

Our risk control services help manage risk and reduce costs.

To complement our coverages, CNA provides risk control tools and resources that can help you minimize the likelihood of a loss. Our School of Risk Control Excellence offers a series of complimentary classes, such as "Protecting Your Investment: Prevention Measures for Small Businesses" and "General Liability Loss Prevention for Small Business Owners," which are designed to help you and your staff better understand risk control issues and mitigate their impact on your day-to-day operations.

Visit www.cna.com/riskcontrol for additional risk control resources.

Our claim service is among the strongest in the industry.

CNA's claim professionals handle claims quickly and fairly. Should you ever need to file a claim, CNA is there to support you — across the country, internationally and around the clock.

Great businesses are built on solid relationships.

We understand long-term relationships are valuable to your business. Rated "A" by A.M. Best, CNA has the financial strength you can count on with more than 100 years of experience serving business owners across the country and around the globe.

For information on how you can get the protection you need, contact:



CNA ConnectSM

Superior Protection for Eating Establishments

Broad protection. Flexible coverage. One easy choice.

Your restaurant isn't the same as the one next door, so why should your insurance coverage be the same? Broad automatic coverages and more than 300 options give you and your independent agent the ability to customize an insurance solution package for your unique business needs.

CNA ConnectSM, our small commercial package policy, offers broad and relevant property and liability protection with a wide range of coverages, limits and deductible options that go well beyond industry standards.

Paired with the Eating Establishments Choice Endorsement, CNA ConnectSM provides essential coverage designed specifically for your restaurant. Increased limits and coverage options are available for an even more customized insurance solution.



A.M. Best rating as of May 2007.

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CNA ConnectSM for Eating Establishments

We understand the unique risks and coverage needs of your establishment. CNA ConnectSM offers real and relevant coverage options beyond what is typical of a standard industry business owners policy.

Essential coverages for your practice.

Food Contamination Costs — If you suffer a loss due to food contamination, you not only need to replace your food and clean all of your equipment, but you'll need to earn back the trust of your customers. Our endorsement covers your business income, as well as costs to replace contaminated food and clean equipment due to tainted food. Reimbursement for extra advertising to restore your good name is also included.

Extended Business Income — If your business is forced to close for an extended time, even your most loyal customers will get used to eating elsewhere. Once you reopen, it takes time to earn back your client base. This endorsement extends the restoration period for 90 days after you resume operation in order to regain customers to the level prior to loss.

Lost Key Consequential Loss — Keys are small, easy to lose, and usually inexpensive to replace. However, replacing all of your locks after someone loses a key can cost much more. This enhancement provides up to \$500 per premise.

NetProtect EssentialSM — If your business accepts credit cards for payment, your customers expect you to maintain the confidentiality of their account information. In the event that this information is compromised, you could be held responsible for the resulting privacy injury or identity theft claim. Your business needs NetProtect EssentialSM to help you should this occur.

Additional available coverages:

Accounts Receivable — Covers the reconstruction and reimbursement of uncollectible money from your customers due to a covered cause of loss.

Unauthorized Business Card Use — Provides up to \$5,000 reimbursement in the event your business' credit or debit cards are fraudulently used.

Business Income and Extra Expense – Dependent Property — Increases the base policy limit to \$25,000 in the event that your business income is reduced because of damage to a critical supplier or customer's property.

Utility Services – Direct Damage — Pays for direct physical loss or damage to covered property caused by an interruption of electrical power, communications or water supply services not located on the described premises.

Brands or Labels — \$25,000

Business Income and Extra Expense – Newly Acquired Premises — \$500,000

Claim Data Expense — \$10,000

Computer Fraud — \$5,000

Electronic Data Processing Equipment — \$50,000, including off premises exposures

Limited Building Coverage – Tenant Obligation — \$5,000

Newly Acquired or Constructed Property — \$500,000

Ordinance or Law — \$25,000 including tenant improvements or betterments

Ordinance or Law – Increased Period of Restoration — \$50,000

Outdoor Trees, Shrubs, Plants and Lawns — \$5,000

Utility Services – Time Element — \$2,500

Water Damage – Backup of Sewers and Drains — \$10,000