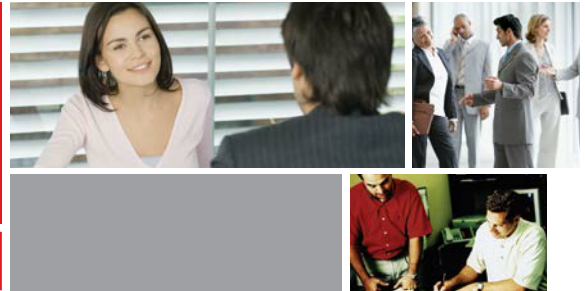


Why CNA Connect®?



SMALL BUSINESS

CNA Connect® is our proprietary business owners’ policy, providing insureds superior protection in an unpredictable business environment. Its comprehensive Property and Liability coverages can include Building, Business Income, Business Personal Property, Computer Equipment, Valuable Papers, Accounts Receivable, Money and Securities, Back-up of Sewer and Drains and much more.

CNA Connect® provides small business clients broad and relevant protection, with more than 300 optional coverage endorsements that offer increased deductible options and a wide range of limit options for both Property and General Liability coverages. Many of the coverage options are uniquely designed and not typically offered in today’s competitive marketplace. By being available for a broad range of businesses, easy to quote and flexible in its design, CNA Connect® makes it easier to do business with us and makes CNA the clear choice for small business insurance.

Some key points to consider:

- CNA Connect® provides superior protection in an unpredictable business environment.
- CNA Connect® provides more than 300 optional coverage endorsements.
- CNA Connect® provides a wide range of limit options for both Property and General Liability coverages.
- CNA Connect® provides a clear choice for small business insurance.
- CNA Connect® provides superior protection in an unpredictable business environment.

CNA Connect® Liability Coverage Highlights*

Agents have the authority to quote **General Liability optional limits of \$2,000,000/\$4,000,000** on CNA Central.

Aggregate limits per location for Premises Liability included — Many competitors do not include this policy language and would need to endorse the policy in order to make this coverage available, triggering an additional premium charge.

Blanket Additional Insured included — Most competitors do not include this policy language and would need to endorse the policy in order to make this coverage available, triggering an additional premium charge.

Employment Practices/Fiduciary Liability at \$10,000 included, with options up to \$500,000 available** — CNA Connect® includes this coverage. Many competitors will only add Employment Practices Liability to the policy, for an additional premium charge.

Passport AccessSM endorsement available — Expropriation, or Nationalization Coverage, Automobile Difference in Conditions Liability and International Kidnap and Ransom/Wrongful Detention Coverage, as well as expanding the Liability coverage territory. Only a handful of business owners’ policies offer an international endorsement and many of those offer less coverage than CNA’s Passport AccessSM.

Professional Liability optional coverages are available as endorsements to CNA Connect® for the following insureds — Barbers, Beauticians, Computer Programmers, Dental Laboratories, Florists, Funeral Directors, Hearing Aid Establishments, Kennels, Veterinarians and Videographers.

* Not all coverages are available in all states. ** Class restrictions apply. Included for 99% of classes.

CNA Connect® Property Coverage Highlights*

Key coverages built-in to the CNA Connect® base policy:

Coinsurance — CNA Connect® waives coinsurance. Not every business owners' policy does this; many carriers still charge a coinsurance penalty on building or business personal property that is not insured to value.

Business Income and Extra Expense — Coverage is automatically included on a 12 month Actual Loss Sustained basis, with options to increase up to 24 months, which many competitors do not offer. Additionally, many competitors have a 60-day waiting period before coverage begins. CNA Connect® does not have.

Business Income and Extra Expense, Dependent Property — Coverage is included at a \$10,000 limit with the option of increasing limits to \$1,000,000, if needed. Many competitors offer lower limits, or do not offer this coverage in their base product.

Extended Business Income — Coverage begins on the date the property is actually repaired, rebuilt or replaced and operations resume with reasonable speed, to the level which would generate the Business Income amount that would have existed if no direct physical loss or damage occurred. Coverage is automatically included at 60 days, with options to select up to 365 days, which most competitors do not provide.

Business Personal Property — The Business Personal Property (BPP) limit at the described premises also applies to BPP in transit and off premises (up to 60 consecutive days at a temporary location). Many competitors include a small sub-limit for BPP in transit or fewer days for BPP at temporary locations.

Equipment Breakdown — Is included as a cause of loss, with an option to exclude if desired.

Business Income Loss as a Result of Equipment Breakdown — We cover this on an Actual Loss Sustained basis. Many competitors do not include this level of coverage and have a waiting period.

Inflation Guard — CNA Connect® includes an inflation guard of 3% for Building and Business Personal Property coverage with additional percentage options available.

Money and Securities — Coverage is included within the Business Personal Property limit. Many competitors do not include money and securities in the Business Personal Property limit.

Computers, Software and Data (EDP) — We include coverage for Business Personal Property limit.

