

Broad range of coverages, custom-built for sub-contractors.

## Contractors Errors & Omissions and Pollution.



CONSTRUCTION



### A purpose-built policy for the needs of sub-contractors.

Sub-contractors take on risk with each project. Problems can come from a variety of factors and often take years to arise. For this reason, sub-contractors need insurance coverages built for their unique exposures. Contractors Errors & Omissions and Pollution coverage is designed to insure against a variety of risks, including claims alleging faulty workmanship, design errors or omissions, and the use of defective materials or products.

### Coverages designed for sub-contractors.

Contractors Errors & Omissions and Pollution includes a range of coverages designed for the specific risks of sub-contractors. Policy highlights for eligible and qualified insureds include:

#### Errors & Omissions

- Coverage for claims alleging faulty workmanship, design errors or omissions, and the use of defective materials or products
- Use of Building Information Modeling (BIM) systems
- Covers negligent acts, errors or omissions by the insured or a person acting on its behalf in the performance of design services
- Worldwide coverage for claims brought in the U.S.
- Optional extended reporting period for one to five years

#### Pollution Liability

- Proactive coverage for mold
- No exclusions for asbestos, respirable dust or silica
- Coverage for pollution claims, including government-mandated clean-up costs

#### Coverage specifications

**Availability** — in all 50 states, D.C. and U.S. Territories (U.S. Virgin Islands excluded)

**Limits** — Up to \$5 million

**Coverage** — Excess & Surplus with CNA

**Policy options** — Errors & Omissions, Pollution Liability or combined policy

Contractors Errors & Omissions and Pollution is designed for sub-contractors such as:

- **Building Equipment Installation and Repair Contractors** — including water well drillers
- **Concrete Contractors** — endorsed by the American Society of Concrete Contractors (ASCC)
- **Electrical Contractors** — endorsed by the Independent Electrical Contractors Association (IEC)
- **Grading / Excavation Contractors** — endorsed by the Land Improvement Contractors of America (LICA)
- **Highway / Street and Road Contractors**
- **Landscaping and Lawn Care Contractors** — endorsed by the Professional Landcare Network (PLANET)
- **Renewable Energy Contractors**
- **Roofing Contractors** — endorsed by the National Roofing Contractors Association (NRCA)
- **Sheet Metal, Mechanical, A/C and Plumbing Contractors** — endorsed by the Mechanical Contractors Association of America (MCAA)
- **Spa and Swimming Pool Contractors** — endorsed by the Northeast Spa & Pool Association (NESPA) and the Association of Pool and Spa Professionals (APSP)
- **Utility and Excavation Contractors** — endorsed by NUCA



### 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 sub-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).

