



**CNA / HARDY**

# CNA Online Excess of Loss

Specialist Insurance Solutions

## At a Glance

CNA Hardy provides specialist insurance solutions for commercial businesses and professionals from our network of offices in the UK, Continental Europe and Syndicate 382 at Lloyd's.

We are part of CNA Financial Corporation, one of the largest U.S. commercial insurance companies with a gross written premium in excess of \$11 billion:

**70+**

CNA offices  
across the USA,  
Canada & Europe

**200+**

Countries and  
territories covered

**1m+**

Businesses and  
professionals  
insured worldwide

**125+**

Years in  
business

## CNA Financial Corporation Financial Strength Ratings

A.M. Best:

**A**

(Excellent) with stable outlook

Moody's:

**A2**

with stable outlook

Standard & Poor's:

**A+**

(Strong) with stable outlook

Fitch:

**A+**

with stable outlook

# Our winning client proposition

## Specialist Underwriting

We specialise in Property, Casualty, Marine and Financial Lines insurance products in the Construction, Energy, Financial Institutions, Healthcare, Life Science, Manufacturing, Natural Resources, Professional Services and Technology sectors.

We provide insurance solutions in response to our policyholders' emerging exposures and ever-changing needs, and offer a flexible approach enabling us to consider complex and unusual risks.

We underwrite primary and excess limits as well as take lead and follow positions in our specialist areas.

## Expert Risk Control

Businesses trust us because we understand the intricacies of the risks they face.

Our risk control engineers, who hold professional qualifications in the sectors in which we operate, support policyholders by minimising risk across their business.

We believe that prevention is better than cure which is why we not only provide best in class risk control consultancy but also create effective risk management programmes, undertake on-site and remote loss prevention surveys and deliver tailored training.

## Client-led Claims

Our claims team is ready to work with you quickly, openly and efficiently to achieve resolution in the shortest possible time and with the best possible outcome.

We have specialists in every class of business so that each and every claim, no matter how large or small, how simple or complex, gets immediate attention from the right people in the right place at the right time.

We recognise the importance of reputation and will act swiftly to support you in resolving any claims in a professional and timely manner.

## International Solutions

As businesses expand internationally, their exposure to new and complex risks increases.

We provide locally compliant coverage under one controlled master policy, making it easier for policyholders to manage their cover, premiums and claims in one place so they are always in control.

We know that establishing a best-in-class network, with all parties sharing a common operational vision and culture is critically important to the success of a joined-up, multinational programme.

The importance of having sufficient liability cover has never been greater for businesses, whether they are large corporations or small enterprises. Even relatively small incidents can exceed standard indemnity limits and result in large claims that can have a catastrophic impact on a company's balance sheet and their reputation.

CNA Hardy's online solution provides access to immediate and competitive Excess of Loss quotations via CNA Online.

### Target risks

- UK businesses with turnover up to £250m
- Over 3,600+ trades across a wide range of sectors
- Construction, manufacturing, wholesale, retail, leisure and service industries
- High risks cover for:
  - Contractors, including those using heat
  - Manufacturing and wholesale for those exporting to North America

### Quote and bind instantly on CNA Online

- Quote, bind cover and instant policy documents, ready in under 2 minutes
- Or save, update, re-quote and bind at a later date, at your convenience, 24/7
- Full cycle capability with no need to refer to an underwriter: quotation, new business, renewal and mid-term adjustments

### Key policy features & benefits

- Excess Public Liability and/or Excess Employers Liability with the option for JCT 6.5.1 cover and Motor Third Party Property Damage
- Limits available up to £20m and attachment points up to £150m
- Annual policies or individual projects
- All major primary Insurers wordings accepted
- Wide wording including Insurance Act extension

### Direct access to an expert underwriter

Discuss complex, unusual risks or a specific issue directly with our team of expert underwriters for a trusted and quick solution.

### Find out more

For enquiries on coinsured or multination business, please e-mail [xol@cna Hardy.com](mailto:xol@cna Hardy.com)

 To log in visit [coverage.cnahardy.com](https://coverage.cnahardy.com)

## Why buy higher limits of insurance?

Many insurers are reducing their primary limits, yet businesses are demanding greater protection against large liability claims that could impact their solvency and reputation. Some of the reasons for this demand are:

### Personal injury claims are getting larger

- Advances in medical science, longer life expectancies and increasing care costs mean that claim payments are regularly exceeding £10M
- Discount rate changes mean catastrophic injury claims have increased significantly

### Changing contractual demands

- Companies working for local authorities, property owners or contractors are often required to hold £10m+ indemnity limits prior to commencing work

### Multiple injuries occurring from a single event

- Companies with large number of employees or visitors within the same building face the potential for a single incident to cause multiple injuries that can quickly add up to claims that exceed traditional primary limits of indemnity