For more information, contact:



Visit our website: www.minutemanpressinsurance.com

Contact: Ron Rugolo - phone (631) 271-6600 ext. 4108

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Computers Off Premises, including Laptops and PDAs — We include coverage worldwide at a \$25,000 limit. Many competitors do not include worldwide coverage and only provide minimal limits of \$1,000 to \$5,000.

Business Income/Extra Expense as Result of a Computer (EDP, including website) Loss — We cover this on an Actual Loss Sustained basis with a 12-hour deductible. Many other business owners' policies have a short time limit or small maximum dollar limit included.

Targeted Hacker Attack — Coverage is included at a limit of \$25,000 Direct Damage and \$25,000 Business Income. Coverage is provided when employees or customers hack into the insured's computer systems and cause damage.

Employee Dishonesty — Coverage is included at a \$25,000 limit, with options up to \$1,000,000 available. Many competitors do not include any Employee Dishonesty coverage in their base form, while others include a minimal amount of \$10,000 with maximum options up to \$250,000.

Forgery and Alteration — Coverage is included at a \$25,000 limit, with options up to \$1,000,000 available. Many competitors include a small amount with no options to increase.

Fine Arts — Coverage is included at \$25,000. Many competitors only include limits of \$5,000 or \$10,000 and do not value Fine Arts with market value as we do.

Identity Theft/Recovery for Business Owners — Coverage is included at \$25,000. Many competitors do not have this coverage available, or provide a lower limit.

Highlighting a few additional coverages available to add to the CNA Connect® base policy:

Choice Endorsements — Coverage is available for various types of property, including off-premises property, or industry.

Scheduled Property — Coverage is available for seven different categories of Business Personal Property that is off premises at another location more than 60 consecutive days or while rented or leased to others.

Enhanced Replacement Cost for Buildings — 25% Enhanced Replacement Cost is available for building owners at a nominal charge.

Blanket Building or Blanket Business Personal Property — Blanket options are available at no additional premium charge.

EcoCare® Property Upgrade Extension Endorsement — Provides for green building upgrades as a result of a covered loss to the building or contents. Upgrades could encompass green structures, materials or processes incorporating energy, water, and

* Not all coverages are available in all states.

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 and may be subject to change without notice. CNA is a registered trademark of CNA Financial Corporation. Copyright © 2012 CNA. All rights reserved.
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Connect to the Right Choice

CNA Connect[®] Business Services Choice Endorsement provides the wide range of coverage limits listed below at a nominal price. Additionally, increased limits may be available for an even more customized insurance solution.

When you're looking for coverages unique to your business ... **we can show you more.**[®]

Property Coverages Included

Accounts Receivable	Additional \$100,000
Brands or Labels	BPP Limit
Extended Business Income and Extra Expense	Additional 30 Days
Business Income — Mobile Operations Vehicle	\$75,000
Business Income — Newly Acquired Constructed Property	Additional \$250,000
Business Income — Dependent Property	Additional \$15,000
Business Personal Property at Unnamed Locations	\$25,000
Claim Data Expense	Additional \$5,000
Computer Fraud	\$5,000
Deferred Payments	\$25,000
Electronic Data Processing Equipment (Off Premises)	Additional \$25,000
Emergency Management	\$25,000
Emergency Vacating Expenses	\$25,000
Franchise Agreement — Property Upgrade Extension	Up to \$100,000
Limited Building Coverage — Tenant Obligation	\$5,000
Lost Key Consequential Loss	\$500
Newly Acquired or Constructed Business Personal Property	Additional \$250,000
Ordinance or Law — Increased Period of Restoration	Additional \$25,000
Outdoor Trees, Shrubs, Plants and Lawns	Additional \$7,000
Spoilage	\$25,000
Unauthorized Business Credit/Debit Card Use	\$5,000
Utility Services — Direct Damage	\$2,500
Utility Services — Time Element	\$10,000
Valuable Papers and Records	Additional \$100,000

Key Coverage Definitions

Business Income – Mobile Operations Vehicle — Covers the actual loss of business income you sustain due to the necessary suspension of your mobile operations during the period of restoration. The suspension must be caused by covered direct physical loss of or damage to a mobile operations vehicle.

Deferred Payments — Provides reimbursement for payments you are unable to collect due to direct physical loss or damage resulting from a covered cause of loss to covered property sold by you on an installment or other deferred payment basis, after it has been delivered to your customer or while still at one of your covered premises.

Emergency Management Coverage — Covers the additional expenses you incur as a result of an emergency occurring at one of your described premises.

Emergency Vacating Expenses — Covers the reasonable and necessary expenses you incur in the event of an emergency while vacating one of the described premises.

Franchise Agreement – Property Upgrade Extension — Covers the increased cost to repair, rebuild, replace or reconstruct the property as a consequence of enforcement of the minimum requirements of a franchise agreement.

Spoilage — Provides coverage for the direct physical loss of or damage to perishable stock caused by or resulting from a covered cause of loss.

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



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