



Construction

Contractors Professional and Pollution Liability

A broad range of coverages, custom-built for general contractors

With each project, general contractors must navigate an array of changing risks, from dynamic market conditions to the performance of teams of professionals and subcontractors. Contractors Professional and Pollution Liability coverage is designed specifically for the unique exposures of general contractors.

Coverages designed to meet your needs

CNA's Contractors Professional and Pollution Liability includes a range of coverages tailored to the specific risks of general contractors. Policy highlights for eligible and qualified insureds include:

Professional Liability

- Rectification coverage
- Coverage for design services
- Coverage for failure to detect faulty workmanship of subcontractors when responsible for design and construction management
- Reimbursement for legal fees and expenses up to \$25,000 per policy year for ADA, FHA and OSHA actions
- Expanded definition of professional services in the insured's capacity as an architect, engineer, interior designer, landscape architect, land surveyor, LEED consultant or construction manager, including services utilizing building information modeling (BIM) systems
- Protective Gap Coverage

Pollution Liability

- Coverage for pollution claims, including government mandated cleanup costs
- Proactive coverage for mold
- No exclusion for asbestos, respirable dust or silica
- Coverage for transportation pollution liability and non-owned site disposal
- Protection for generation, transportation, storage or disposal of pollutants
- Coverage for punitive damages resulting from pollution liability
- Coverage for a pollution incident created by the loading or unloading of automobiles

Coverage specifications

- **Availability** – All 50 states, D.C. and U.S. territories (U.S. Virgin Islands excluded)
- **Limits** – Up to \$10 million
- **Coverage** – Excess & Surplus with CNA
- **Policy options** – Professional Liability, 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, including a dedicated team of Construction Professional & Pollution adjusters averaging 20+ years of experience, 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.