### Third party property values

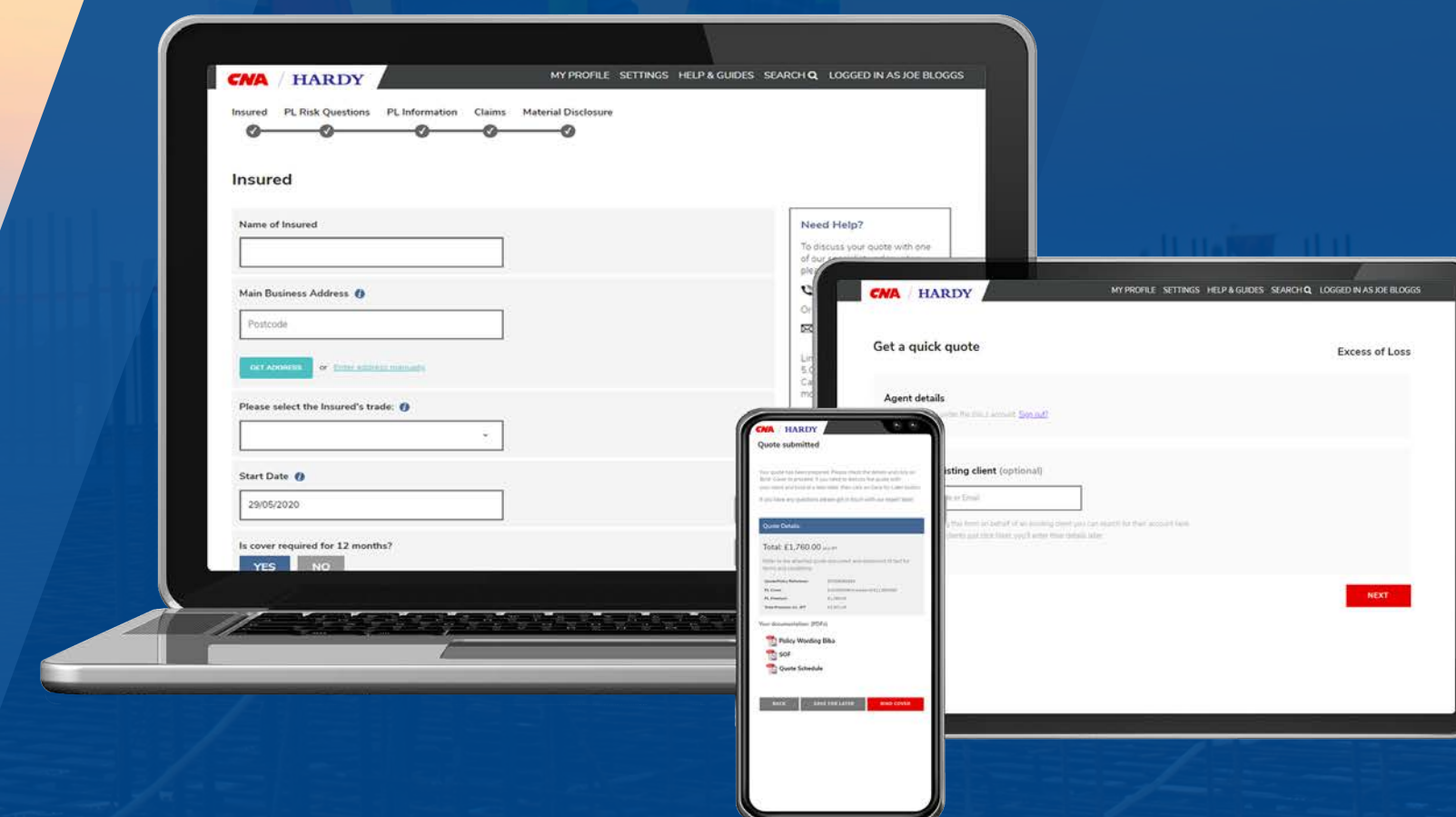
- Many of the largest public liability claims are a result of fire caused by heat. Public liability indemnity limits should cover the damage to 3<sup>rd</sup> party property and any business interruption suffered as a result which can often exceed standard cover limits

### Critical products exposures

- It can be difficult to quantify the claims potential of a product, especially when that product is a component part. Brokers and their clients need to consider the end usage of their products, the potential for product failure to result in injury or damage and whether there are exports to North America where claim values can be much higher.

## How online Excess of Loss benefits your clients

Councils often require proof of insurance prior to letting contractors on site to start work. CNA Online Excess of Loss enables you to purchase the required cover immediately, ensuring contract certainty for your clients.





### Industries

Construction  
Energy  
Financial Institutions  
Healthcare  
Life Science  
Manufacturing  
Mining, Metals & Minerals  
Power & Utilities  
Professional Services  
Technology  
Wholesale Durable Goods

### Products

Casualty  
Cyber  
Management Liability  
Marine  
Package  
Political Violence  
Professional Indemnity  
Property

Please get in touch with one of our specialist underwriters to discuss your clients' risk management and insurance needs. Contact details can be found on our website [cnahardy.com](http://cnahardy.com)

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