



International Solutions

# CNA WorldPass®

## A specialized package policy for expanding businesses with extensive global exposures

Businesses with growing international exposures need tailored coverages to meet their unique demands. That is why we offer CNA WorldPass® – a customized controlled master program policy that addresses your dynamic risks. CNA WorldPass® is a specialized international package policy for medium to large U.S.-based commercial entities. The insured's insurance needs around the world are consolidated into one controlled master program (CMP) underwritten by CNA. CNA manages the administration of the local admitted policy issue cycle via the CNA ComPass™ platform. Local policies are issued in the countries that require local admitted coverage to be in place and a master policy is issued in the U.S. to close any coverage or limits gaps between the local policies and the master policy. The master policy is in effect providing the necessary Difference in Conditions/Difference in Limits component over the local admitted policies as necessary. The CNA WorldPass® policy is our solution for the controlled master program policy product.

The typical CNA WorldPass® insured would include physical operations overseas and one or more of the following exposures:

- International manufacturing operations, distribution facilities or offices overseas and that are based in a country that may or may not require admitted coverage
- Employ workers who travel internationally or are stationed in foreign countries
- Sell products outside the U.S. via direct export sales, catalogs or the internet
- Sponsor international trips, tours, or study groups
- Participate in international exhibitions or trade fairs
- Perform service or repair work abroad

Policies are written on a CNA WorldPass® basis and include the following coverage:

- Property/Business Income/Extra Expense/Crime/Equipment Breakdown
- General Liability (including Products Completed Operations)
- Employee Benefits Liability
- International Excess DIC/DIL Business Auto Coverage
- Foreign Voluntary Workers' Compensation and Employers Liability Coverage
- Kidnap and Ransom/Wrongful Detention Coverage
- Crisis Response Services
- Business Travel Accidental Death and Dismemberment (BTAD&D)
- CNA Companion Services® (Travel Assistance Services)

**CNA ComPass™**

CNA manages the local admitted policy issuance cycle with our network partners and CNA offices via the CNA ComPass™ platform. The policy issuance process is managed via this state-of-the-art platform which enables CNA to provide real-time policy issuance status as needed. We can provide this status for each local admitted policy that we arrange at any point in time in order to provide a truly global account management process for our Insureds.

**CNA International Strategic Network**

A growing number of companies with diverse global holdings are increasingly turning to CNA to insure their exposures. With partners around the globe, our strategic network allows us to service multi-national organizations with complex local policy requirements, through our controlled master program, CNA WorldPass®.

**CNA's strategic network capabilities include:**

- Timely and consistent administration of each CNA WorldPass® Controlled Master Program via the CNA ComPass™ platform
- Global leverage through locally owned branches and network partners around the globe
- Multiple Network Partners within some of the same countries in order to better serve our clients
- Flexibility of pricing and terms driven by controlling underwriter
- CNA Companion Services® provided in conjunction with the Foreign Voluntary Workers' Compensation and Employers Liability Coverage and/or the BTAD&D Coverage. Services include emergency medical, personal, legal and travel assistance to our insureds.
- A strong, diversified network including 226 business partners in 200+ countries and territories and growing.

The CNA International Network Solutions Team manages the overall policy issuance cycle with our network partners via the CNA ComPass™ platform. The status of each local admitted policy is monitored and maintained on a real-time basis for a truly exceptional global account management process.

**International Claims and Risk Control expertise**

Preventing losses saves money in every currency. No matter where businesses are, with CNA they have access to certified Risk Control professionals, risk-mitigation programs and online resources that can protect against exposures that could disrupt operations. Our experienced Risk Control consultants have in-depth knowledge and understanding of local laws, regulations and issues. With multinational Risk Control representation, CNA has the capability to provide services that grow to adapt to customers' needs as they expand.

**Superior claim handling, around the world**

Consistent and seamless from claim reporting to resolution—that's the CNA approach to claim handling. Beginning with just one phone call to report a claim, available 24/7, your claim is promptly assigned to a highly experienced professional specialized in handling claims for your line of business. We have a long track record of helping customers get their businesses up and running quickly, with as little disruption as possible.

**Rely on our stability and financial strength.**

For more than 125 years, CNA has provided reliable coverages for a wide range of businesses. With an "A" rating for financial strength by A.M. Best, we provide greater peace of mind, so you can conduct business with greater confidence both here and abroad.

Powerful and flexible, CNA WorldPass® combines with other international and domestic coverages to offer you a seamless approach to managing risk.

For more information, contact your local International underwriter or visit [cna.com/international](https://cna.com/international).