

**CNA / HARDY**

# CNA Online User Guide



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## General Information

### To Register

If you are not yet registered on CNA-Online, contact [xol@cnaahardy.com](mailto:xol@cnaahardy.com)

#### 1. Accessing CNA-Online

Visit [www.cnaahardy.com/cna-online](http://www.cnaahardy.com/cna-online) or [click here](#)

#### 2. Web Browser

For the best experience, we recommend using Chrome or Microsoft Edge as your web browser when using CNA-Online.

### Getting Started

If you are a UK broker with a CNA Hardy agency, you can have access to CNA-Online. Login details can be requested by e-mailing [onlinetrading@cnaahardy.com](mailto:onlinetrading@cnaahardy.com).

Each broker registered on CNA-Online will have a nominated SuperUser. The SuperUser can add & remove users for their company.

Once registered, each user will receive an email with their user name (usually their e-mail address), temporary password and a link to validate the set-up.

To login, click on **EXISTING USERS LOGIN**. Input your Username and Password and click **SIGN IN**.

If you forget your password, click on **I FORGOT MY USERNAME OR PASSWORD** from the login page and you will be sent details by e-mail.

### BIBA Brokers

If you do not have a CNA Hardy agency, but you are a member of BIBA, then you can still access CNA-Online for Excess Liability.

In order to register, visit [www.cnaahardy.com/cna-online-register](http://www.cnaahardy.com/cna-online-register)\*\*\*

## NAVIGATING CNA-ONLINE

The screenshot shows the CNA Online user interface. At the top, there is a navigation bar with links for HOME, GET QUOTE, MY PROFILE, SETTINGS, and LOGOUT JOE BLOGGS. Below this is a secondary navigation bar with buttons for Cases, Clients, Search, and New Quote. The main content area is titled 'My Account' and features a 'Search for cases' section. This section includes a search form with fields for STATUS (set to 'Every Status'), CLIENT (ID, Name, Postcode or Email), and DATES (not limited by date). A 'Sort oldest first' option is also present. To the right of the search form is a 'Policy / Quote Ref' section with a search input and a 'Recent Searches' section with a 'Filter by Case groups' dropdown. The footer contains various legal and policy links.

### 1. HOME

navigates you to the CNA-Online homepage

### 2. MY PROFILE

allows you to view and amend your personal information, add contact information and change your password.

### 3. SETTINGS

from here, SuperUsers can add and remove other users for their company.

### 4. CASES

from here you can search for and view all existing policies and quotes.

### 5. GET QUOTE or NEW QUOTE

starts a New Business quotation.

## ADDING OR REMOVING A USER (SUPERUSERS ONLY)

The screenshot displays the 'My Account' page in the CNA/HARDY system. The top navigation bar includes links for HOME, GET QUOTE, MY PROFILE, SETTINGS (highlighted with a red circle 1), and LOGOUT JOE BLOGGS. Below this, there are tabs for Cases, Clients, Search, and New Quote. The main content area is titled 'My Account' and contains a 'Details' form for a user named 'Joe Bloggs Broker Ltd'. The form has several sections: 'Company Name' (Joe Bloggs Broker Ltd), 'Address' (multiple empty fields), 'Town/City', 'County', 'Postcode', 'Contact' (Te, Fax, Web, Send Statements to), 'Accreditations' (FCA Number: 999999, Cobra Number), and 'Professional Indemnity' (Insurer: Ignore, Policy No: Ignore, Excess (£): 0.00, Renewal: 01 Jan 2021, Limit (k): 1.00). A 'Save Changes' button is located at the bottom right of the form. On the right-hand side, there is a sidebar with a link 'Manage Users for My Company' (highlighted with a red circle 2).

