



Small Business

The Power to Connect with Small Business

Expertise, Flexibility and Sophistication

Life Sciences companies face complex challenges that require extensive industry knowledge, valuable insight and customized coverage. CNA provides tailored insurance products and services for a wide range of Life Sciences specialties. Our dedicated underwriting team works closely with agents and brokers to deliver effective insurance solutions. Our experienced Claims analysts understand the complex legal issues facing policyholders, and our industry-leading Risk Control team has extensive knowledge of the Life Sciences industry.

The CNA Connect Businessowners policy provides small business clients with broad and relevant protection for Property and General Liability. As your client progresses into clinical trials and production, our Life Sciences team is ready to underwrite key lines of business, including Product and Professional Liability.

Our products

- CNA Connect®
- Commercial Automobile
- Cyber
- International – CNA Passport® and CNA WorldPass®
- Management Liability – Employment Practices, Directors & Officers, Fiduciary and Crime
- Ocean Cargo
- Products and Professional Liability Policy (admitted and surplus lines)
- Workers' Compensation – monoline available
- Umbrella

CNA Central, our premier quoting and agency portal for **CNA Connect®**, **Commercial Auto**, **Workers' Compensation** and **Umbrella** coverages, makes it easier than ever to connect to small businesses so you can focus on what you do best.

- Users can generate what-if scenarios, quote on the go with mobile functionality and take advantage of electronic document delivery permissibility.

CNA Connect® can be customized with Choice endorsements for various coverages, including:

- Research & Development Property
- Business Personal Property (BPP) at unnamed locations
- Bio-contamination
- Spoilage

Products and Professional Liability

Claims-made Products Work Hazard Liability and Professional Liability insurance admitted (where available). This policy and coverage can be written separately or combined with one policy aggregate. Monoline policy coverage is available.

CNA offers multiple direct and agency billing payment plan options as well as:

- Online credit card payment through CNA Central
- Pay-as-you-go billing for Workers’ Compensation to help small businesses more effectively manage their cash flow

Underwriting appetite includes:

- Clinical Trials
- Contract Manufacturing Organizations (CMOs) of Medical Devices, Nutraceuticals and Pharmaceuticals
- Contract Research Organizations (CROs)
- Manufacturers of Medical Devices, Nutraceuticals & Pharmaceuticals
- Research & Development of Medical Devices, Nutraceuticals and Pharmaceutical

SIC Code	SIC Code Description
28350	Biological/Tissue Products Manufacturing and/or Distribution
28331	Pharmaceuticals, Nutraceutical and Vitamin Manufacturing and/or Distribution
38410	Medical, Dental and Laboratory Equipment/Supplies Manufacturing
38413	Contract Research Organization (CRO)
36990	Contract Medical Device and Pharmaceutical Manufacturing (CMO)
38451	Medical, Dental and Laboratory Equipment Distributor
87310	Biological, Medical Device and Pharmaceutical Research & Development

For more information, visit cna.com/lifesciences.

