

A better understanding of the roofing business.

# A smarter approach to claims.



We can show you more.®

## CNA helps manage the unique exposure of roofing contractors.

	Product Definition	Claim Scenario	Typical Response	CNA's Response
<b>Environmental Response Costs Reimbursement Endorsement</b>	Endorsement to the General Liability Coverage Part which reimburses you for up to \$25,000 for "environmental response costs" you incur because of disposal of roofing debris at a governmentally approved waste site.	ABC Roofing received a lawsuit that involved the clean up of a landfill. It is alleged they illegally disposed of roofing debris at a Federal Superfund site.*	This claim would usually not be covered due to the pollution exclusion in ABC's General Liability policy.	Had the contractor purchased the CNA Environmental Response Costs Reimbursement Endorsement, they would have been reimbursed \$25,000 for the costs they paid to respond to this action.
<b>Roofing Contractors Limited Pollution Coverage – Work Site</b>	Endorsement to the General Liability Coverage Part which covers pollution loss on or from a work site incident.	XYZ Roofing was re-roofing a bank when they were told the employees were complaining about fumes inside the building. Later that day, one of the employees became ill and had to be taken to the doctor. She filed a claim with the contractor for her injury.*	This claim would not usually be covered due to the pollution exclusion in XYZ's Commercial General Liability policy.	If XYZ Roofing had the CNA Roofing Contractors Limited Pollution Coverage – Work Site Endorsement on their policy, it would have provided coverage for this claim.
<b>Contractors General Liability Extension Endorsement</b>	Endorsement to the General Liability Coverage Part which provides numerous extensions of coverage, including but not limited to: per project aggregate limits, contractual liability for operations within 50 feet of railroad property when a RPL policy is in place, commercial wrap-up extension coverage and coverage for your interest in past joint ventures/partnerships/limited liability companies.	Climb Up Roofing had numerous claims at various job sites. The total of these claims exceeded the General Aggregate Limit of their Commercial General Liability policy.*	The claim amounts paid would be capped at the amount of the General Aggregate Limit on the Commercial General Liability policy.	With CNA's Contractors General Liability Extension Endorsement on their policy, Climb Up Roofing would have continued to benefit from coverage as a separate per-project aggregate limit is established for ongoing operations.
<b>Employee Benefits Liability Coverage</b>	Endorsement to the General Liability Coverage Part which covers liability for certain errors or omissions in the administration of your employee benefit program.	Best in the World Roofers notified employees they were going out of business and all medical bills and claims had to be submitted by a specified deadline. Bills came in after that date and were denied by the benefits plan. A claim was made against Best in the World for the unpaid medical bills as a former employee stated she had not received the notification.*	This claim would not usually be covered by a standard General Liability policy.	CNA's Employee Benefits Liability Coverage Endorsement was specifically designed to provide coverage in unique cases like these.



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<b>Contractors Blanket Additional Insured Endorsement</b>	Endorsement to the General Liability Coverage Part which broadens the definition of 'Who is an Insured'.	ABC Roofing was required by contract to name the general contractor as an additional insured on their General Liability policy. A claim occurred at this contractor's job site, and ABC was called upon to provide coverage.*	ABC might have faced an uninsured breach of contract exposure.	The broad scope of CNA's Contractors Scheduled and Blanket Additional Insured Endorsement would have protected ABC from this exposure.
<b>Broadened Pollution Liability Coverage</b>	Endorsement to the Commercial Auto Policy which provides coverage for third-party bodily injury, property damage and clean up costs including those resulting from tar kettle spills and tanker fumes involving a covered auto while in transit or at the job site.	All Wet Roofing transported a tar kettle to a re-roofing job site on one of their covered trucks. While being unloaded from the truck, tar sloshed over the edge and spilled onto the parking lot.*	Most standard auto policies would not cover this claim.	CNA's Broadened Pollution Liability Coverage Endorsement would have covered relevant cleanup costs.
<b>CNA/Schinnerer Contractor's E+O Plus Pollution Incident Policy</b>	The CEO policy for specialty contractors provides coverage for liability arising out of faulty workmanship, errors in the design of an insured's work, and the use of defective material or products, that results in property damage, loss of use or recall of work or installed product, or diminution of value of impaired property.	A-1 Roofing is contracted to design and install a roof for a commercial facility capable of supporting the loads of various air handlers and additional machinery. Due to a load miscalculation, the roof partially collapses after all equipment had been installed. An investigation determines that the roof did not meet the necessary support requirements.*	The contractor's general liability policy would exclude this coverage due to the professional services provided by A-1 in designing the roof. (The policy would specifically exclude A-1's work product.)	The CNA/Schinnerer Contractor's Errors and Omissions Policy would provide coverage up to the maximum limits for re-designing and repairing the roof to comply with equipment loads.

*\*The above loss scenarios are fictional. Any similarity to actual claims is purely coincidental. The loss scenarios are not an acknowledgement that any given factual situation is covered under any CNA insurance policy.*

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