### TO ADD A USER

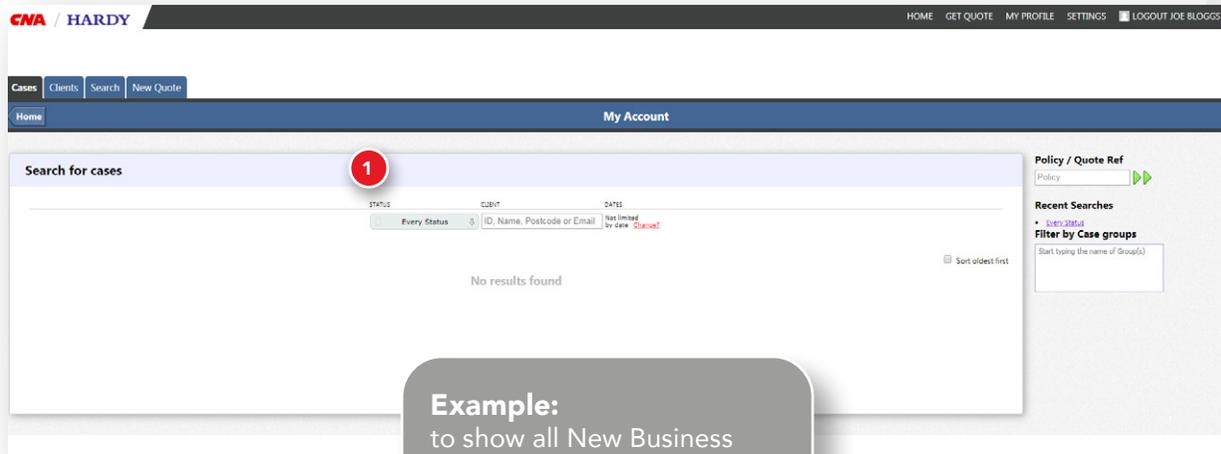
1. Go to **SETTINGS**
2. Click **MANAGE USERS FOR MY COMPANY**
3. Click **+ADD NEW**
4. Complete Personal Details of the user to be added
5. Login field – input a Username (use their e-mail address)
6. Password – input a temporary password (the user will change their password when first logging in)
7. Access Group – choose **PowerUser**
8. Click on **SAVE CHANGES**
9. An e-mail will be automatically generated and sent to the user with details on how to access the system

### TO REMOVE A USER

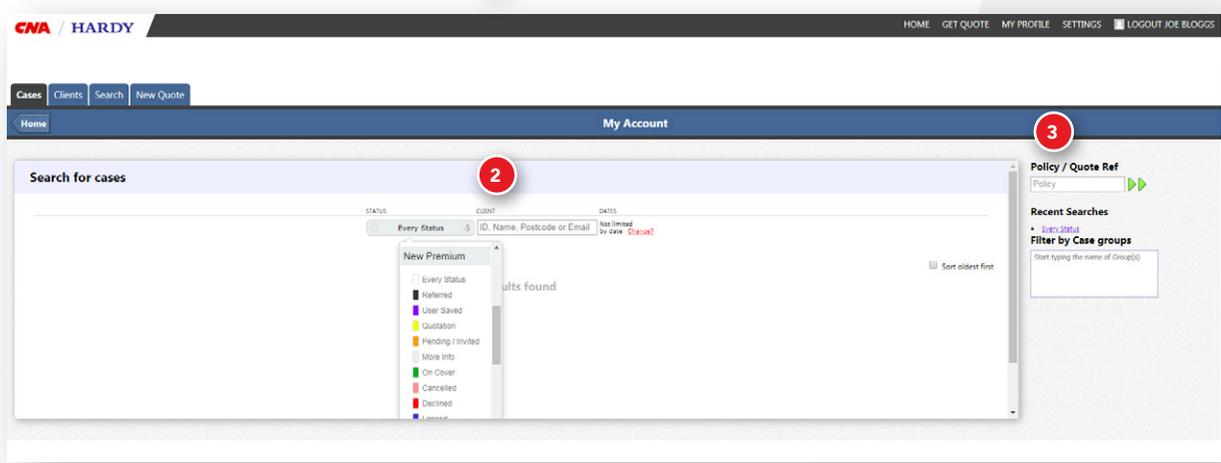
1. Go to **SETTINGS**
2. Click **MANAGE USERS FOR MY COMPANY**
3. Find the user to be removed and click on the wastebasket icon
4. Click **OK**

# CASES

## Search for and view policies and quotes



**Example:**  
to show all New Business that has been Bound, click on **NEW PREMIUM ON COVER.**



The **CASES** dashboard allows users to view all quotes and policies created by users in their company.

