

# Cardinal E&S Property

Designed to help wholesale insurance brokers address hard-to-place risks, Cardinal E&S Property team provides:

- Primary & excess quota share only capacity
- Timely, customized coverage solutions
- A specialized team of underwriting experts
- Exclusive, wholesale-only distribution channel

## Shared & Layered Appetite for Excess & Surplus

(E&S) Occupancy	Maximum Capacity	Maximum Layer Participation
Core Occupancies Includes business services, commercial real estate, financial institutions, healthcare, higher education, hospitality, HPR manufacturing, professional services, retail and technology	Up to \$20,000,000 Smaller primary layer participations of up to 50% subject to a max capacity of \$2,500,000	30% primary/35% excess
Habitational - Wood Frame	Up to \$5,000,000	20% primary/35% excess
Heavy Manufacturing	Up to \$10,000,000	20% primary/35% excess
Food Products and Food Processing	Up to \$5,000,000	20% primary/35% excess
Wood Products and Wood Processing	Up to \$5,000,000	10% primary/35% excess
Municipalities	Up to \$5,000,000	20% primary/35% excess
All Other "Non-Core" Occupancies	Up to \$10,000,000	20% primary/35% excess

## Policy Amounts/Eligibility

- Preferred minimum premium of \$100,000
- Flexibility in deploying capacity: Can quote on a primary and/or excess basis
- Non-admitted paper only (Columbia Casualty Company)
- CNA Quota Share Follow Form, CNA Excess Quota Share Coverage Form, Carrier Form and Manuscript Form, subject to underwriter review
- Embedded Boiler and Machinery Capacity subject to review by our dedicated Boiler & Machinery team
- Participation and capacity is monitored between CNA Hardy and Cardinal E&S

## Excluded Occupancies/Covers

- Forestry and Fishing
- Schedules with 35% or more in TIV situated in Louisiana
- Dealers Open Lot
- Recyclers and Waste Management
- Mining
- Deductible Buybacks
- Standalone Transmission and Distribution Lines
- Oil, Petrochemical, Oil Rig, and Power Generation
- Senior Living
- Tobacco / Cannabis Processing and Products
- Coal Processing and Coal Products
- Virtual Assets

## For more information

Visit [CardinalCNA.com](https://www.CardinalCNA.com)

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 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 and may be subject to change without notice. Certain coverages may be provided by a surplus lines insurer. Surplus lines insurers do not generally participate in state guaranty funds, and insureds are therefore not protected by such funds. "CNA" is a registered trademark of CNA Financial Corporation. Certain CNA Financial Corporation subsidiaries use the "CNA" service mark in connection with insurance underwriting and claims activities. Copyright © 2025 CNA. All rights reserved. 2025731