



CNA / HARDY

Fine Art & Specie

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

The World's Leading Insurance Marketplace

We are proud to be part of the world's specialist (re)insurance market, writing business at Lloyd's of London for nearly 50 years through our Syndicate 382.

Our clients benefit from:

-  Access to unrivalled specialist underwriters with deep industry expertise
-  Innovative, flexible and timely solutions tailored to your unique requirements and exposures
-  Truly global reach insuring people and businesses in 200+ countries and territories worldwide

- ✓ Casualty
- ✓ Financial Institutions
- ✓ Fine Art & Specie
- ✓ Healthcare
- ✓ Life Science
- ✓ Management Liability
- ✓ Marine Cargo
- ✓ Marine Liability
- ✓ Natural Resources
- ✓ Professional Indemnity
- ✓ Property
- ✓ Technology
- ✓ Transport & Logistics

1975
Year established

£380m
Stamp Capacity

15+
Lines of Business

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.

Bespoke Fine Art & Specie Cover

Our specialist Fine Art, Jeweller’s Block, Cash in Transit and General Specie cover is as unique as the clients we insure. We provide tailored, innovative insurance solutions designed for the unique requirements of private collections, exhibitions, galleries, dealers, and auctioneers.

Capacity:

\$35m
Syndicate

\$50m
Company

Fine Art & Specie clients choose us because:



Our People

Double award-winning marine team voted 5-stars and #1 insurer for both cover and service.



Appetite & Capacity

Broad appetite with a flexible, bespoke underwriting approach.



Comprehensive Cover

We specialise in providing Employer’s, Public and Products Liability in one combined package for galleries.



Flexible Platforms

Writing on both Company and Lloyd’s platforms offers brokers the flexibility to find the best solution for their clients.



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.

What do we cover?

We cover all risks of Physical Loss or Damage for Fine Art, General Specie, Jeweller's Block and Cash in Transit, both in situ and in transit.



Fine Art

Our bespoke Fine Art insurance offers worldwide protection to both private and commercial interests, whilst in storage, in transit or on display. We cover museums, galleries, exhibitions, auction houses and private collections held either in private residences or elsewhere.

We also provide a comprehensive safeguard for the private collections of high net worth individuals; collectibles such as cars, coins, cards, stamps and memorabilia. Whether private or commercial, this protection can be enhanced through our specialist cover, against risks such as defective title.



Cash in transit

Our specialist Cash in Transit insurance offers worldwide protection whilst on premises or in transit. We protect financial institutions and cash logistics operators; principally private and commercial banks and Armored Car Carriers.



Jeweller's Block

Our personalised Jeweller's Block insurance protects various entities in the world of jewellery. We cover retailers, wholesalers, pawnbrokers, manufacturers and traders of various high value items, including but not limited to; diamonds, jewellery, precious metals and precious (gem)stones. This protection can be fortified against risks associated with exhibitions, wearing, premises furniture, fixtures and fittings, employee infidelity, business interruption, repairs and entrustments.



General Specie

Our general specie insurance provides comprehensive, worldwide protection against the risks associated with bullion (from mine to refinery, to manufacturer, to distributor), safety deposit boxes and vaulted valuables. This is often either in the form of cash, securities, gold, precious stones or a combination.



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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