### 1. Using the STATUS filter

Change the status to filter for those cases that you want to view. You can filter by both:-

Transaction Type	Transaction Status
All Cases	Every Status
New Premium (Quotes & New Business)	Referred
Renewals	User Saved
Adjustments	Quotation
	Pending/Invited
	More Info
	On Cover
	Cancelled
	Declined
	Lapsed
	NTU
	Draft

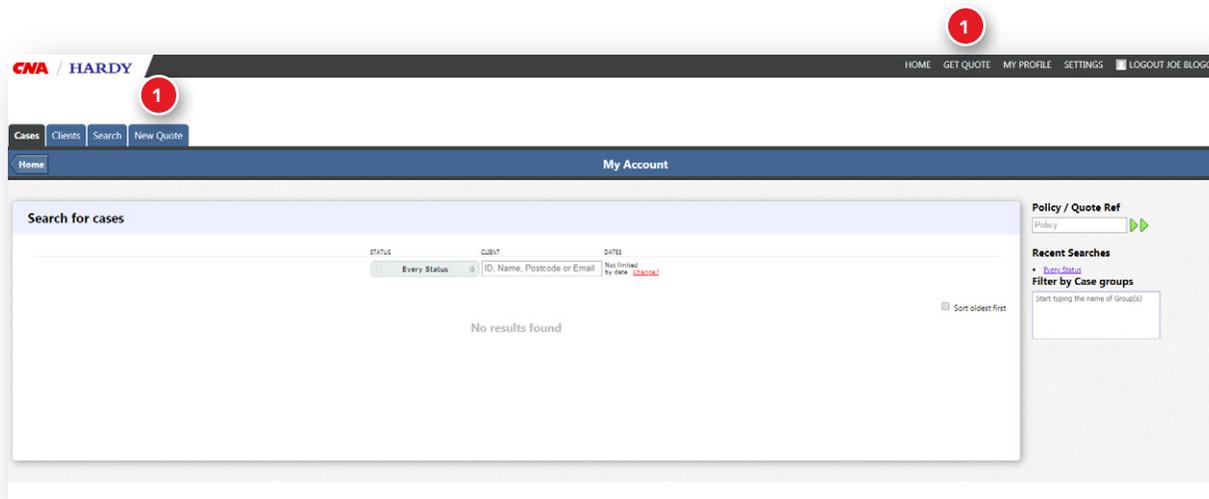
### 2. Searching by Insured's Details

Type the first word of the Insured's name, or their postcode, in the **CLIENT** field.

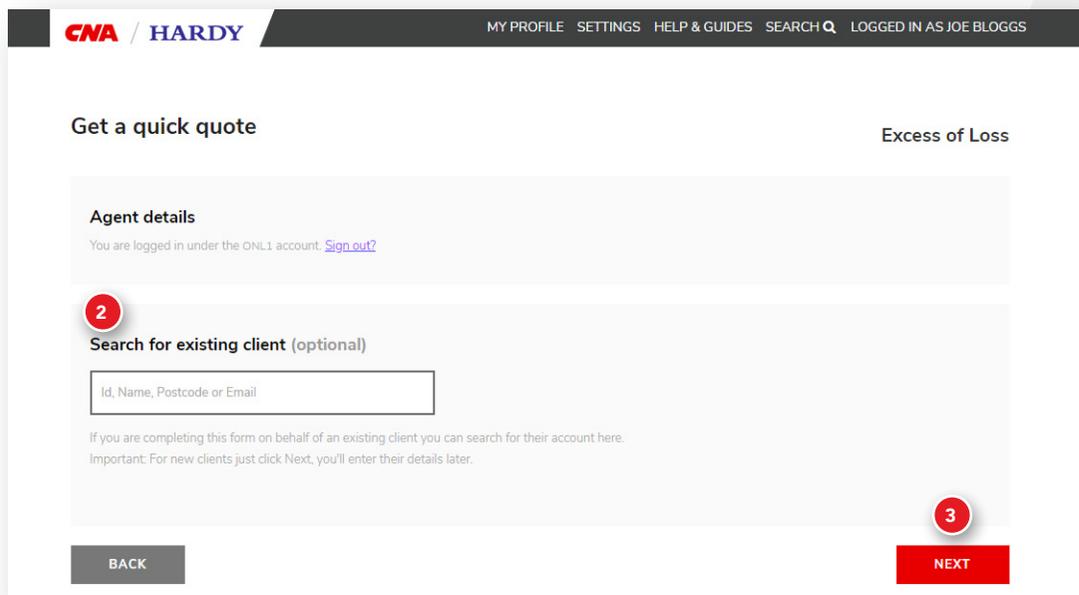
### 3. Searching for Quotes and Policies by Quote/Policy Number

If you know the Quote/Policy number, then input the 7-digit number in the **POLICY/QUOTE REF** field and click the green arrows.

