

Requests to provide additional insured status can be confusing.

Smart contractors trust CNA.



We can show you more.®

CONSTRUCTION



Blanket Additional Insured Endorsements for Contractors

Managing business risk in a changing environment.

Risk Transfer in the construction industry is a constantly evolving process, and case law and legislative changes in all states demand that contractors stay on top of recent developments. Underwriters dedicated to understanding your business can assist in that effort. Most construction contracts will seek to transfer risk for negligence. Contracts sometimes include the shared and sole negligence of the other entity. Occasionally, you are even asked to add entities that you've not contracted with directly, such as a landlord, engineer or architect.

Backed by our attentive claim service and an "A" rating for financial strength, CNA is positioned to address written requirements for additional insured status to your Commercial General Liability policy – without taking on any more risk than you've agreed to assume.

Complex Problems – Two Simple Solutions.

1. For contractors who focus on ease of doing business and are willing to comply with most additional insured requirements.

Blanket Additional Insured – Owners, Lessees or Contractors – with Product-Completed Operations Coverage – G140331D

- Our broadest Blanket Additional Insured coverage extends to written requirements for your completed operations, along with ongoing operations.
- Addresses written requirements for prior Insurance Services Organization (ISO) editions of the CG2010 and CG2037, such as the 10/01 and 11/85.
- Extends to any person or organization that you are required by written contract to add as an additional insured. No qualification that the work or contract has to be directly with that entity.
- Aligns with many template contracts recommended for "upstream" risk transfer entities.
- Includes a provision that the Additional Insured coverage can be no broader than what is permitted by law.

2. For contractors who focus on risk and will only give additional insured status to the extent they themselves are negligent.

Blanket Additional Insured – Owners, Lessees or Contractors – with Product-Completed Operations Coverage – Limited Liability – G17957H

- Our limited Blanket Additional Insured coverage extends to written contracts for your completed operations, along with ongoing operations, but only with respect to your negligent acts or omissions, or those acting on your behalf.
- Extends to any person or organization that you are required by written contract to add as an additional insured. No qualification that the work or contract has to be directly with that entity.
- Aligns with many template contracts recommended for "downstream" risk transfer entities.
- Includes a provision that the Additional Insured coverage can be no broader than what is permitted by law.

A history of helping contractors protect their future.

For more than a century, CNA has helped companies identify and protect against risk. And with more than 60 years of experience working hand-in-hand with the construction industry, it's no wonder thousands of contractors nationwide look to us to protect their businesses. When you're searching for a carrier with unique programs, flexible coverages and a strong foundation to build on ...

we can show you more.®

For additional information, contact your local branch or visit www.cna.com.

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