



Casualty



Overview

We underwrite a comprehensive global portfolio of Casualty business, diversified both by product and distribution. We work in close partnership with brokers, clients, and other risk and claims management professionals to create strong, enduring relationships.

We are able to provide coverage on a worldwide jurisdiction basis (subject to North American conditions), and have the capability to cover the U.S. domiciled operations of international companies via our U.S. parent company, a leading domestic underwriter of general liability risks.

In addition, we can dovetail liability coverages with our Property, Marine, Financial Lines and Renewable Energy products.

Covers Available

We offer coverage on a variety of classes and products on both a primary and excess basis.

- Employers Liability
- General Liability

We also provide ancillary classes including:

- Product guarantee/recall
- Incidental professional indemnity
- Non-conventional solutions

Core Appetite

We consider all segments including:

- Contractors
- Manufacturing
- Basic Materials
- Construction Projects
- Industrial goods
- Consumer goods
- Transportation and Logistics
- Railways
- Utilities
- Municipalities



We have developed customised industry specific solutions for our customers:

- **Contractors Combined+ Policy:** Designed to meet the need of customers in the UK construction industry with a turnover between £5m and £250m. Combines Employers Liability, Public Liability and Contractor's All Risk as standard.
- **Manufacturing Combined Policy:** Designed to meet the needs of customers in the manufacturing industry with a turnover between £10m and £250m. Combines Property Damage, Business Interruption, Employers Liability and Public Liability as standard.

Why choose CNA Hardy?

For us, the customer comes first.

Our winning proposition is our **commitment to our customers:** We offer more than just a policy – we deliver distinctive insurance solutions and we promise a superior customer service.

How we deliver on this commitment is what sets us apart from the competition.

Here are just some of the reasons you should choose us:

- **People:** We recognise that our staff bring our commitment to our customers to life. Our priority is to be a great place to work so we continue to attract, retain and develop the best talent in the market.
- **Product:** We develop innovative and specialised solutions by product and industry specialism and create certainty for customers through the delivery of underwriting and service excellence. This comprehensive global product offering supported by superior claim and risk control services is hard to replicate.
- **Partnerships:** We believe in building enduring relationships and want to focus our energy on partnering with customers and producers who value our approach and seek the same.
- **Proven track record:** Our financial strength underpins our contract with our customers. We receive consistently high ratings from AM Best and Standard & Poor's proving our ability to deliver on our commitment should the worst happen.