



Property & Casualty

Comprehensive property & casualty coverage for community banks.

Available coverages:

- Property, including Foreclosed Properties
- Inland Marine
- General Liability
- Mortgagee's Errors & Omissions/Impairment
- Commercial Auto, including Repossessed Autos
- Workers' Compensation
- Commercial Umbrella

Coverage features:

- Blanket Property; Agreed Amount
- Mechanical Breakdown/Boiler and Machinery
- EDP/Inland Marine Coverages
- Flood (Excludes zones A, V, M, N and P)
- Earthquake (Excludes CA, OR, WA and all major faults)
- Automatic Coverage for Newly Acquired/Constructed Property, Extra Expense, Valuable Papers, Accounts Receivables, Ordinance or Law, Property in Transit or Off Premises, Money & Securities
- Coverage for up to 10 foreclosures
- Automatic coverage for additional insureds
- General Aggregate per Location
- Auto Fleets up to 40 vehicles/15 repossessed autos
- Workers' Compensation limits up to \$1,000,000
- Umbrella limits up to \$10,000,000
- Mortgage Interest limits up to \$3,000,000

Additional details:

- De novo institutions eligible for the program
- Foreclosed Properties/Repossessed Auto coverages
- Products available through independent agents and brokers nationwide

Market focus:

Commercial banks, savings and loan associations, savings banks and credit unions with assets up to \$3 billion.

Applying for coverage:

1. ACORD applications and a minimum of three-year carrier loss runs are required. We prefer to receive application materials 30 days from the desired inception date.
2. Upon receiving required underwriting information, turnaround time is typically 10 business days. Special accommodations can be made as needed.

For more information, contact your community bank underwriter or visit www.cna.com/financialinstitutions.