

## Partnering to Deliver Insurance Solutions for Electrical Contractors

### Our resources are available locally

CNA has regional offices throughout the U.S., Canada and Europe. We have underwriting, risk control and claim professionals in your local area who partner with your independent agent to understand the unique needs of your business environment and deliver the right solutions for your business.

### Our strength and resources are keys to your success

CNA backs its commitment to the electrical contracting industry with financial strength and stability of a national carrier rated "A" by A.M. Best. For more than 100 years, CNA has provided insurance solutions to a wide range of businesses. We provide property and casualty products and services supported by focused expertise and nearly \$60 billion in assets. Our competitive coverages, underwriting, risk control and claim expertise, and deep understanding of the construction industry can help you manage risks and reduce costs.

For additional information on our coverages for electrical contractors, contact:

INSURANCE & BENEFITS GROUP  
1-800-254-0079  
[www.ibgagent.com](http://www.ibgagent.com)

**IBG** Insurance & Benefits Group

Endorsed by:



**CNA**

One or more of the CNA companies provide the products and/or services described. The information is intended to present a general overview for illustrative purposes only. It is not intended to substitute for the guidance of retained legal or other professional advisors or to constitute a binding contract. Please remember that only the relevant insurance policy can provide the actual terms, coverages, amounts, conditions and exclusions for an insured. All products and services may not be available in all states. Use of the term "partnership" and/or "partner" should not be construed to represent a legally binding partnership. CNA is a service mark registered with the United States Patent and Trademark Office. Copyright © 2006 CNA. All rights reserved.  
CCAM BR IEC 090806



Construction

### Lowering risks. Controlling costs. Protecting contractors.

CNA works closely with your independent agent to provide products and services to meet your unique needs. As a result of our partnership, you benefit from property and casualty insurance coverages that help you manage your business' risk exposures, defend against liabilities and protect your long-term interests. This commitment to your independent agency, as well as our 20-plus year partnership with the Independent Electrical Contractors Association (IEC), helps us stay ahead of trends and develop comprehensive products and services for your business.

CNA is one of the largest insurers of commercial contractors in the United States, helping contractors protect their businesses and their reputations. With reliable protection from CNA and dedicated customer service from your agent, you have the freedom to focus on what you do best — manage your business.

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## Our broad portfolio of products addresses your needs

Every contractor faces different types and levels of risk. Our portfolio of products is flexible and can be customized to meet the specific needs of your business.\*

- Boiler & Machinery
- Commercial Automobile
- Contract Surety Bonds
- Crime
- Directors & Officers (D&O)
- Employment Related Practices
- Fiduciary Liability
- General Liability
- Inland Marine
- International Coverages
- Ocean Marine and Cargo
- Property
- Umbrella Liability
- Workers' Compensation

\* Standard underwriting guidelines apply and adequate property protection is required.

## Our industry expertise helps deliver tailored coverages

We also provide several broadened property and general liability coverages that are vital to the continued operation of an electrical contractor. Here are a few examples:

- **Electrical Disturbance and Testing** — amends the Installation Floater to provide coverage for loss caused by an artificially generated current creating a short circuit or other electrical disturbance and the testing of a covered property.
- **Lost Key Coverage** — provides up to \$25,000 in liability coverage for the costs of replacing customers' lost keys and "re-keying" customers' locks.
- **General Liability Extension Endorsement** — provides numerous enhancements to the general liability coverage part, including but not limited to: aggregate limits per project, excess and DIC coverage for non-residential wrap-ups, contractual liability for work done within 50 feet of railroad tracks when a RPL policy has been issued for the railroad and legal liability for borrowed equipment as long as it is not being used at the time of loss.
- **Contractor's Blanket Additional Insureds** — provides coverage when written contracts require you to name others as additional insureds.
- **Pollution Liability and Work Site Coverage** — covers third-party damages caused by the release of pollutants from premises owned/rented to or occupied by the insured contractor, and at or from work sites where the insured is performing operations.
- **Transportation of Designated Pollutants** — provides for third-party coverage for bodily injury, property damage and clean up costs from designated pollutants resulting from a collision or overturn of a covered auto.
- **Business Interruption** — protection designed to get your company back in business and operating at pre-loss levels as soon as possible. Reimbursements for reduction in income and extra expenses incurred because of the loss are provided.
- **Machinery and Equipment Breakdown** — coverage for the sudden and accidental breakdown of pressure, mechanical and electrical equipment.
- **Transit Coverage** — protection for property in transit, including property in the custody of a salesperson and goods shipped by water, land or air.
- **Information Technology Endorsement** — protection for site-specific hacking and denial of access to your Internet Web site.
- **Contractor's Equipment Deductible Waiver for LoJack® Brand Protection Systems** — waives the contractor's equipment deductible (up to \$10,000) on theft claims involving equipment that is protected by the LoJack Brand Protection System.

## Our risk control services help manage risk and reduce costs

To complement our coverages, we provide tools that can help your business minimize the likelihood of a loss. This comprehensive set of services includes:

- **School of Risk Control Excellence** — this year-round series of risk control educational courses are instructed by experienced CNA Risk Control consultants and are complimentary to our clients and agents. These courses offer tools needed to help businesses increase their profit potential by cutting costs and controlling risk exposures in day-to-day operations. Available courses include Construction Boot Camp, Arc Flash/Arc Blast Safety Awareness, Improving Safety Through Efficiency and Productivity, Power Line Safety for the Electrical Industry, Construction Fork Lift Safety — and much more.
- **Infrared Testing Services** — identifies electrical problems such as faulty fuses, loose wires and overloaded circuits to help customers prevent unscheduled maintenance, decrease business interruptions and increase energy savings (eligible clients only).
- **Return-to-Work Program** — helps injured workers return to work safely and expediently, managing the cost of workers' compensation claims.
- **Ergonomics** — assistance in developing self-sustaining work site designs that increase productivity and efficiency, improve quality and reduce risk factors.
- **Managing Your Fleet Safety Program** — a step-by-step process that provides the essential elements any contracting enterprise can adopt to manage fleet safety and accident prevention.
- **Online Training Modules** — through our training partners, CNA insured contractors receive discounted rates on more than 250 online and stand-alone safety training and exposure management courses.
- **New Joint Efforts** — partnerships with federal and state safety/health organizations and material-handling companies to help provide solutions involving contracting workplace exposures.
- **FallPRO** — falls are a leading cause of worker injuries and fatalities in construction. This program provides an in-depth analysis of fall exposures and provides management techniques that construction firms can use to protect workers.

Visit the CNA Risk Control Web site at [www.cna.com/riskcontrol](http://www.cna.com/riskcontrol) for additional information.

## Our claim service is among the strongest in the industry

CNA's claim professionals specialize in contracting to handle claims quickly and fairly. Should you ever need to file a claim, CNA is there to support you — across the country, internationally and around the clock.

Our Major Case Unit is designed specifically to manage complex and high exposure cases for our insureds. Our "Center of Expertise" in contracting provides dedicated adjusters with extensive litigation training and features a National Trial Panel. With experienced adjusters and qualified lawyers, CNA is well positioned to handle complex claims and litigation.

We provide an array of fraud-prevention and detection services. Our Special Investigations Unit (SIU) is committed to helping contractors reduce the effects of fraudulent claims. For eligible accounts, we also offer Clearview Quickview™ — a tool that allows access to a broad range of claim information as permitted by law.