

Existing Commercial Crime/Fidelity	Crime Pack®
Four page application (employee census required)	Streamlined application (employee census not needed)
Individual Coverage Parts separately attached to policy	Many coverages built into the policy
Omnibus wording must be endorsed on policy or only listed Joint Insureds are covered	Built in Omnibus wording provides automatic coverage for any entity in which the applicant has 50% or more equity (including joint ventures, LLCs and partnerships)
Leased employees, Fund solicitors, Volunteers and Non-Compensated employees require separate endorsements to be included	Policy definition of employee includes: Leased employees, Fund solicitors, Volunteers and other Non-Compensated employees
ERISA Plans must be endorsed to be covered under the policy, and limit may need to be increased as ERISA assets increase	Definition of Insured extended to cover Benefit Plans required to be bonded under ERISA Includes an "inflation guard" feature to respond to increases in plan assets during the Policy Period
Forgery or Alteration Coverage Personal Accounts and Credit Card Forgery are purchased separately and added to policy by endorsement, for an additional premium	Forgery or Alteration Coverage Personal Accounts and Credit Card Forgery are now automatically provided
Money Orders and Counterfeit Currency covers paper currency of U.S. and Canada only	"Counterfeit" now defined, and covers currency of U.S., Canada and any other country
Computer Fraud – Separate Coverage Wire Transfer – Separate Coverage	Computer Fraud & Wire Transfer combined into one coverage and includes automatic written and voice coverage

To learn more about CNA's Management and Professional Liability offerings, contact your agent or broker.

