



**Lowering risks. Controlling costs. Protecting manufacturers.**



### **Our resources are available locally**

Our people create our competitive edge. We have underwriting, risk control and claim professionals who partner with your local independent agent to better understand and meet your needs. And, many of CNA's professionals participate in an internal employee certification program for product liability, confirming their proficiency in this specialized field.

### **Our strength and resources can help you grow your business**

CNA backs its commitment to the food processing industry with the financial strength and stability of a national carrier rated "A" by A.M. Best. For more than 100 years, CNA has provided insurance solutions to a wide range of businesses. The people at CNA have the expertise to guide you in managing your risks and minimizing your losses. We provide property and casualty products and services supported by focused expertise and nearly \$60 billion in assets. Our competitive coverages, underwriting, risk control and claim expertise, and deep understanding of the manufacturing industry will help you manage risks and reduce costs.

**For additional information on our coverages for food processors, contact:**

**INSURANCE & BENEFITS GROUP**  
1-800-254-0079  
[www.ibgagent.com](http://www.ibgagent.com)

### **Expertise you can count on to deliver tailored solutions**

CNA's experienced and knowledgeable professionals have the expertise to address the specific risks food manufacturers face. We work closely with your independent agent to provide products and services that meet your unique needs. As a result of our partnership, you benefit from property and casualty insurance coverages that help you manage your business' risk exposures, defend against liabilities and protect your long-term interests. This commitment, as well as our partnership with manufacturing trade associations, helps us stay ahead of industry trends and develop comprehensive products and services for your food processing business.

Manufacturers of all sizes rely on our industry knowledge and experience to minimize the risks you face every day. With dedicated customer service from your agent and industry expertise from CNA, including risk control and claim services that are among the best in the industry, you have the freedom to focus on what you do best — manage your business.

# Food Processors



One or more of the CNA companies provide the products and/or services described. The information is intended to present a general overview for illustrative purposes only. It is not intended to substitute for the guidance of retained legal or other professional advisors or to constitute a binding contract. Please remember that only the relevant insurance policy can provide the actual terms, coverages, amounts, conditions and exclusions for an insured. All products and services may not be available in all states. Use of the term "partnership" and/or "partner" should not be construed to represent a legally binding partnership. CNA is a service mark registered with the United States Patent and Trademark Office. Copyright © 2008 CNA. All rights reserved.  
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## Our industry expertise helps deliver key coverages

Our broad portfolio of products offers a variety of standard business insurance coverages you need to protect your business, such as Property, General Liability, Automobile, Workers' Compensation and Umbrella. Your local CNA underwriter combines broadened coverages and policies with the territorial knowledge and the decision-making authority necessary to create customized solutions that are vital to the continued operation of your food processing business, such as:

- **Tailored Package Policies** — combines the best of property and liability coverages for manufacturers
- **Manufacturer's Property Extension** — provides industry-specific extensions, including Adulteration, Spoilage, Change in Temperature (\$50,000), Marring and Scratching of Molds, Patterns and Dies, Processing Water (\$25,000) and Contractual Penalties (\$25,000); limits may be increased
- **Business Interruption** — provides protection designed to get your company back in business and operating at pre-loss levels as soon as possible
- **Key Employee Replacement Expense** — provides coverage for replacement expenses incurred due to the permanent loss of services of a key named employee caused by a covered accident
- **Machinery and Equipment Breakdown** — provides coverage for the sudden and accidental breakdown of pressure, mechanical and electrical equipment
- **Transportation Coverage** — protects property in transit, including goods transported to customers or job sites in your own vehicles or in the custody of a carrier
- **Automobile Extension Endorsement** — an array of extensions needed by manufacturers, such as Broadened Insured definition, Supplementary Payments and Fellow Employee Bodily Injury
- **Manufacturer's General Liability Extension** — an array of industry-specific extensions needed by manufacturers, such as Blanket of Additional Insureds including Vendors, which provides coverage when written contracts require you to name others as additional insureds
- **Product Recall Expense** — reimburses expenses incurred to recall a product if it is determined that the product has to be withdrawn or removed from the market (option for loss of profit)
- **CNA NetProtect 360<sup>SM</sup> and NetProtect Essential<sup>SM</sup>** — provides the critical network security and privacy liability protection for any business that relies on computers and networks to run their business
- **International Passport<sup>®</sup> and WorldPass<sup>SM</sup>** — coverage for foreign exposures, including employee travel overseas and third-party liability suits brought outside of the U.S. that involve your products or services
- **Epack<sup>SM</sup> or Epack EZ<sup>SM</sup>** — coverage for Employment Practice Liability, Miscellaneous Professional Liability, Directors & Officers Liability and Fiduciary Liability

## Our broad portfolio of products is designed to address your needs

Every food manufacturer faces different types and levels of risk. Our complete portfolio of products\* is flexible and can be customized to meet your specific needs.

- Flexible Package Policies
- Property
- Inland Marine
- General Liability
- Commercial Automobile
- Crime
- Fidelity Bonds
- Fiduciary Liability
- Workers' Compensation
- Umbrella
- Boiler & Machinery
- Ocean Marine and Cargo
- International Coverages
- Employment Related Practices
- Directors & Officers (D&O)
- Cyber Liability

\*Standard underwriting guidelines apply and adequate property protection is required.

## Our risk control services help you manage risk and reduce costs

CNA sets itself apart from the competition through our service professionals who collaborate with you to help you protect your assets and improve productivity. To complement our coverages, we provide tools that can help your business minimize the likelihood of a loss. This comprehensive set of services includes:

- **School of Risk Control Excellence** — a series of complimentary educational seminars led by experienced manufacturing professionals designed to help you better understand risk control issues and mitigate their impact on your day-to-day manufacturing operations; course topics include:
  - Emerging Issues
  - Product Liability
  - Commercial Cooking
- **Infrared Testing Services\*** — identifies electrical problems such as faulty fuses and overloaded circuits ... calculates energy savings and minimizes business interruptions
- **Return-to-Work Program** — in concert with CNA's cost containment services, helps injured workers return to work safely and expediently
- **Ergonomics** — assistance in developing self-sustaining workplace designs that increase productivity and efficiency, improve quality, and reduce risk factors
- **Online Training Modules** — more than 250 online safety training and exposure management courses

For additional information, visit the Risk Control page at [www.cna.com](http://www.cna.com).

\*Eligible Clients

## Our claim excellence is among the strongest in the industry

At CNA, claims are reported through a single point of entry that's available 24/7 across the country and world, connecting you to the right people and information whenever you need it. CNA claim professionals specialize in handling claims, litigation, and fraud prevention and detection issues quickly and fairly. Our claim services also include:

- Special teams, including a Catastrophe Team, a Special Investigations Unit and General Adjusters for large property losses, to help you process any claim
- National Panel Counsel complementing staff counsel for specific expertise and geographic coverage
- Capabilities in litigation management
- Staff with Product Liability certification
- Staff with Workers' Compensation claim expertise in return-to-work and case management