

International and Cross-Border Products

CNA

We can show you more.®



Even the most comprehensive Canadian domestic insurance coverage might not be sufficient for your global clients. All claims are local.

Foreign claims on Canadian Domestic policies are most of the time handled on re-imburement basis. That leaves the client to handle foreign suit on their own.

Many countries are putting more emphasis on Global client's compliancy with the local laws and regulations. The legal and regulatory requirements vary significantly not only from country to country, but in the U.S., they vary state by state.

Why Choosing CNA Canada

CNA is one of the most capable and reliable carriers for Canadian domiciled companies expanding their businesses into the United States and internationally. From the first contact with a regional Canadian underwriter to final placement of coverage in unfamiliar jurisdictions, CNA provides a seamless process with a range of options, timely policy issuance and peace of mind.

Unlike some international insurers who leave it up to their foreign branches to determine the details of your clients' global coverages, oneworld™ places that control in the hands of your local Canadian underwriter. This person who appreciates your clients' business needs can coordinate and issue a policy that protects them worldwide. Cross-border and international insurance requirements will be addressed with a oneworld™ policy but may be supplemented in appropriate circumstances by a policy issued by a local licensed insurer.

One of CNA's locally licensed insurer partners, Assicurazioni Generali, based in Trieste, Italy, gives us access to a network of 93 insurance companies in more than 40 countries. In the Asia-Pacific area, CNA's international capabilities are further enhanced through long-standing relationships with affiliated companies. Our reach is also strengthened through the minority interests we own in companies throughout the region.

Your customers rely on you to equip them with the up-to-date information and guidance they need to succeed while they focus on expanding their business around the world. You, in turn, can rely on the knowledge and expertise of CNA.

Here are some of the advantages of partnering with CNA:

Scenarios	CNA Solutions
Advantages of Placing U.S. and Foreign Admitted Coverage with CNA with CNA's Coverage	→ One underwriter will facilitate all quotes required.
Automobile Third Party Liability is compulsory in most of the countries; however some require very low limits. (Russia – TPL equivalent to \$5,440).	→ Difference in Condition (DIC) / Difference in Limit (DIL) over local valid insurance.
Argentina's Ministerio de Economica y Finanzas Publicas fined an individual insured eight times premium and an insurance broker 15 times premiums for illegally transacting life insurance business with a non-authorized foreign life insurer.	→ Our underwriters will provide the expertise and coordinate any locally admitted policies that are requested.
Insurer and insured avoid fines for non-compliance of local laws and rules.	→ These are supported by an English language Master Policy (oneworld™).
A Foreign admitted policies is typically issued in the local language and standards of that country.	→ Oneworld™ allows claims to be brought and settled anywhere in the world for occurrences that may happen anywhere in the world and will be managed by our Canadian Claims offices.
Canadian Multinational company installed a piece of equipment at a customer's location in Munich. The machinery had inadequate safety guards in place, which in turn caused a third party injury. The injured party sues the local German company and the Canadian manufacturer for bodily injury.	→ CNA will provide Excess Repatriation Expense coverage when the Voluntary Workers' Compensation coverage is provided. Coverage for endemic disease is included.
Sales agent travels to Egypt on business trip and while there contracts Avian Influenza A (H5N1).	→ Our own CNA offices allow for access to information about judicial environments, and how to comply with each government's laws and regulations. → Our own CNA Solutions U.S. licensed insurance broker solution can provide additional assistance.
U.S. is known for highly litigious legal environment that differs by state.	→ If we place locally admitted policy through oneworld™ policy, we will warrant terms and conditions of placed coverage.
Egyptian subsidiary of Canadian Multinational company purchases CGL policy locally. Due to financial crisis the local insurance provider files for bankruptcy leaving the subsidiary uninsured.	→ CNA has the ability to provide risk control services on a worldwide basis.
Canadian Multinational company has manufacturing facility in China.	→ CNA has the ability to provide risk control services on a worldwide basis.
Canadian Multinational company has sold a batch of equipment that was not properly checked for safety protection.	→ CNA has the ability to provide Product Recall Expense coverage for international customers. Sub-limit options of \$25,000 up to \$1,000,000.

These are just a few examples of the coverages and services that we can provide. oneworld™ is a portfolio policy so one or all of the different coverage sections may be added to create a policy that's right for our customer.

CNA's oneworld™ is truly a worldwide policy for global protection over both U.S. Admitted and International policies. Take comfort in knowing that any gaps in coverage that may exist due to policy language & nuance are accommodated by oneworld™.

Our most recent online survey which asks whether your clients are expanding globally resulted in 70% being positive, indicating the global expansion of Canadian companies.

For more information and to learn more about how CNA Canada can help protect your clients' business as they expand globally, please contact your local underwriter or visit www.cnacanada.ca.

