



## Casualty

# Excess Casualty: Umbrella & Excess Coverage

## Customized Coverage Against Catastrophic Loss

In the blink of an eye, a catastrophic liability loss can devastate a company's balance sheet and operations. CNA's Excess Casualty team helps businesses of all sizes prepare for the unexpected, providing lead umbrella and excess policies that deliver critical coverage and support when it matters most.

As one of the first domestic insurance carriers to offer an umbrella policy, CNA has more than 50 years of consistent, stable capacity in the umbrella and excess marketplace. Our deep technical expertise, broad industry appetite and flexible underwriting approach help us collaborate with brokers to develop customized coverage solutions that meet each client's unique needs.

### Coverage Features

CNA's Excess Casualty solutions help businesses respond to market needs and prepare for emerging trends, and our modernized, easy-to-read forms provide greater confidence and coverage consistency. We have the capacity to offer up to \$25 million in limits on either a lead or excess basis.

### Flexible Forms

Our easy-to-use forms facilitate contract certainty:

- **Excess and Umbrella Liability Policy** – a streamlined follow form coverage for lead umbrella placements
- **Umbrella Liability Policy** – a standalone form for select lead umbrella placements
- **Excess Liability Policy** – follow form excess that aligns coverage to controlling underlying

### Key Lead Umbrella Coverage (when applicable)

- Duty to Defend
- Per Project/Per Location Aggregate (follows UL)
- Primary Non Contributory (where required by contract and provided by underlying)

- Waiver of Rights of Recovery
- Recognition of Non Concurrency
- Named Peril Time Element Pollution coverage for sudden/accidental pollution events (via endorsement)

### Broad Appetite. Local Expertise.

Empowered with broad authority to structure complex coverages, CNA underwriters are positioned in markets across Canada and worldwide and can provide regionally relevant guidance to brokers nationwide.

Our appetite for umbrella and excess casualty risks is focused on the following industries:

- Financial Institutions
- Hospitality
- Retail
- Manufacturing
- Professional Services
- Real Estate
- Technology

### Dedicated Claims Team

Excess Casualty claims can be highly complex, and an experienced team can make all the difference. Our dedicated Excess casualty claim professionals use local jurisdictional knowledge and catastrophic claim expertise to mitigate damages and achieve a fair result.

## Stability and Financial Strength

CNA is one of the largest U.S. commercial property and casualty insurance companies. Backed by more than 125 years of experience, CNA provides a broad range of standard and specialized insurance products and services for businesses and professionals in the U.S., Canada and Europe.

For more information, contact your local Excess Casualty underwriter or visit [cnacanada.ca](https://www.cnacanada.ca).