



## A New Builders Risk Coverage Form – Comprehensive and Flexible Coverage

CNA is introducing a new Builders Risk form that features new and more comprehensive coverages to meet the needs of your mid-sized clients. This new form offers coverage for buildings in the course of construction, existing buildings, temporary structures, property at a location other than a job site, property in transit, soft costs and operational testing.

The new form features a one-column, easy-to-read format and new index, making it easier to locate coverages in the policy. The form also allows you to efficiently identify coverage needs for your clients, including easily identifiable gaps for those coverages your clients may need but don't have. Expandable text fields allow you to add more locations and broaden descriptions.

Coverages and limits are triggered in the declarations page. In addition, the new form offers many automatic coverage extensions, along with options to add or increase others for maximum flexibility.

### New and more comprehensive coverages to further enhance the protection now include:

- Increased Hard Costs – State-of-the-art coverage for Builders Risk that covers increases for the cost to construct unbuilt portions of a project due to a construction delay as a result of covered loss or damage.
- Inflation Guard – Covers increases to rebuild existing values due to inflated costs of labor and materials due to a construction delay as a result of covered loss or damage.
- Equipment Breakdown Coverage – Covers breakdown of equipment that has been installed, tested and is in operation while construction is in progress.
- Machinery Tools and Equipment – Covers equipment used in construction of the project that will not become a permanent part of the structure, including contractors equipment.

## Appetite

CNA writes Builders Risk coverage for a wide range of industries including:

- Retail
- Health Care
- Real Estate
- Transportation
- Education
- Manufacturing
- Offices
- Technology
- Hotels and Hospitality
- Financial Institutions

## CNA Competitive Advantages

CNA is the seventh largest U.S. commercial insurance writer and the 13th largest property and casualty company. With more than \$60 billion in assets, more than \$8 billion in statutory surplus, more than \$7 billion in net written premiums and 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' Inland Marine risks
- Nationwide risk control services to help your clients assess and address risk exposures
- National reach and support claim services in all 50 states

**For additional information on Builders Risk coverage, contact your local Branch underwriter.**

\*A.M. Best Rating as of March 2007

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