

Broad range of coverages, custom-built for general contractors.  
**Contractors Professional and Pollution Liability.**



CONSTRUCTION



### **A purpose-built policy for the needs of 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 sub-contractors. Contractors Professional and Pollution Liability is designed specifically for the unique exposures of general contractors.

### **Coverages designed for general contractors.**

CNA 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 sub-contractors when responsible for design and/or construction
- Reimbursement for legal fees and expenses up to \$25,000
- 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

#### **Pollution Liability**

- Coverage for pollution claims, including government mandated clean-up 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** — in 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

Contractors Professional and Pollution Liability is specifically designed for general contractors.



### Construction expertise you can trust.

For more than 60 years, CNA has worked hand-in-hand with construction companies helping to protect their businesses and their reputations. This depth of experience, combined with our financial strength, has made CNA the preferred choice for thousands of construction firms nationwide. Through our long history of partnering with respected national trade associations, we've developed special programs with unique coverage enhancements for a broad spectrum of middle market construction businesses. We also offer custom-designed risk management and risk financing solutions for large, complex commercial, industrial and civil contractors.

### Effective and supportive claim handling.

For high-quality claim service that caters to the unique needs of contractors, look no further than CNA. Our best-in-class claim service 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 strive to facilitate a process that resolves even the most complex claims in a timely and fair manner.

### Count on our stability and financial strength.

CNA has an established history insuring construction firms. With an "A" rating from A.M. Best, CNA has the financial strength to assist businesses in mitigating their risks. Additionally, we offer:

- A highly trained professional staff
- Local underwriting authority
- A broad product portfolio with the ability to write your clients' full property and casualty risks
- Nationwide risk control services to help your clients assess and address risk exposures
- Claim support services in all 50 states and over 150 countries around the world

When it comes to finding a carrier with the industry knowledge and expertise to better understand the needs of contractors ... **we can show you more.®**

For additional information, please contact your local underwriter or visit [www.cna.com/agentcenter](http://www.cna.com/agentcenter).

