

A great **partner** for evaluating and managing your business risks.



The Power to Connect with Medical and Dental Practices.

CNA ConnectSM

CNA

Maximum Protection.

CNA ConnectSM is an innovative new product that provides superior coverage for medical and dental practices.

Broad Automatic Coverage.

With CNA Connect, agents can offer clients broad and relevant protection, with a wide range of coverages, limits and deductible options that go well beyond industry standards. Following are some of the highlights:

Equipment Breakdown — How many of your dental practice clients could afford \$15,000 - \$40,000 to replace a dental chair damaged from electrical arcing? Medical and dental practices own equipment that is dependent upon electricity and have exposures not covered by the typical property coverage form, such as loss or damage as a result of electrical spikes, surges, arcing and other covered causes of loss.

Expanded Limits for Theft of Money and Securities — A dollar certainly doesn't go as far as it did five, ten or fifteen years ago; however, many BOP products in the market still have the same limits for money and securities. CNA Connect allows you to offer clients broad protection for money and securities, with coverage automatically included up to the Business Personal Property Limits you select on the policy.

Other Automatic Coverages —

- Business Income – 12 Months Actual Loss Sustained
- Employee Dishonesty – \$25,000
- Damage to Premises Rented to You – \$300,000
- General Liability Limits – Available up to \$2,000,000/\$4,000,000
- Interruption of Computer Operations – \$25,000

CNA Connect Medical and Dental Choice

Endorsement — This endorsement offers multiple coverages at a nominal price. These coverages are specifically designed to offer a unique and valuable coverage portfolio for medical and dental practices that are not commonly found in a business owner's policy.

- Valuable Papers (including Patient Records) – \$100,000 per location
- Valuable Papers, In-transit – \$100,000
- Business Income, Daily Limit Option – \$1,000 for 15 Days
- Theft of Precious Metals – \$25,000
- Spoilage – \$50,000
- Limited Building Coverage for Tenant's Obligation – \$10,000
- EDP Equipment, In-transit – \$50,000
- Computer Fraud – \$5,000
- Accounts Receivable – \$250,000 per premises
- Accounts Receivable, In-transit – \$250,000
- Extended Business Income – 90 Days
- Claim Data Expense – \$10,000
- Outdoor Trees and Shrubs – \$5,000
- Ordinance or Law – Includes Tenants Improvements and Betterments
- Ordinance or Law, Increased Period of Restoration – \$50,000
- Brands and Labels – \$25,000
- Lost Key Consequential Loss – \$500 per premises
- Unauthorized Business Card Use – \$5,000
- Utility Services, Direct Damage – \$2,500
- Off-Premises Utility Services Business Income – \$25,000
- Business Income, EE for Dependent Property – \$15,000
- Business Income, Newly Acquired Premises – \$500,000
- Newly Acquired BPP – \$500,000

Options Specific to Medical and Dental Practices.

CNA Connect offers real and relevant coverage options to protect medical and dental practices beyond what is typical on a standard industry BOP product. We are the specialists in understanding the risks and coverage needs of medical and dental practices. As a CNA agent, you will have the ability to offer true differentiation and provide unique value to these highly desirable markets.

Business Income for Interruption of Practice — A popular option for many practices, it allows clients to choose a daily business income limit of up to \$5,000 per day for 15 days without a reduction for rescheduled patients. After 15 days, the Actual Loss Sustained coverage form applies.

Reimbursement of Legal Expenses Coverage for Disposal of Medical Waste — Reimburses the practice for the necessary legal expenses incurred as a result of being a defendant or co-defendant in a suit alleging violation of law or regulation governing disposal of medical waste. A \$50,000 limit per suit and aggregate limit applies.

Reimbursement of Legal Expenses Coverage for Court or Review Boards — Reimburses covered employees of the practice for the expenses incurred in connection with any disciplinary action brought by any court or review board.

Other Options to Consider.

Here are a few of the 300+ options available to CNA agents to tailor the ideal coverage portfolio for medical and dental practice clients:

Enhanced Replacement Cost — The cost of building materials can vary greatly after natural disasters, leaving many customers underinsured. With CNA Connect's Enhanced Replacement Cost* option, we can offer an additional 25 percent above the stated replacement cost limit in the event of a covered building loss.

