced team of underwriters who work closely with brokers on the design of cost effective insurance programmes in this class of business.

Medical Product Liability

This insurance is designed to protect entities involved in research and development, manufacturing, distribution and wholesale of medical products from their liability exposure. These entities include pharmaceutical, nutraceutical, biotechnology, medical device and clinical trials organisations.

Medical Professional Liability

This insurance protects individuals or entities that provide any form of Healthcare treatment services. This would include Hospitals, Clinics, Care Homes, Hospices and individual Medical Practitioners that are exposed to potential medical malpractice claims.

Availability:

Our product and geographical coverage provides us with the ability to underwrite on a freedom of services basis in the wider European Union.

Please contact your local CNA office to find out more.

NetProtect (Cyber)

CNA NetProtect sets the industry standard for First and Third Party information risk protection with its broad range of covers including Network Security Liability, Privacy Injury Liability, Content Injury Liability, notification costs, regulatory proceedings, network damage, business interruption, electronic theft and extortion.

Both online and offline information are covered against threats that range from the unauthorised acts of company insiders to network based attacks involving computer viruses and other security breaches that result in privacy injury and identity or trade secret theft allegations.

CNA NetProtect provides the necessary coverage that traditional Property, General Liability and Errors & Omissions insurance cannot address.

CNA offers NetProtect to a wide range of business including: Financial Institutions, Retail, Manufacturing, On-line Businesses and other businesses that depend heavily on IT-applications to run their business and store critical information.

Coverages for business – an A to Z

Pension Trustees' Liability

Designed to address the risks for corporate and individual trustees, sponsoring/participating employers and pension schemes as determined by each country or region's regulatory system. It provides protection of assets of individual trustees, sponsoring employers, pension schemes and their employers.

Product Liability

Covers bodily injury or property damage losses arising out of actual or alleged defects in goods or products manufactured, sold, handled, distributed or disposed of by an insured. CNA offers this cover on both a primary or excess layer basis in conjunction with the Public Liability requirements of a business.

Professional Indemnity

Protects companies and individuals against loss (damages and defence costs) resulting from acts, errors or omissions in their performance of services. Common claims allege negligence, misrepresentation, violation of good faith and fair dealing, and inaccurate advice.

Property

Covers loss or damage to buildings and their contents from fire, lightning, vandalism, natural disasters and a variety of perils. Also known as Material Damage.

Public Liability

Covers a business or organisation for their potential liability for personal injury or property damage where negligence is evident. Particularly important for property owners and organisations with a high level of public access or engagement, such as shopping centres, the public sector or major sporting or cultural events. Available to UK BIBA registered members only, www.cnaexcess.co.uk provides easy access to Excess Public & Products Liability capacity at competitive premiums and full policy documentation online within a few minutes.

Stock Throughput

Provides Stock Throughput policies for customers that need cover for goods whilst in store as well as in transit. A Stock Throughput policy provides cover for all moveable goods that are the subject of the customers trade, including raw materials, semi-finished and finished products.

The goods are covered at all times whether in transit, undergoing process (although damage caused by the process is excluded) or in store at own or Third Party premises.

Subsea Equipment

Insurance of equipment involved in subsea work or geophysical exploration and research is relatively new and, since we have been involved in this business from the outset, has become an area of specialty for CNA in Europe.

For more information visit www.cnaeurope.com or contact your local CNA office.





Claim & Risk Control Services

At CNA, we provide claims services that are designed specifically to meet our customers' needs. Our specialist Risk Control professionals help our customers to identify, analyse and manage potential risks economically, in order to protect lives, assets and profitability.

Claims Services

We understand our customers and tailor solutions specifically to suit them.

Furthermore, we understand the impact that any claim may have upon a business and will ensure that immediate steps are taken to minimise that impact and to ensure that businesses are supported throughout the entire claims process.

We employ specialist Claims professionals across Europe and the U.S. to ensure the quick and fair resolution of claims.

All cases are handled promptly, with integrity and to the highest technical standards at all times. This is balanced against a pragmatic and realistic approach to Claims handling.

Risk Control

Risk Management is a key tool for successful businesses who want to provide the right products or services to their customers without interruption.

The need for good Risk Management never changes even if the cost to transfer the risk does.

CNA Risk Control will advise on the most effective ways to reduce risk in the areas covered by the customers' insurance policies, whether for employees, customers, the public or a business.

As specialist insurers, we employ Risk Control professionals with practical experience and professional qualifications in each of the industry sectors we operate in.

At CNA, we help customers to identify, analyse and manage their risks.



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Your specialist
commercial insurance
partner across Europe

To find out more, please call us on:

+44 (0)20 7743 6800 or contact your local **CNA** office.

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