



## Small Business

# Insurance Solutions for Small Construction Companies

## Keep Your Clients and Their Equipment Safe

Small construction companies want an agency that understands the complexities of their business while offering meaningful solutions for their dynamic needs. With an industry-leading suite of construction products, CNA provides adaptable solutions from an experienced insurer who simplifies the process.

As a market-leading, A-rated carrier with 120 years of experience, we deliver efficient and specialized capabilities for the small business industry, with deep international expertise and a local presence to best meet your clients' needs. Through agency automation, enhanced underwriting capabilities and our dedicated service teams, we can help your agency build superior customer relationships and find greater success in today's small business marketplace.

### Flexible Solutions for the Construction Industry

#### **Appetite available in all states except AK, FL, HI, NY:**

- Concrete flat work
- Driveway, parking area/sidewalk paving/repaving
- Electrical work within buildings
- Floor covering install (non-ceramic tile/stone)
- House furnishings installation
- HVAC/AC – industrial and residential
- Landscape gardening
- Lawn and garden sprinkler installation
- Painting – exterior buildings/structures 3 stories or less
- Painting and paperhanging – interior
- Plumbing – residential, industrial and commercial
- Septic tank system cleaning
- Sign erection, installation and repair
- Sign painting/lettering inside

#### **Appetite available in all states except AK, HI, NY:**

- Communication equipment installation – industrial and commercial
- Counter top installation
- Fence dealers with installation
- Lawn care and maintenance operations
- Metal erection – decorative and non-structural
- Tile, stone, marble, mosaic/terrazzo work – interior
- Water softening equipment install, service and repair

#### **Appetite available in all states except AK, HI:**

- Swimming pools – above/below ground install, service and repair

### CNA Central

Our premier quoting and agency portal makes it easier than ever to connect to small businesses so you can focus on what you do best.

- Available for all agents and brokers contracted with CNA to quote and bind Small Business construction. You will enjoy enhanced speed and convenience when quoting and binding this business, as most accounts will flow through CNA Central.
- Generate what-if scenarios, quote on-the-go with mobile functionality and take advantage of electronic document delivery.
- Process and request endorsements, view policy and claim information, and access important CNA news.
- Submit Management Liability products for small businesses with 100 or fewer employees, and \$10M or less in revenue or \$10M or less in assets.

### Quick Response to Emerging Construction Risks

**CNA Connect®**, our flagship Businessowners' policy, offers more than 300 optional coverage endorsements with increased deductible options and a wide range of limit options for both Property and General Liability coverages. The CNA Connect® policy is available for over 600 classes of business, making CNA the clear choice for small business insurance.

#### Key coverage considerations:

- Contractor's Equipment
- Installation Floater
- Business Personal Property Off Premises
- Employee Dishonesty
- Blanket Additional Insured – Liability Extension
- Data Breach Liability

#### Additional product offerings may include:

- Workers' Compensation
- Umbrella & Excess Liability
- Management Liability – Employment Practices Liability, Directors & Officers, Fiduciary and Crime
- Commercial Auto

### Keep Your Business Moving Forward

The less time you spend on administrative tasks, the more productive you can be building your small business book. That's why we leverage our expertise to deliver award-winning automation solutions, superior services and resources to simplify your job, while enhancing your customers' experience at every level of engagement.

- **Dedicated Small Business sales specialists and underwriters** serve as your expert resources for all CNA offerings.
- **Multiple direct billing payment plan options**, such as online credit card payment through CNA Central, plus pay-as-you-go billing for Workers' Compensation to help small businesses more effectively manage their cash flow.
- **Small Business Service Center and Warm Leads Sales Team** act as an extension of your agency, with licensed specialists ready to respond on your behalf while providing a personalized experience and coverage consultation for your clients, as well as pursue new business leads.
- **Risk Control services** and resources will support your clients in their efforts to minimize exposures and reduce the likelihood of a claim. CNA's School of Risk Control Excellence and SORCE® On Demand provide training and resources for small businesses to keep their companies and employees safe.
- **Prompt, attentive and customer-focused claim handling.**
  - Pre-claim assistance
  - Information risk claims
  - Litigation management services
  - Return-to-work job bank

### Additional Coverage Solutions

Builders & Tradesmen's Insurance Services, Inc. (BTIS) provides coverage in states or contractor classes of business outside of CNA's small business appetite. For your small business artisan contractors who are best suited for liability-only protection for their business, CNA offers an exclusive General Liability product available through BTIS. For more information, visit [my.btisinc.com](http://my.btisinc.com).

Please contact your sales specialist or visit [cna.com/smallbusiness](http://cna.com/smallbusiness).