



CNA / HARDY

Property

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.

Personalised Property Cover

Our highly-skilled team of underwriters work in partnership with a select panel of brokers to provide comprehensive cover to a broad range of middle-market and large corporate clients.



Middle market and large corporate property



UK- or EU-domiciled



Multinational business

£20k

Typical minimum premium

\$150m

Capacity

Clients choose us because:



Our People

Experienced underwriters with the knowledge and flexibility to accommodate complex programme structures and coverage requirements.



Level of service

Our agile team's flat structure means fast response times and turnarounds with easy access to underwriting decision makers.



Appetite & Capacity

Clearly defined appetite with sufficient capacity for meaningful lead lines as well as the ability to co insure or offer excess capacity.



Multinational Solutions

We write across over 200+ territories worldwide through local partnerships and our network of 77 dedicated offices across the USA, Canada and Europe.



Risk Control

Highly technical advice from a team with real-world industrial experience underpins our underwriting decisions and builds valuable partnerships with our clients.

What do we cover?

We write Property Damage and Business Interruption for all risks including Nat Cat with the flexibility to accommodate bespoke wordings and extensions.

- ✓ Property Damage (All Risks)
- ✓ Business Interruption
- ✓ Goods in Transit (Own Goods)
- ✓ Money
- ✓ Computer Breakdown
- ✓ Media Management Crisis Costs
- ✓ Terrorism

Manufacturing: Metal Processing & Products Machinery Electrical Equipment & Appliances Automotive / Aerospace Pharmaceuticals Glass Plastics Professional & Financial Services	Healthcare (e.g. Hospitals) Stadiums Transportation: Airports Rail Telecommunications and Technology Higher Education: Colleges and Universities	Manufacturing: Wood Textiles Primary Metal Processing Printing Concrete Ceramics Commercial Real Estate Entertainment Retail & Wholesale Hotels (non-combustible)	Manufacturing: Sawmills Food & Drink Chemicals Mining Waste Recycling Water Companies Residential Real Estate Care Homes Prisons Hotels (combustible)





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 cna-hardy.com

CNA / HARDY

For more information, visit cna-hardy.com
13th Floor 20 Fenchurch Street London EC3M 3BY United Kingdom.
Tel +44 (0)20 7743 6800

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