

CNA ConnectSM

The Power to Connect with Small Business



Broad Protection in an Ever-Changing World.

CNA Connect is an innovative new product that provides small businesses superior protection in an unpredictable business environment.

Broad Automatic Coverage.

CNA Connect offers small business clients broad and relevant protection, with a wide range of coverages, limits and deductible options that go well beyond industry standards. Following are some of the highlights:

Equipment Breakdown – Most businesses own equipment that is dependent on electricity. Typical property coverage forms may not cover loss or damage as a result of electrical spikes, surges or arcing.

Business Income and Extra Expense from Dependent Property – Many businesses rely on other businesses, either as a supplier or as a customer. This reliance is so prevalent in small business that it creates exposures not contemplated by many policies. CNA Connect includes \$10,000 of this coverage automatically, with the option of increasing limits to \$500,000, if needed.

Interruption of Computer Operations – With more than 85 percent of all businesses having some reliance on computers for their business operations, it is important that those exposures be analyzed and clients be adequately protected. With CNA Connect you can extend your Business Income and Extra Expense coverage to apply to a suspension of operations caused by an interruption of your Electronic Data Processing Equipment due to a covered cause of loss. A limit of \$25,000 is included in the base policy with the option of increasing limits.

Expanded Limits for Theft of Money and Securities – Many BOP products in the market still offer the same small limit for money and securities they had 15 years ago. CNA Connect offers broad protection for money and securities with coverage automatically included up to the Business Personal Property limits you select on the policy.

Competitive Price Structure.

CNA Connect allows for more competitive and forward-looking pricing. In addition, the architecture of CNA Connect is much more specific than the industry norm in terms of class and territory flexibility. This allows for improved stability into the future.

Superior Flexibility and Choice.

CNA Connect provides an industry-leading coverage portfolio for a wide range of needs in today's changing and varied small business marketplace. More than 300 optional coverage endorsements exist with increased deductible options and a broad range of limit options for both Property and General Liability coverages.

CNA Connect Choice Endorsements – Choice Endorsements offer multiple coverages at a nominal price, providing a unique and powerful suite of coverages in a competitive marketplace.

- Accountant's Choice
- Building Owner's Choice
- Eating Establishment's Choice
- Lawyer's Choice
- Medical and Dental Choice
- Choice (Other Industries)

CNA Connect Offers New and Relevant Coverage Options for More Small Businesses.

This creates the opportunity to tailor coverage and offer real value to a wider range of customers. In fact, many of the CNA Connect coverage options are uniquely designed and not typically offered in the marketplace.

Enhanced Replacement Cost – The cost of building materials can increase dramatically after natural disasters, leaving many customers underinsured. The new Enhanced Replacement Cost option offers an additional 25 percent above the stated replacement cost limit in the event of a building loss (Applies to building only).

Inland Marine Coverages – Including Builders' Risk, Installation Floaters, Electronic Data Processing, Transportation, Personal Property of Others and more.

Professional Liability Optional Coverages Available

- Pet Groomers
- Veterinarians
- Beauty Shops
- Barber Shops
- Florists
- Funeral Directors
- Hearing Aid Establishments

Additional Options

- Employment Practices Liability
- Employee Benefits Liability
- Directors & Officers (Condo classes)
- Printer's E & O: Correction of Work
- Fellow Employee Suits
- Stop Gap
- Hired Auto and Non-Owned Auto Liability
- Liquor Liability
- Product Recall and Replacement
- Global Technology Errors & Omissions



Property Coverages to be Included with Base Policy

Accounts Receivable	\$25,000
Appurtenant Buildings & Structures	\$50,000
Arson & Theft Reward	\$5,000
Business Income & Extra Expense	12 Months Actual Loss Sustained
Extended Business Income	60 Days
Seasonal Increase	25%
Business Income & Extra Expense - Dependent Property	\$10,000
Business Income & Extra Expense - Newly Acquired Property	\$250,000
Building Glass	Included in Building/Business Personal Property Limit
Business Personal Property Off Premises	Business Personal Property Limit
Civil Authority	3 Weeks/24 Hour Deductible
Claim Data Expense	\$5,000
Debris Removal	25% + \$25,000
Electronic Data Processing	\$50,000
Employee Dishonesty	\$25,000
Equipment Breakdown	Included
Equipment Breakdown - Pollutants	\$25,000
Expediting Expenses	\$25,000
Fine Arts	\$25,000
Fire Department Service Charge	\$25,000
Fire Protective Equipment Discharge	\$10,000
Forgery or Alteration	\$25,000
Interruption of Computer Operations	\$25,000 Annual Total
Money and Securities	Included
Money Orders & Counterfeit Paper	Business Personal Property Limits
Newly Acquired/Constructed Property	\$500K Bldg., \$250K BPP, 180 Days
Non Owned Detached Trailers	\$5,000
Ordinance or Law	\$25,000
Outdoor Property	\$10,000
Outdoor Trees, Shrubs, Plants, Lawns	\$3,000
Personal Effects	\$25,000
Pollutant Clean Up & Removal	\$25,000 Annual Total
Preservation of Property	Business Personal Property limit up to 90 Days
Signs	Included in Building/Business Personal Property Limit
Spoilage - Consequential Loss	Included in BPP Limit
Temporary Relocation of Property	\$50,000 up to 90 Days
Tenant Glass	Included in Business Personal Property Limit
Theft Damage to Rented Property	Included in Business Personal Property Limit
Valuable Papers & Records	\$25,000

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