



## Property

### Overview

From office buildings and hospitals to heavy industrial sites, we offer global commercial property insurance solutions for a variety of structures.

As a firm we believe in the importance of local knowledge and expertise, which is why you will find our teams on the ground in offices in Singapore and across Europe, including Lloyd's of London.

### Direct and Facultative

We are an established lead market for both International and U.S. property business written either on a direct basis or as reinsurance. With maximum capacity of US\$200m we are able to offer both Primary and Excess of Loss capacity to fit our customer's requirements.

### Covers Available

- All risks including Business Interruption including bespoke trade extensions and Machinery Breakdown and business interruption.
- Natural Catastrophe Covers, either on a standalone basis or as part of an all risks package, including but not limited to Japanese Earthquake, Florida Wind and California Earthquake.

### Core Appetite

We are able to consider a very broad range of occupancy classes within the Property account considering each risk on its own merit.

- Leisure including hotels
- Higher Education
- Healthcare
- Retail and commercial offices
- Railroads
- Stadia
- Onshore energy
- Mining
- Manufacturing both light and heavy industry

### Property Binders

We offer binding authorities (delegated authority) to wholesale brokers and Managing General Agents worldwide for all property classes, commercial and residential. We are also a member of both NAPSLO and AAMGA.

### Covers Available

- All Risks
- Wind Only
- Earthquake Only
- Package policy including 3rd party liability

### Core Appetite

#### U.S.

- Earthquake
- SME
- Habitational
- Leisure & Hospitality
- Available in all states

#### Non-U.S.

- Habitational
- Property Owners
- Strata
- SME
- Light Industrial
- Leisure & Hospitality
- (All Written on a Surplus Lines Basis)

# Property Treaty

## Covers Available

We provide Property Treaty Reinsurance in the following main sectors:

- U.S. and International catastrophe excess of loss
- U.S. and International risk excess of loss
- Proportional reinsurance worldwide
- Crop reinsurance worldwide

## Core Appetite

All property perils on both personal lines and commercial lines are considered. Covered perils typically include:

- Hurricane and other wind perils
- Earthquake
- Fire following earthquake
- Tsunami
- Volcanic eruption
- Hail
- Brushfire
- Riot, strike and civil commotion
- Winter storm, and freeze

## 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.



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Please remember that only the relevant insurance policy can provide the actual terms, coverages, amounts, conditions and exclusions for an insured. All products may not be available in all countries.

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