# NEW QUOTES



1. Click on **GET QUOTE** or **NEW QUOTE**



2. If you want to use an existing client that has already been set up on CNA-Online then type the first word of the Insured's name in the Search for **EXISTING CLIENT** field. Select the appropriate client from the list presented.
3. If you are quoting for a new client for the first time, then click **NEXT**

## NEW QUOTES - CONTINUED

The screenshot shows the CNA/HARDY online quote system interface. At the top, there is a navigation bar with 'CNA / HARDY' and 'MY PROFILE SETTINGS HELP & GUIDES SEARCH Q LOGGED IN AS JOE BLOGGS'. Below this is a progress bar with five stages: 'Insured', 'PL Risk Questions', 'PL Information', 'Claims', and 'Material Disclosure'. The 'Insured' stage is currently active and highlighted in blue.

The 'Insured' page includes the following sections:

- Name of Insured:** A text input field.
- Main Business Address:** A text input field for 'Postcode' and a button for 'GET ADDRESS' or 'Enter address manually'.
- Please select the Insured's trade:** A dropdown menu.
- Start Date:** A text input field showing '29/05/2020'.
- Is cover required for 12 months?:** Radio buttons for 'YES' and 'NO'.
- Business Description:** A text input field.

A 'Need Help?' box is visible on the right side of the 'Insured' page, providing contact information for specialist underwriters.

The detailed view of question 7 is shown in a separate window:

7. Neither the Insured, their director(s) or partner(s) have:-

- a) any convictions that are unspent under the Rehabilitation of Offenders Act 1974 for a criminal offence other than (road traffic) motor offences
- b) been charged (but not yet tried) with a criminal offence other than (road traffic) motor offences
- c) received a caution for a criminal offence within the last three years other than a (road traffic) motoring offence, that is unspent under the Rehabilitation of Offenders Act 1974
- d) been declared bankrupt
- e) been the subject of any county court judgement (CCJ), winding up order, insolvent liquidation or administration or have made any composition or arrangement with creditors
- f) been a director or partner of a company which has gone into insolvent liquidation, receivership or administration
- g) ever been prosecuted, or been the director of a company which has been prosecuted, for failing to comply with any Health & Safety or Welfare or Environmental Protection legislation.

8. In respect of the business which is the subject of this insurance contract, or any other business which the Insured, their partner or directors have been involved within, no insurer has ever:-

- a) declined, cancelled or refused any proposal of insurance
- b) cancelled or declined to renew any insurance
- c) imposed special terms or conditions.

It is confirmed that the above statements are true:

YES  NO

**Additional information:**

This field can be used to disclose any additional information that is material to the risk. By completing this field, a referral will be generated to underwriters.

At the bottom of the detailed view, there are 'BACK' and 'FINISH' buttons, with a red circle containing the number '9' next to the 'FINISH' button.

### Top Tip:

If you want to "force" a referral to underwriters, then write a message in the "Additional Information" field on the Material Disclosure page.

4. You will now be taken through a series of questions to collect information on the policyholder and their risk information
5. When you have completed each page, click **NEXT**
6. If there are any fields that have not been completed, you will see this icon . Hover the mouse over this icon to see which fields need to be completed.
7. The progress bar turns blue as each stage is completed. You can navigate directly to previous stages by clicking on the progress bar.
8. On the final Material Disclosure page, the user has the option to provide additional information to underwriters. By completing this field, the quotation will be referred to an underwriter before premiums are given.
9. Click **FINISH**

### Top Tip:

Use the information icons –  – hover your mouse over the icon to view helpful additional information

## NEW QUOTES - CONTINUED

**CNA / HARDY** MY PROFILE SETTINGS HELP & GUIDES SEARCH Q LOGGED IN AS JOE BLOGGS

### Quote submitted Excess of Loss

Your quote has been prepared. Please check the details and click on Bind Cover to proceed. If you need to discuss the quote with your client and bind at a later date, then click on Save for Later button.

If you have any questions please get in touch with our expert team.

**Quote Details:**

Total: £1,760.00 plus IPT

Refer to the attached quote document and statement of fact for terms and conditions.

