

# Mitigate risks on the move.

## Two ways to cover business autos.



We can show you more.®

CONSTRUCTION



Risk transfer in the construction industry is a constantly evolving process. Contractual requirements to give another party additional insured status or agreements to waive subrogation have been associated with General Liability coverage for years. But many medium to large contractors are now being required to agree to terms that potentially impact coverage under their *Business Automobile Insurance* as well.

Backed by our attentive claim service and an "A" rating for financial strength, CNA is positioned to meet the coverage needs of smaller contractors who might rarely encounter risk transfer requirements, as well as larger organizations who encounter them more frequently.

### Option 1: For non-construction businesses and some small contractors.

#### Extended Coverage Endorsement – BA Plus (SCA23500)

This is an option for businesses that are not involved with construction. It may also appeal to smaller contractors who value the auto physical damage enhancements over risk transfer. It cannot be combined with CNA 63359.

#### Liability

- Broad Named Insured
- Employees As Insured
- Bail Bond and Loss of Earnings Sublimit
- Fellow Employee Coverage

#### Auto Physical Damage

- Glass Breakage Deductible Modified
- Transportation Expense
- Loss of Use
- Hired Physical Damage
- Air Bag and Electronic Equipment
- Rental Reimbursement\*
- Towing Extended to Light Trucks\*
- Personal Property Sublimit for Theft\*

#### Driver Other Car

- Coverage for Executive Officers

#### Business Auto Conditions

- Knowledge and Notice of Accident or Loss
- Unintentional Delay in Notification
- Added Time for International Rental

#### Definitions

- Expanded Bodily Injury

\* Denotes coverage specific to that form. Forms cannot be combined. Coverage may be available with a separate endorsement. Please contact your underwriter.



## Option 2: For contractors.

### Contractors Extended Coverage Endorsement — Business Auto Plus (CNA63359)

This coverage is only available for contractors. It may appeal to medium to large companies that sign multiple contracts. It cannot be combined with SCA 23500.

#### Liability

- Broad Named Insured
- Blanket Additional Insured\*
- Employees As Insured
- Bail Bond and Loss of Earnings
- Fellow Employee Coverage

#### Auto Physical Damage

- Glass Breakage Deductible Modified
- Transportation Expense
- Loss of Use
- Hired Physical Damage
- Air Bag and Electronic Equipment

#### Driver Other Car

- Coverage for Executive Officers

#### Business Auto Conditions

- Knowledge and Notice of Accident or Loss
- Waiver of Subrogation\*
- Unintentional Delay in Notification
- Primary and Non-Contributory\*
- Added Time for International Rental

#### Definitions

- Expanded Bodily Injury

## Committed to Guarding Contractors' Future.

For more than a century, CNA has helped companies identify and protect against risk. And with more than 60 years' of experience with the construction industry, it's no wonder thousands of contractors nationwide look to us to protect their businesses. When you are looking for a carrier with unique programs, flexible coverage and a strong foundation to build on ... **we can show you more.®**

\* Denotes coverage specific to that form. Forms cannot be combined.  
Coverage may be available with a separate endorsement. Please contact your underwriter.

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

