



CNA / HARDY

Office *Package*⁺

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.

Comprehensive, Tailored Office Cover

Recent global events have accelerated the adoption of modern working practices.

Our comprehensive cover includes both traditional office-based businesses as well as modern hybrid and remote working set ups, coupled with market-leading added value services and dedicated support.

Distributed through an expert panel of brokers and working alongside our in-house Professional Indemnity, Risk Control and International Solutions teams, we offer comprehensive, innovative solutions for any Professional Services business on a truly global basis.

Our market-leading added value services:

- ✓ Integrated data breach response service
- ✓ Cyber security and data protection assessments
- ✓ Rehabilitation services
- ✓ Legal helpline
- ✓ IOSH training and certification
- ✓ Accident claims defensibility
- ✓ Business continuity planning reviews and business impact analysis
- ✓ Billable hours, conveyancing and probate cover included as standard

Our policyholders

-  UK or EU-domiciled companies with domestic or global operations
-  Single or multiple locations
-  Office, hybrid and remote working environments

Capacity Limits:

\$150m

Property

£20m

EL/PL & Products Liability

£5k

Minimum premium

Who do we insure?

Our flexible underwriting approach and broad appetite allows us to provide innovative Office insurance solutions for a wide range of Professional Services clients including:

ACCOUNTANTS & AUDITORS



ADMINISTRATIVE & SUPPORT SERVICES



ADVERTISING & MARKETING



ARCHITECTS, SURVEYORS & DESIGNERS



CONSULTANTS



FINANCIAL SERVICES



INSURANCE COMPANIES & BROKERS



LAW FIRMS



What do we cover?

Core Coverages

Our comprehensive core Office wording includes the following coverages as standard:

- ✓ Business interruption
- ✓ Money
- ✓ Property damage
- ✓ Employers' liability
- ✓ Pollution liability
- ✓ Public liability
- ✓ Goods in transit
- ✓ Product liability

Distinctive Coverages

Our flexible Office Package⁺ product allows cover to be built around the unique and evolving needs of our customers:

- ✓ Directors' & Officers'
- ✓ Media management crisis costs
- ✓ Legal expenses – with free helpline
- ✓ Conveyancing – sub limit £250k
- ✓ Employee fidelity
- ✓ Key personnel
- ✓ Machinery breakdown
- ✓ Computer breakdown
- ✓ Cancellation of event
- ✓ Abduction and extortion
- ✓ Confiscation and deprivation
- ✓ Outsourced activities
- ✓ Flexible Business Interruption limits
- ✓ Gross revenue including billable hours on basis of settlement
- ✓ Cyber (First and Third Party)



Industries

Construction
Financial Institutions
Healthcare
Life Science
Manufacturing
Natural Resources
Professional Services
Technology
Wholesale Durable Goods

Products

Casualty
Management Liability
Marine
Package
Professional Indemnity
Property

Get in touch with one of our specialist underwriters to discuss your client's risk management and insurance needs
cnahardy.com/contacts/underwriting-contacts

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