Quote/Policy Reference:	ETXS/6081825
PL Cover:	£10,000,000 in excess of £11,000,000
PL Premium:	£1,760.00
Total Premium inc. IPT:	£1,971.20

Your documentation: (PDFs)

Policy Wording Biba Quote Schedule

SOF

**a** **BACK** **SAVE FOR LATER** **b** **BIND COVER** **c**

10. You will now be presented with your Quotation (or a Referral message). You have the following options:-
- a. **BACK** – to go back to the quote information and amend the details
  - b. **SAVE FOR LATER** – this will save the quote in your Cases. You can retrieve the quote at a later date to re-quote or bind cover.
  - c. **BIND COVER** – will take you through to the final stage of binding cover.

## BIND COVER

**Search for cases**

STATUS: Every Status | CLIENT: ID, Name, Postcode or Email | DATES: Not limited by date

Sort oldest first

- 6077903 (Excess of Loss)  
Client: dave (DAV)
- 6077890 (Excess of Loss)  
Client: dan (DAN)

Policy / Quote Ref: [Search]

Recent Searches: [Filter by Case groups]

### Top Tip:

If you need to amend any of the quote details or change the inception date, then click **RE-QUOTE** and complete the amendments before clicking on **START COVER**.

### Top Tip:

If you do not know the primary policy number at this stage, then state "To Be Confirmed" and then update via an MTA at a later date.

- You can bind cover either:-
  - When you have completed a new quote, click on **BIND COVER** (Skip to 6 below)
  - From your **CASES** dashboard
- Go to **CASES** and search for your client using the **CLIENT** search box or by inputting the 7-digit Quote Reference.
- Locate your quote and click **VIEW** (not required if you had input the 7-digit Quote Reference)
- Click on **START COVER**
- You will be taken to the quote summary page. Click on **BIND COVER**
- Complete details of the primary policy, adding additional underlying layers if required.
- Click **NEXT**
- You have now bound the policy. Documentation can be downloaded from this page and will also be emailed to you.

# RE-QUOTE

**Search for cases**

STATUS: Every Status | CLIENT: ID, Name, Postcode or Email | DATE: last limited by date Change?

Sort oldest first

- 6077903 (Excess of Loss)  
Client: cave (DAV1)
- 6077890 (Excess of Loss)  
Client: dan ltd (DAN3)

Policy / Quote Ref: Policy

Recent Searches:

- Every Status Type First Premium
- Client 6077903 Every Status Type First Premium
- Every Status

Filter by Case groups: Start typing the name of Group(s)

## Re-Quotes

Once you have completed a quote, you can use the **RE-QUOTE** function to quote different options or amend quote details. Both your original quote and the new quote will be saved in your **CASES** dashboard. You can **RE-QUOTE** as many times as you like.

- Find and open your quote by either-
  - Inputting the 7-digit Quote number in the **POLICY/QUOTE REF** field, or
  - Using the **CLIENT** search function, find your case and click **VIEW**
- Click on **RE-QUOTE**.
- Update the quote information as required and click **NEXT** from the Material Disclosure section.

Viewing Documents for 6078172

Viewing Case 6078172 (Excess of Loss)  
Created at coverpage.cnaahardy.com, today at 13:44

History: 1st: 29 May 2020

Status: Quotation

First Premium: £1,971.20

Start Cover

Re-Quote

Client: DAN3

dan ltd  
10 Green Avenue  
London  
W13 9FW

Documents:

- SOF: Created on 29 May 2020 @ 13:44
- Policy Wording Bills: Created on 29 May 2020 @ 13:44
- Quote Schedule: Created on 29 May 2020 @ 13:44

### Top Tip:

when creating multiple quote options using the **RE-QUOTE** function, take a note of each Quote reference number, so you know which quote version to bind.

# RENEWALS

The screenshot shows the 'My Account' page with the 'Cases' tab selected. A search bar is visible. A dropdown menu for 'Renewals' is open, showing various status options. A specific renewal record is highlighted, and a 'View' button is circled in red with the label '1a'. Another 'View' button is circled in red with the label '1b'.

The screenshot shows the 'Viewing Documents for 6144844' page. The main content area displays a list of documents. On the right-hand side, there is a sidebar with a 'History' section and a 'Status' section. A red circle '2' highlights the 'Renew Policy' button in the sidebar.

Renewal terms can be obtained up to 60 days prior to renewal date from the system.

1. Find your renewal in the **CASES** tab by either 1a searching for the Insured's name and clicking view or 1b, using the 7-digital reference number in the Policy / Quote Ref field, or following the link in the e-mail.
2. Click the **RENEW POLICY** button. A renewal record will now be created in Quotation status.
3. Review and update the risk information with your updated details.
4. After completing all stages, a renewal quotation will be created.
5. You can either **SAVE FOR LATER**, or **BIND COVER** (see Bind Cover section).

