

Construction

Umbrella & Excess Construction

Specialized excess casualty solutions built on deep construction expertise

CNA's Umbrella & Excess Construction insurance solutions provide brokers with flexible, expertly underwritten excess casualty coverage for commercial construction risks. Grounded in deep industry knowledge, disciplined underwriting and consistent claims handling, our approach serves both monoline placements and CNA primary programs.

For over 70 years, CNA has been a trusted and consistent presence in the commercial insurance market, backed by a strong financial foundation, with an AM Best rating of A+. As one of the top 10 writers of commercial insurance in the industry, we bring the scale, expertise and long-term commitment that construction clients and brokers depend on. CNA has maintained a significant position in the market through changing economic cycles, providing reliable capacity and stability. Our Excess Casualty team delivers thoughtful umbrella and excess liability solutions designed for sustainability.



Our value to contractors:

- Benefit from the financial strength and long-term stability of an AM Best A+ rated carrier that stands behind its commitments when it matters most
- Experience seamless claims handling through coordinated primary and umbrella coverage, delivering consistent support and timely resolution
- Protect your business with specialized construction expertise and coverage solutions designed for your unique risks



Our value to agents and brokers:

- Demonstrate confidence to clients through the financial strength and long-term stability of an AM Best A+ rated carrier
- Access flexible placement solutions tailored to the needs of complex construction accounts
- Work with construction specialists who understand industry risks, provide responsive service and help strengthen client relationships
- Partner with a carrier recognized for stability, credibility and responsiveness

Coverage / Product Details

Lead umbrella over CNA's Large & Complex loss sensitive programs, as well as on a monoline basis.

Key coverages: (when applicable)

- Crisis Management (\$300,000 limit is first dollar and available for all covered expense)
- Key Employee Replacement (\$100,000 limit is first dollar and in addition to the limit)
- Per Project/Per Location Aggregate (follows underlying coverage)
- Duty to Defend
- Primary Non-Contributory (where required by contract and provided by underlying)
- Waiver of Rights of Recovery
- Recognition of Non-Concurrence

Appetite

Our Umbrella & Excess Construction focus is on commercial construction risks, including:

- General Contractors
- Specialty trade contractors, including but not limited to:
 - Concrete
 - Electrical
 - Utility Contractors
 - Grading/Excavation
 - Mechanical
 - Plumbing
 - Roofing (over CNA primary only)
 - Utility/Underground Cable

Owner Controlled (OCIP) and Contractor Controlled (CCIP) Insurance Programs

- We provide lead umbrella on a supported basis over CNA's primary loss sensitive programs.
- We provide excess coverage on both a supported and unsupported basis.

Claims

Construction umbrella and excess placements demand disciplined claims handling. CNA's specialized construction claims team averages more than 20 years of industry experience and includes professionals with advanced legal and business degrees as well as insurance designations. The team brings deep expertise in complex risk transfer matters, construction contract application and coordination across primary and excess placements. For the most complex claims, CNA provides access to specialized defense counsel focused on achieving the most favorable outcome for customers.



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