



CNA'S UNDERGROUND UTILITY STRIKE CLAIM UNITS

Skilled professionals who can help you reduce the cost of claims resulting from underground utility strikes.

CONSTRUCTION

Don't let underground utility strikes cost you any more than they have to. Get protection from an insurance carrier who has the expertise to defend you in the event of a loss.



During excavation and/or underground utility construction work, contractors can strike and damage unmarked or mismarked underground utilities, such as phone, cable or gas lines. CNA's data indicates that underground phone lines are the most frequently struck followed by electrical lines, gas lines, and lastly, water lines. Gas and electric lines have the highest repair costs and create the greatest hazard to workers and others in the area. These utility strikes can result in a wide range of claims — including employee injury or death, financial loss and business interruptions.

As a result of the expertise we've developed from more than 60 years of handling construction claims, CNA has implemented two dedicated Underground Utility Strike Claim Units staffed by claim professionals who understand the many factors that can affect a contractor's liability for utility strikes. For CNA policyholders, the dedicated Underground Utility Strike Claim Units mean that in the event of a claim or bill from a utility owner, you'll have highly skilled claim professionals standing by your side, armed with the experience and expertise to recognize the intricacies of these claims. The end result is a win-win for our policyholders and CNA — significantly reduced utility strike claim costs.

The value of CNA's Underground Utility Strike Claim Units:

Incident	Demand from Utility Owner	Claim Outcome
Cable line damaged due to collapse of retaining wall under construction	\$200,000	Negotiated \$10,000 settlement
Underground cable cut during excavation for sewer line	\$15,037	\$0 paid – won case through arbitration
Phone line cut during auger boring operations	\$116,157	\$ 8,078 payment accepted

CNA's Risk Control professionals can help you prevent utility strikes.

Understanding risk is the key to managing it. Whether your company is a small or large site development or utility construction firm, underground utility strikes can result in employee injury or death, financial loss and costly business interruptions. That is why we developed the School of Risk Control Excellence® (SORCE®), a training product offered by CNA's Risk Control safety professionals, designed to educate contractors in loss prevention and risk management techniques. One of our SORCE® offerings is a course on Contractor Utility Disruption:

Contractor Utility Disruption — Course Overview

Ensuring that all parties involved can execute an accident free excavation can save time and money and offer general public protection for underground infrastructures. Whether your equipment is a large excavator performing sewer and water work or a small skid steer planting trees and shrubs, identifying, locating and marking of underground utility lines needs to be done before the work begins. This class offers precautionary practices to follow prior to the start of any underground work.

A solid foundation of financial strength.

CNA has helped construction companies protect their businesses and their reputations for more than 60 years. This depth of experience, combined with our 'A' rating for financial strength from A.M. Best, has made CNA the preferred choice for thousands of construction firms nationwide. When you're looking for insurance and risk management solutions from one of the most trusted names in the construction industry ... **we can show you more.**®

For more information on how CNA can help protect your construction business, property and reputation, contact your independent insurance agent or visit www.cna.com.