## Renewal Re-Quote

Once you have completed a Renewal quote, you can use the **RE-QUOTE** function to update your renewal details. Only the latest Renewal quote will appear in your **CASES** dashboard and the same policy number will be retained. You can **RE-QUOTE** a Renewal as many times as you like.

1. Find and open your Renewal quote by either:
  - a. Inputting the 7-digit Quote number in the **POLICY/QUOTE REF** field, or
  - b. Using the **CLIENT** search function, find your case and click **VIEW**
2. Click on **RE-QUOTE**
3. Update the quote information as required and click **NEXT** from the Material Disclosure section.

## MID TERM ADJUSTMENTS (MTA)

You can amend the Insured's details and risk information on live policies at any time throughout the policy period.

1. Find your existing policy in the **CASES** tab either by searching by Insured's name and clicking **VIEW** or using the 7-digit reference number in the Policy / Quote Ref field.
2. Click the **+ADJUST POLICY** button. An MTA record will now be created in Quotation status.
3. Review and update the risk information with your adjustments.
4. After completing all stages, an MTA quotation will be created.
5. You can either **SAVE FOR LATER**, or **BIND COVER** (see Bind Cover section).

### Top Tip:

If you need to backdate an MTA, then complete the amendments required and on the Material Disclosure page, use the Additional Information field to request the effective date change and force a referral to an underwriter.

### Top Tip:

If you only need to update the primary policy number, then create an MTA using steps 1-5. Click on **BIND COVER**. This will take you to the page to update primary policy information.

## VIEWING DETAILS OF A CASE

The screenshot shows the 'Viewing Documents for 6078172' page. The page title is 'Viewing Case 6078172 (Excess of Loss)'. The case was created on 29 May 2020 at 13:44. The status is 'Quotation' with a first premium of £1,971.20. There are buttons for 'Start Cover' and 'Re-Quote'. The client is 'DAN3' with address '19 Green Avenue, London, W13 9RW'. The main content area lists documents: 'SOF', 'Policy Wording Biba', and 'Quote Schedule'. The interface includes a navigation menu with 'Cases', 'Clients', 'Search', and 'New Quote'. The page footer contains 'Insurance Software by SchemaSense', 'Terms of Service', 'Privacy Policy', 'Site Map', 'Go to Top', and 'Print Page'.

To view a case, you can either:-

1. Input the 7-digit reference number in the **POLICY/QUOTE REF** field, or
2. Using the **CLIENT** search function, type the first word of the Insured's name, find your case and click **VIEW**

In this area, you can:-

1. See the **HISTORY** of the case
2. See the **STATUS** of the case
3. Request to **START COVER**
4. Initiate a **RE-QUOTE**
5. Start an **MTA**
6. View the risk information **QUESTIONS** and answers
7. View and download all **DOCUMENTS** issued on the case
8. Add and review **CASE NOTES**

## VIEWING DETAILS OF A CASE CONTINUED

### 1. HISTORY

The HISTORY field shows you which term you are viewing. The view will automatically default to the latest term. If the policy has been live for more than one year, then you can change the HISTORY date to view previous terms. You will then be able to view the **QUESTIONS**, **DOCUMENTS** and **CASE NOTES** from that previous term.

### 2. STATUS

The **STATUS** field shows you the current status of the case. For example, Quotation, On Cover, etc.

### 3. START COVER

For quotes, you can bind cover by clicking on the **START COVER** button.

### 4. RE-QUOTE

If you want to amend a quotation that you have previously done, then click the **RE-QUOTE** button. This will launch a new quotation but will retain the previous quote information. Update the fields as required to create a new quote. Both the new quote and the original quote will be available to view in the **CASES** dashboard.

### 5. MTA

On live policies you can initiate a Mid Term Adjustment (MTA) by clicking on the **+ADJUST POLICY** button (this button is not shown in the screenshot opposite).

### 6. QUESTIONS

On the **QUESTIONS** tab you will be able to view the questions and answers that have been completed on the case.

