



## Construction

# Excess Casualty: Umbrella and Excess Coverage

## Customized Coverage Against Catastrophic Loss

In the blink of an eye, a catastrophic liability loss can devastate a construction company's balance sheet and operations. CNA's Construction Umbrella & Excess team helps contractors of all sizes prepare for the unexpected, providing lead umbrella and excess policies that deliver critical coverage and support when it matters most.

As one of the first domestic insurance carriers to offer an umbrella policy, CNA has years of consistent, stable capacity in the umbrella and excess marketplace. Our deep technical expertise, broad industry appetite and flexible underwriting approach help us collaborate with brokers to develop customized coverage solutions that meet each client's unique needs.

### Coverage Features

CNA's Umbrella & Excess solutions help businesses respond to market needs and prepare for emerging trends, while our modernized, straightforward forms provide greater confidence and coverage consistency. We have the capacity to offer up to a \$10 million limit on a lead basis and up to a \$25 million limit on an excess basis.

### Key Coverages (when applicable)

- Crisis Management (\$300,000 limit is first dollar and available for all covered expense)
- Duty to Defend
- Per Project/Per Location Aggregate (follows UL)
- Primary Non-Contributory (where required by contract and provided by underlying)
- Waiver of Rights of Recovery
- Recognition of Non-Concurrence

### Addressing Specialized Needs

Our umbrella and excess appetite is focused on commercial, industrial and civil contractors in the following target classes:

- Concrete
- Electrical
- General Contractors
- Grading/Excavation
- Mechanical & Plumbing
- Renewable Energy
- Utility/Underground Cable
- Industrial, Commercial, Institutional Roofing



## Dedicated Claims Team

Excess Casualty claims can be highly complex, and an experienced team can make all the difference. Our dedicated Umbrella & Excess Claims professionals use top legal talent, local jurisdictional knowledge and catastrophic claims expertise to mitigate damages and achieve a fair result.

## Stability and Financial Strength

CNA is one of the largest U.S. commercial property and casualty insurance companies. Backed by more than 125 years of experience, CNA provides a broad range of standard and specialized insurance products and services for businesses and professionals in the U.S., Canada and Europe.

For more information, contact your local Construction Umbrella & Excess underwriter or visit [cna.ca](https://cna.ca).