

### 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:

CNA offices across the USA, Canada & Europe

200 — Countries and territories covered

Businesses and professionals insured worldwide

Businesses and Years in business

### **CNA Financial Corporation Financial Strength Ratings**

A.M. Best:

(Excellent) with stable outlook

Moody's:

with stable outlook

Standard & Poor's:

(Strong) with stable outlook

Fitch:

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-inclass network, with all parties sharing a common operational vision and culture is critically important to the success of a joined-up, multinational programme. Cover designed for national and international trade

CNA Hardy provides a comprehensive range of Marine insurance products, delivered by our specialist underwriting, risk control, claims and international solutions teams:

- ✓ Transport & Logistics
- ✓ Marine Liability

✓ Marine Cargo

✓ Fine Art & Specie

As a specialist insurer committed to excellence within our chosen sectors, our Transport & Logistics coverage and service is delivered by our expert underwriting, risk control, claims and international solutions teams.

**Marine Transport & Logistics: Company** 

# Award-Winning Cover & Service

As a specialist insurer to clients operating in the international freight transport and 3rd Party Logistics (3PL) sectors, CNA Hardy is an integral part of the global supply chain. Our customer-centric, multiproduct underwriting business unit is dedicated to providing freight forwarders and 3PL contract logistics companies with innovative, customised products and services, offering certainty and security.

Unrivaled insurance solutions backed by superior service and local expertise are at the heart of our award-winning client proposition:



Specialist underwriting teams across UK offices



Dedicated Marine claims teams in London and Manchester



Quote response time under 24 hours



Express settlement service for claims up to £25,000



Our Marine team received the highest rankings for work quality, specialist expertise and client service



Ranked the number 1 Marine insurer in the UK for quality of underwriting and cover, efficiency and fairness

### Who do we insure?

We have listed the wide range of transport and logistics businesses for whom we typically provide insurance. We are in the business of providing insurance solutions so if your business is not represented here, please get in touch with one of our specialists and let's have a conversation about how to obtain coverage.

Our core appetite is medium to large sized logistics and freight forwarding businesses including:

- ✓ Logistics Services Providers
- ✓ Freight Forwarders
- ✓ 3PL Contract Logistics Companies
- ✓ Warehouse Keepers
- ✓ Risk Managed Haulage Operations
- ✓ International Logistics Provider
- ✓ Shippers Interest Cargo

£10m-500m

Typical Client Turnover Range



# Complete Package Solution

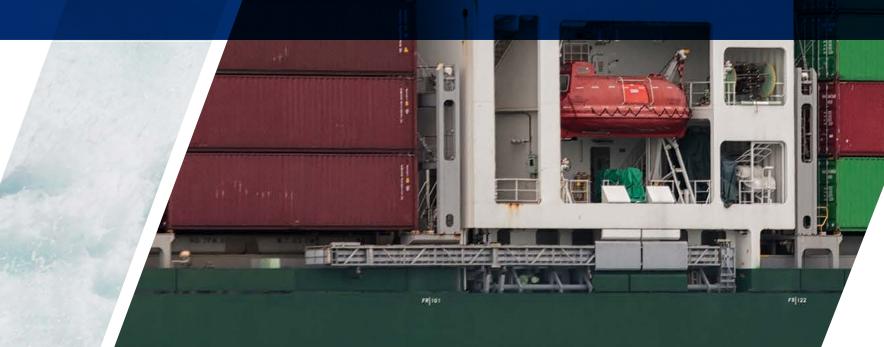
Uniquely available from CNA Hardy, clients can benefit from our Transport & Logistics *Package*<sup>+</sup> product which provides the all the key coverage required, alongside reassurance and peace of mind, in a single policy. Our core Transport & Logistics *Package*<sup>+</sup> coverage includes:

- ✓ Contractual Liability for loss/damage to customers' goods (freight services liability)
- ✓ Professional Indemnity Liability (including customs liability, fines and penalties)
- ✓ Errors & Omissions
- ✓ Assumed Contractual Liability for financial loss (including liquidated damages)
- ✓ Property and Business Interruption

- ✓ Public Liability
- ✓ UK and Ireland Employers' Liability (EL) plus worldwide residual EL
- ✓ Customer Storage Insurance
- ✓ Shippers Interest Cargo Insurance
- ✓ First and Third-Party Cyber risks

#### **Limits Available:**

- ✓ £10m Contractual Liability, Customer Storage and Shippers Interest Cargo
- ✓ £5m Professional Indemnity
- ✓ £10m Public Liability
- ✓ £10m Employers' Liability
- ✓ £10m Property and Business Interruption





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

CNA / HARDY

13<sup>th</sup> Floor 20 Fenchurch Street London EC3M 3BY United Kingdom. Tel +44 (0)20 7743 6800

The information contained in this document does not represent a complete analysis of the topics presented and is provided for information purposes only. It is not intended as legal advice and no responsibility can be accepted by CNA Hardy for any reliance placed upon it. Legal advice should always be obtained before applying any information to the particular circumstances. 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. CNA Hardy is a trading name of CNA Insurance Company Limited ("CICL", company registration number 950) and/or CNA Services (UK) Limited ("CNASL", company registration number 8836589) and/or CNA Insurance Company (Europe) S.A., UK Branch ("CICE UK", company registration number FC035780). CICL, HUAL and CICE UK are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and 822283 respectively). The above entities are all registered office at 20 Fenchurch Street, London, EC3M 3BY. VAT number 667557779.