*Note: Applies to Building coverage only.

Valuable Papers Coverage — As many doctors know, the documentation on patient records can be critical in many different situations. With CNA Connect, additional limits up to \$1,000,000 can be added. This coverage is important to any medical and dental practice that may need to replace information on patient records — the additional labor, testing and examination costs could be significant.

Employment Practices Liability — For employment-related sexual harassment, wrongful termination and discrimination.

Employee Benefits Liability — Coverage for damage arising out of the acts, errors or omissions in the administration of employee benefit programs. Limits to match selected General Liability limit.

Welfare and Pension Plan ERISA Compliance Coverage —

As many medical and dental practices offer employee benefit plans, they are required to meet compliance standards under ERISA. With CNA Connect, you can add up to \$1,000,000 by endorsement versus having to secure a separate policy.



Broader Market Reach – Going Beyond SIC Codes.

CNA Connect is designed to go beyond the limitations of SIC codes to allow agents to target more specific medical and dental classes with higher success.

	SIC	CNA Connect Class
Acupuncturists	80490	65121AV
Chiropractors	80410	65121C
Dental Laboratories	80720	71444
Dentist Offices and Clinics	80210	65121D
Health Practitioner's Offices	80490	65121H
Medical Offices	80111	65121Y
Medical Offices – Group Outpatient Clinics	80113	65121X
Optometrist Offices	80420	65121E
Oral Surgeon Offices	80212	65121F
Osteopath Offices	80310	65121G
Physical & Occupational Therapy Offices	80490	65121W
Physiotherapy Offices	80490	65121AT
Psychiatrists	80111	65121CS
Psychologists	80111	65121CT
Speech Therapy Offices	80490	65121AL
Surgeon Offices	80111	65121I

Medical Laboratory Classes*

Imaging Labs	80712	65121CX
Medical Labs	80712	65121CY
MRI Labs	80712	65121CZ
Radiology and X-Ray Labs	80712	65121BD

*Note: Medical Lab classes do not qualify for Reimbursement of Legal Expenses for Disposal of Medical Waste Coverage Form.

Competitive Price Structure.

CNA Connect allows for more competitive and forward-looking pricing. In addition, the architecture of CNA Connect is more specific than the industry norm in terms of class and territory flexibility. This flexibility allows for improved competitive capability and stability into the future.

Fast, Easy and Accurate.

The new CNA Connect product allows for faster quotes, fewer questions and screens, and an accurate "once and done" process for writing new business. One hundred percent of all medical and dental practices can be quoted and submitted through CNA Central, with an average quote time of five minutes or less on most accounts. It's just an easier way for everyone to do business.

Stronger Relationships = Greater Agency Authority.

Our Field Sales Specialists and our local branches have the capability of offering expanded authority in pricing and underwriting to those agents who are committed to a disciplined underwriting approach. CNA Connect offers access to a wide range of low-, moderate- and high-hazard classes in addition to expanded pricing tools. For more information, please contact your local branch Field Sales Specialist.

More Opportunities to Connect!

- Workers' Compensation
- Business Automobile
- Commercial Umbrella
- International Coverage through Passport®
- HealthPro
- Specialty
- CustomXpressSM
- Middle Market
- Directors & Officers
- Technology Specialization
- Manufacturing Specialization
- Many More!

CNA ConnectSM

Ready to Get Connected?

Many carriers say they connect with Small Business, but can they offer you all that CNA Connect can?

- Local Decisions, National and International Capabilities
- Broad Market Availability
- Innovative and Competitive Products
- High Service Standards with Service Center Capabilities and Knowledge
- Enabling Technology
- Strong Agency Relationships Reciprocated with Underwriting and Pricing Authority

Consider all these points and you'll agree that CNA has made a real and significant investment in creating a competitive and financially compelling opportunity for agents to connect to more medical and dental practices.



For questions on how you can connect, please contact your local CNA Field Sales Specialist today, or visit www.cna.com