

# OneWorld Frills

## General Policy Conditions

- ✓ Broad Named Insured Clause
- ✓ Claims settled worldwide
- ✓ 90 Days Notice of Cancellation, 15 Days for Non-payment
- ✓ Waiver of Subrogation
- ✓ Non Admitted where possible worldwide
- ✓ Excess and DIC over Admitted Placements
- ✓ Liberalization Clause
- ✓ Coverage governed by Global Master Policy, no coverage gaps due to underlying cover. Local Coverage Warranty

## Commercial General Liability

- ✓ Worldwide Territory, suits defended worldwide
- ✓ Bodily Injury includes mental anguish, mental injury, shock, and death
- ✓ Products and Complete Operations including Broad Form Completed Operations
- ✓ Personal and Advertising Injury
- ✓ Pre and post judgement interest
- ✓ Medical Expenses each person/each accident  
\$2,500/\$10,000 \$25,000 aggregate
- ✓ Broad Form Tenants' Legal Liability \$100,000
- ✓ Employee Benefits E & O \$1,000,000
- ✓ SEF 96
- ✓ SEF 99 covers rented vehicles up to 90 days
- ✓ Incidental Medical Malpractice
- ✓ Owned and Non Owned Watercraft up to 16 meters
- ✓ Personal Property Political Risk \$50,000
- ✓ Kidnap and Ransom including relatives \$100,000
- ✓ Maintenance, loading and unloading of autos
- ✓ Newly Acquired or Formed Organizations are covered for up to 180 days
- ✓ Broad Form Vendors
- ✓ Blanket Contractual
- ✓ Contingent Employers Liability
- ✓ Owners and Contractors Protective
- ✓ Separation of Insured's Clause
- ✓ Employees as Additional Insured
- ✓ Professional Liability Exclusion does not apply to services that are an integral part of the insured's work or products
- ✓ Defence Costs are in addition to the Limited of Liability
- ✓ Excess Foreign Automobile option available
- ✓ Coverage is not limited to compensatory damages
- ✓ Explosion, collapse, and underground hazards are not excluded



## Property

- |   |  |   |
|---|--|---|
| <input checked="" type="checkbox"/> Worldwide Coverage with No Coinsurance<br>Waiver available  |  | <input checked="" type="checkbox"/> Inventory or Appraisal (e.g. architects fees) \$10,000                                      |
| <input checked="" type="checkbox"/> Debris Removal <b>25%</b> of direct loss (see policy section)   |  | <input checked="" type="checkbox"/> Personal Effects \$1,000/person \$5,000/occurrence  |
| <input checked="" type="checkbox"/> Pollution Clean-up/Removal \$25,000   |  | <input checked="" type="checkbox"/> Fire Protection Equipment Recharge \$25,000   |
| <input checked="" type="checkbox"/> Preservation of Property \$50,000   |  | <input checked="" type="checkbox"/> Water Damage, Other Liquids, Powder or Molten Material Damage \$25,000                      |
| <input checked="" type="checkbox"/> Fire Department Service Charges \$10,000  |  | <input checked="" type="checkbox"/> Trees/Shrubs/Lawns/Plants \$1,000/item \$5,000/occurrence                                   |
| <input checked="" type="checkbox"/> Blanket Building By-laws (see policy section)   |  | <input checked="" type="checkbox"/> Contents Temporarily Removed \$25,000   |
| <input checked="" type="checkbox"/> Interruption of Service \$25,000  |  | <input checked="" type="checkbox"/> Unnamed Locations \$25,000  |
| <input checked="" type="checkbox"/> Coinsurance Deficiency \$25,000   |  | <input checked="" type="checkbox"/> Personal Property in Transit \$25,000   |
| <input checked="" type="checkbox"/> New Acquired or Newly Constructed Property \$250,000 and <b>180</b> day reporting                                 |  | <input checked="" type="checkbox"/> Theft of jewelry/watches/precious metals \$2,500  |
| <input checked="" type="checkbox"/> EDP Equipment, Media, and Records<br>Electrical and Mechanical Breakdown<br>\$10,000 plus \$5,000 Expediting Exp. |  | <input checked="" type="checkbox"/> Theft of furs/fur trimmed garments \$2,500  |
| <input checked="" type="checkbox"/> Incidental Extra Expense \$25,000   |  | <input checked="" type="checkbox"/> Theft of patterns/molds/dies \$5,000  |
| <input checked="" type="checkbox"/> Rents \$25,000  |  | <input checked="" type="checkbox"/> Theft of stamps/tickets/letters of credit \$250   |
| <input checked="" type="checkbox"/> Leasehold Interest \$25,000   |  | <input checked="" type="checkbox"/> Sewers, watermains, satellite receivers, antennae located within property lines are covered |
| <input checked="" type="checkbox"/> Bonus Payments (for lease) \$5,000  |  | <input checked="" type="checkbox"/> Stock at selling price  |
| <input checked="" type="checkbox"/> Improvements and Betterments \$25,000   |  | <input checked="" type="checkbox"/> Broad Vacancy Clause with <b>90</b> day reporting   |
| <input checked="" type="checkbox"/> Prepaid Rents \$5,000   |  | <input checked="" type="checkbox"/> Replacement Cost with Same Site Clause Amended  |
| <input checked="" type="checkbox"/> Valuable Papers \$25,000  |  | <input checked="" type="checkbox"/> Glass is covered when building is insured   |
| <input checked="" type="checkbox"/> Accounts Receivable \$25,000  |  | <input checked="" type="checkbox"/> Sewer Back-up   |
| <input checked="" type="checkbox"/> Brands and Labels \$25,000  |  | <input checked="" type="checkbox"/> Utility Failure coverage for Property (off premises power or utility resulting loss)        |
| <input checked="" type="checkbox"/> Fine Arts \$25,000  |  | <input checked="" type="checkbox"/> Additional Coverage for Collapse  |
| <input checked="" type="checkbox"/> Deferred Payments \$10,000  |  |   |

Please contact your CNA underwriter for more details.

Limits contained herein are not necessarily the maximum limits available.

All quotations are only complete upon issuance of the OneWorld policy.

One or more of the CNA insurance companies underwrite the products and services described. Information is for illustrative purposes only and is not a contract. This document is intended to provide a general overview of products and services described. Remember that only the policy can provide the actual description, terms, conditions, and exclusions. All coverages not available in all provinces. CNA, the OneWorld design, and the One Product. One Source design are registered trade-marks of CNA Financial Corporation that are used under license. © 2007 Continental Casualty Company, Toronto, Canada.