



Master Builder Advantage Program (MBAP) CAM® Program Snapshot

The Master Builder Advantage Program has been developed to take advantage of CNA construction expertise as it specifically applies to the emerging opportunities presented by the rapid growth of "Design-Build" project delivery for the General Contractor marketplace. This program is designed for General Contracting firms engaged in Design-Build project delivery and General Contractors without Design-Build.

CNA currently writes over \$80 million in premium in the MBAP program. CNA's vision is to be the insurance provider of choice to the general contracting industry.

ELIGIBLE OPERATIONS

- GC's who are involved in the design-build project delivery method and meet all other criteria
- GC's who are not involved in the design-build project delivery method, but meet all other criteria
- Architect/Engineer with at least 50% of revenues from design-build, general contracting, construction management, project management, or job site supervisory activities
- For risks involved in design-build project delivery, application for general liability and professional liability must be submitted to CNA and Victor O. Schinnerer
- Risks with total revenue of at least \$10 MM
- Risks with formal written safety program, including risk transfer "best practices"

INELIGIBLE OPERATIONS

- Contractors with >50% of actual construction work performed by own employees
- Residential construction – any involvement in the past 10 years; any current or future projects
- Dams, levee or breakwater, subway or tunnel, landfill or railroad construction
- Indoor Air Quality testing/opinions; Environmental/pollution or asbestos abatement work/design
- Transporting or disposing of hazardous waste
- Blasting for others
- Naval architecture, marine engineering, marine or serial surveying without appropriate professional liability coverage
- Chemical, petrochemical process, oil/gas well and nuclear work and/or engineering
- Computer software serves or programming, other than those required for contract work/deliverables.
- Design of machinery, equipment or products to be mass produced by others
- Any GC involved with direct installation of EIFS (synthetic stucco)
- Any risks with more than 20% of operations consisting of carpentry, doors, windows or assembled millwork, drywall, painting, plastering, stucco, masonry, or siding installation done directly by the insured

CNA POINTS OF DIFFERENTIATION/ SPECIALIZED COVERAGES

- Project Management Protective Liability (PMPL)
- Broadened Liability Coverage for Damage To Your Product and Your Work
- General Liability Extension Endorsement
- Limited Pollution Liability Coverage

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. Use of the term "partnership" and/or "partner" should not be construed to represent a legally binding partnership. CNA is a registered trademark of CNA Financial Corporation. Copyright © 2010 CNA. All rights reserved.



- Limited Pollution Coverage – Worksites
- Builders' Risk Coverage
- Contractors Equipment Coverage
- Equipment Loss of Income Coverage Extension
- Contractors Design Liability Policy
- Contractors Professional Liability Policy
- Contractors Professional & Pollution Liability Policy

MAJOR LOSS DRIVERS

GENERAL LIABILITY

- Falls from elevation at worksites (subcontractors employees and risk's employees)
- Risk Transfer, Subcontractor selection
- Employee third party action suits

AUTOMOBILE LIABILITY

- Pick-ups, vans, passenger vehicles, to and from jobsites: intersection collisions

WORKERS' COMPENSATION

- Falls from elevation (ladders, scaffolds, roofs, platforms, equipment)
- Manual material handling (lifting/loading of equipment and materials)

PROPERTY

- Burglary/theft from construction sites: materials, appliances, lumber, tools, equipment
- Damage to buildings under construction (arson, vandalism, weather)

*Note: This is not meant to be an all encompassing list of exposures for this type of risk.

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