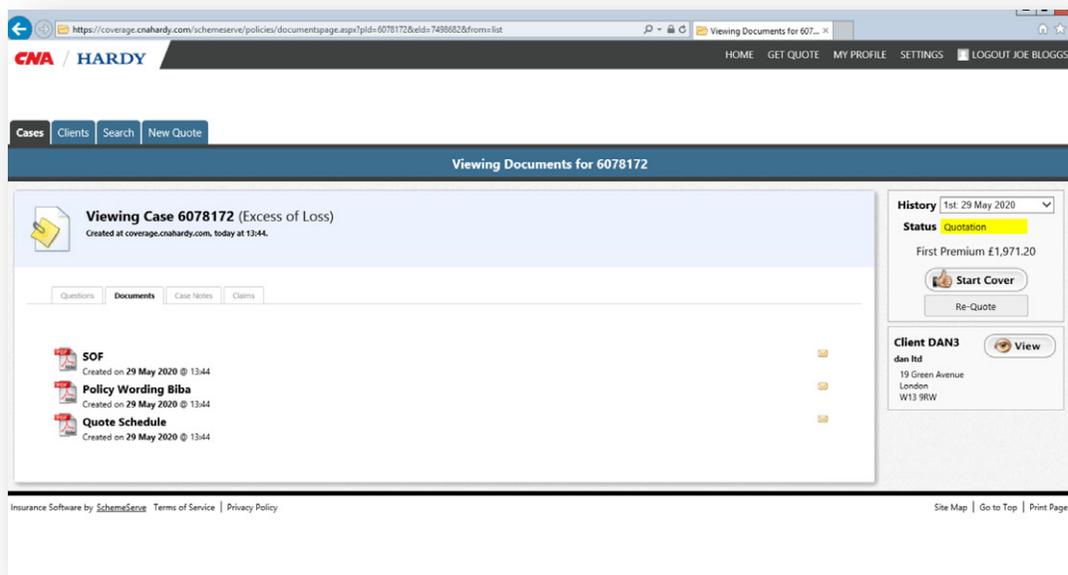
### 7. DOCUMENTS

On the **DOCUMENTS** tab you can view documents that have been issued on the case.

### 8. CASE NOTES

On the **CASE NOTES** tab you can view notes that have been added to the case. You can also add and delete notes.

## VIEWING DETAILS OF A CASE CONTINUED



### VIEWING DOCUMENTS

Documents will be automatically e-mailed to you on completion of a quote, new business, renewal or MTA.

You can also access documents from CNA-Online.

1. Find your existing quote/policy in the **CASES** tab either by searching by Insured's name and clicking **VIEW** or using the 7-digit reference number in the Policy / Quote Ref field.
2. Go to the **DOCUMENTS** tab. You will be shown a list of all documents associated with this case.
3. You can open each document by clicking on it, or have it e-mailed to you by clicking on the  icon.

### ADDING NOTES TO YOUR CASE

If you require, you can add notes to your cases.

1. Find your existing quote/policy in the **CASES** tab either by searching by Insured's name and clicking **VIEW** or using the 7-digit reference number in the Policy / Quote Ref field.
2. Go to the **NOTES** tab. You will be shown a list of all previous notes for the case.
3. To add a new note, click **+ADD NOTE**
4. Write your note
5. You can also upload documents by clicking on **UPLOAD A FILE** and then **CHOOSE FILE**
6. To delete a note, click on the  icon

## GENERAL FAQ'S

### Q: How do I change commission on a case?

A: Commission changes require agreement by an underwriter. Use the Additional Information field on the Material Disclosure page to request a change in commission; this will generate a referral to an underwriter.

### Q: What if I forget my password?

A: Go to the **EXISTING USERS LOGIN** page and click on **I FORGOT MY USERNAME OR PASSWORD**

### Q: How do I quote different options for the same client?

A: Complete a quote for your first option and then use the **RE-QUOTE** function. This will create a new quote but will retain all of the original information. You can then change the information that you want to amend. Both your original quote and the new quote will be saved in your **CASES** dashboard.

### Q: What happens if my quote has a referral?

A: Once you click on **FINISH** you will see a message that states your quote has been referred. You will also receive an e-mail with the case reference. An automated e-mail will be sent to an underwriter who will respond to the referral within 24 hours. You will receive an e-mail from the underwriter with the appropriate documents and the case will be available for you to view in your **CASES** dashboard.

### Q: What do I do if I don't have the primary policy number when I bind cover?

A: If you do not know the primary policy number when you bind cover, then state "To Be Confirmed" in the primary policy number field and then update via an **MTA** at a later date.

