



Construction

Contractors Errors & Omissions and Pollution

A broad range of coverages, custom-built for subcontractors

Subcontractors take on risk with each project. Problems can come from a variety of factors and often take years to arise. For this reason, subcontractors need insurance coverages built for their unique exposures. Contractors Errors & Omissions and Pollution coverage is designed to insure against a variety of risks, including claims alleging faulty workmanship, design errors or omissions, and the use of defective materials or products.

Coverages designed to meet your needs

Contractors Errors & Omissions and Pollution includes a range of coverages designed for the specific risks of subcontractors. Policy highlights for eligible and qualified insureds include:

Errors & Omissions

- Coverage for claims alleging faulty workmanship, design errors or omissions, and the use of defective materials or products
- Use of Building information modeling (BIM) systems
- Covers negligent acts, errors and omissions by the insured or a person acting on its behalf in the performance of design services
- Worldwide coverage for claims brought in the U.S.
- Optional extended reporting period for one to five years

Pollution Liability

- Proactive coverage for mold
- No exclusions for asbestos, respirable dust or silica
- Coverage for pollution claims, including government-mandated cleanup costs

Contractors Errors & Omissions and Pollution is designed for subcontractors such as:

- Building Equipment Installation and Repair Contractors – including water well drillers
- Concrete Contractors
- Electrical Contractors
- Grading/Excavation Contractors
- Highway/Street and Road Contractors
- Landscaping and Lawn Care Contractors
- Renewable Energy Contractors
- Roofing Contractors
- Sheet Metal, Mechanical, A/C and Plumbing Contractors
- Spa and Swimming Pool Contractors
- Utility and Excavation Contractors

Coverage specifications

- **Availability** – All 50 states, D.C. and U.S. territories (U.S. Virgin Islands excluded)
- **Limits** – Up to \$5 million
- **Coverage** – Excess & Surplus with CNA
- **Policy options** – Errors & Omissions, Pollution Liability or combined policy

Construction expertise you can trust

Backed by more than 120 years of insurance experience, CNA provides thousands of construction firms with deep technical expertise, industry-leading Risk Control services and seamless collaboration at every step. Our wide array of construction-specific coverages and solutions are carefully tailored to our clients' unique needs – from large, global accounts to mid-sized contractors.

Effective, supportive claim handling

Our best-in-class Claim professionals are here to support you whenever you need us – across the country and around the clock. More than 200 Claim professionals who have their IRMI CRIS® (Construction Risk and Insurance Specialist) designation strive to resolve even the most complex claims in a timely and fair manner.

Stability and financial strength

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 additional information, please contact your local underwriter or visit cna.com/agentcenter.