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CNA Pro News

In the current economic climate, large and small companies are scrutinizing expenses and asking basic questions such as "How much do we really need to spend for this?" and "What would happen if we didn't spend it?"

When it comes to insurance, and in particular E&O or professional liability coverage, there's another question that smaller companies should consider - "Do we have the time, and the money, to defend ourselves if we were to get sued, even if we haven't done anything wrong?"

These days, companies are intensely focusing their energy on keeping existing customers and trying to attract new ones. A good E&O policy can provide a company with the comfort needed to maintain that focus if they do get sued. After all, one of the last things you want to do is to spend time facing a lawsuit without help.

CNA has over 20 years of experience writing Miscellaneous Professional liability (MPL) insurance for small to middle market companies and individuals. We are there throughout the claims process, and address defense costs of a covered claim, even if the allegations are groundless or false. We have a broad appetite that consists of numerous service areas.

Here are some highlights of CNA's MPL policy

- Broad definition of Professional Services
- Personal Injury coverage, and Punitive Damages (where insurable)
- Defense for intentional or fraudulent acts
- Admitted Paper
- Primary and / or Excess coverage
- 1 or 2 year policies
- \$1,000 minimum premiums / retentions
- Dedicated claims hotline to address potential or actual claims

Other available features include:

- Intellectual Property coverage
- Automatic "Independent Contractor and Additional Insured" coverage
- Capped Defense Outside the Limits

In addition, CNA can add on Network Security and Privacy to the MPL policy, covering:

- Third party damages due to
 - Computer viruses, denial of service attacks and security breaches
 - Theft or damage of others' confidential information from Insured's network
 - Claims relating to Identity Theft
- First dollar defense for regulatory claims involving privacy laws and expense to comply.

If you are interested in learning more about CNA's MPL coverages, please visit

http://www.cnapro.com/html/Our_Products/OurProducts_Professional_Liability.html where you will find our MPL product summary, appetite guide and much more.

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