



## Construction

# Insurance Solutions for Contractors

## Industry Coverages Custom Built for Unique Exposures

The construction industry faces varying challenges from labor shortages and climate change impacts to evolving project delivery methods and beyond. Contractors expect insurance partners to have the expertise and insight to help navigate the unique exposures that come with those challenges. That is what CNA brings to brokers and agents – a deeper understanding, dedicated teams and carefully tailored solutions.

### A Responsive, Agile Approach

CNA's Construction team is built on expertise, flexibility and the ability to respond quickly. Our wide array of industry-specific coverages help to keep contractors safe, profitable and fully operational. These include:

- Contractors Professional Liability and Pollution Incident Liability for General contractors, which includes professional services coverage, rectification coverage and protective gap coverage.
- Contractors Errors & Omissions and Pollution Incident Liability for Specialty Contractors for claims alleging faulty workmanship, design errors or omissions and the use of defective materials or products.
- Contractors Blanket Additional Insured Endorsement amends coverage to provide for certain written contractual requirements for your ongoing and completed operations.
- Contractors General Liability Extension Endorsement (GLEE) provides 26 valuable enhancements that address many industry-specific coverages relevant to contractors including Excess Difference in Limits/Difference in Conditions on Commercial Wrap-Up Programs and Per Project General Aggregates
- Inland Marine coverage including Builders Risk and Contractor's Equipment.
- Management Liability coverage including Employment Practices Liability, Directors & Officers, Fiduciary and Crime.

- International exposures covered through CNA Passport® and CNA WorldPass® providing key foreign property and liability coverages.
- Additional coverages include Workers Compensation, Umbrella & Excess, Commercial Auto Insurance Solutions, Cyber Liability and Surety Bonds.

### Addressing Specialized Needs

Our underwriting appetite for commercial, industrial, institutional and civil contractors includes:

- General Contractor
- Roofing
- Electrical
- Mechanical & Plumbing
- Utility and Excavation
- Grading/Excavation
- Highway/Street and Road
- Concrete
- Renewable Energy

### Industry Expertise

Our network of professionals is embedded in the construction industry, partnering with prominent thought leaders like IRMI, AGC and more to enhance our solutions, strategies and partnerships. We're an active member of the Construction Users Round Table (CURT) and our expertise has earned us endorsements from more leading construction associations with nearly three times more International Risk Management Institute (IRMI) Construction Risk and Insurance Specialist (CRIS®) designations than any other carrier.

### Industry-Leading Risk Control Services

Our industry certifications, association partnerships and Risk Control services have earned CNA a reputation as a leader in safety for the construction industry. Our dedicated Risk Control team uses cutting-edge technology and deep insurance expertise to develop flexible, sustainable solutions that help companies mitigate risk and protect their bottom line.

We also provide remote and on-site education as well as self-serve online risk control resources to further promote a safe workplace. Our industry recognized educational programs help policyholders proactively manage and mitigate the cost of loss, including:

- Certified Excavation Safety
- New Employee Orientation, available in English and Spanish
- Capital Safety Fall Protection
- Lean for Construction our Motion is Money® program
- Fleet Operations
- OSHA 10 and 30 Hour for Construction
- Slings/Rigging and Signal Person for Cranes
- Driving in Today's World (Distracted Driving, Load Securement, Negligent Entrustment)

### Dedicated Team of Claim Professionals

We can handle claims nationwide with a specialized Construction Defect Claim team averaging 20 years of construction-specific experience. Our international team uses top legal talent, local jurisdictional knowledge and claim expertise to provide superior support and achieve the greatest benefit for every policyholder.

### About CNA

CNA is one of the largest U.S. commercial property and casualty insurance companies. We provide a broad range of standard and specialized insurance products and services for businesses and professionals in the U.S., Canada and Europe, backed by more than 120 years of experience, an "A" rating for financial strength and approximately \$45 billion of assets.

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