### Q: Can I backdate cover?

A: Requests to backdate cover require agreement by an underwriter. Use the Additional Information field on the Material Disclosure page to request a change in the start date; this will generate a referral to an underwriter.

### Q: I want to discuss the quote terms with an underwriter – how can I do that?

A: Contact [xol@cnaahardy.com](mailto:xol@cnaahardy.com) or call **0161 242 4413** for Excess Liability or [rapidcargoonline@cnaahardy.com](mailto:rapidcargoonline@cnaahardy.com) or call **0161 527 2828** for Rapid Cargo. Please have the case reference number to hand.

### Q: Why can't I see any cases displayed on the Cases tab?

A: Make sure you have the filters set correctly. To view all cases, change the **STATUS** filter to "All Cases, Every Status"

### Q: Can I make the premium payment through CNA-Online?

A: No, the premium will be booked to your account in the normal way and will appear on your CNA Hardy statement.

### Q: How can I see whether a case is bound?

A: View the case from the **CASES** dashboard, either by inputting the 7-digit number in the **POLICY/QUOTE REF** field or searching for your case in the **CLIENT** field and clicking on **VIEW**. The **STATUS** of the case will be shown on the right. If the case has been bound, the **STATUS** will show as **ON COVER**. If the case is a quote the **STATUS** will show as **QUOTATION**.

### Q: Why have I not received an email with my documents?

A: Check in your junk/spam folders. Otherwise contact [onlinetrading@cnaahardy.com](mailto:onlinetrading@cnaahardy.com).

### Q: The look up search function doesn't work when using Cases to find the records of my insureds?

A: Make sure you type in the full main word of insured's name otherwise it won't find any records. If the first word doesn't show a result then keep typing the next full word in the name.

## EXCESS LIABILITY FAQ'S

**Q: My client carries out more than one trade. How do I split the trades in the risk information?**

A: In the "Please select the Insured's trade" field, only one trade can be selected. The user should select the trade description from the drop down list that most accurately represents the Insured's business activities. If you are in any doubt, then contact an underwriter for guidance by e-mailing [xol@cnahardy.com](mailto:xol@cnahardy.com) or call **0161 242 4413**.

**Q: Why do I need to answer questions for both the Insured's Trade and their Business Description?**

A: The "Please select the Insured's trade" question is used for risk selection and pricing and is a material fact. The "Business Description" field is the description that you want to appear in the policy schedule and should be the same as the business description used in the primary policy.

**Q: Can I quote for a layer that sits above another excess layer?**

A: Yes, CNA-Online allows you to quote excess layers that sit above other underlying excess policies, provided none of other excess layers are held by CNA Hardy.

**Q: I don't know who the primary Insurer is going to be. Can I leave this field blank?**

A: No, you cannot leave this field blank. Select the Insurer that is most likely to be the primary Insurer. Should this change, you will be able to amend these details prior to binding by using the **RE-QUOTE** function.

**Q: Can I report a claim using CNA-Online?**

A: No. To report a claim, please contact [claimsukcasualty@cnahardy.com](mailto:claimsukcasualty@cnahardy.com)

**Q: My Quote Document shows primary policy information as "TBC". How do I update this?**

A: You will be prompted to input the primary policy information after you click on "Bind Cover". Quote documents will always show "TBC", but once cover is bound, the correct information will be shown in the policy schedule.

## RAPID CARGO FAQ'S

**Q: Can I add stock to my cargo quote?**

A: Yes, just simply choose 'Yes' when you are presented with the option to add stock.

**Q: I have specified locations but there is only an option to add 'unspecified' storage.**

A: That's ok. As long as the location limit and total aggregate limit are below the unspecified limit, then simply select the unspecified storage limit required. If the limit you require is higher than the unspecified limit, then please refer to an underwriter.

**Q: I cannot see the clients commodity in the drop down list.**

A: Try to select a commodity that is as close as possible to the commodity of your client. There is a free type box that you can then use to be more specific. Please be aware of the excluded goods list. If items fall into the excluded category, then please speak to an underwriter.

**Q: My client has more than one type of commodity.**

A: You can add a second commodity type by choosing 'yes' to the secondary commodity question. You then need to add an approximate percentage split of the secondary commodity. If there are three or more different commodities, then just choose the highest two and use the free type box to advise all commodities.

**Q: Can I report a claim using CNA-Online?**

A: No. To report a claim, please contact [ClaimsUKMarine@cna-hardy.com](mailto:ClaimsUKMarine@cna-hardy.com)