

Partnering to Deliver Insurance Solutions for Land Improvement 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 land improvement 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 comprehensive 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 land improvement contractors, contact:

INSURANCE & BENEFITS GROUP
1-800-254-0079
www.ibgagent.com

IBG Insurance & Benefits Group

CNA

Endorsed by:



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.
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Construction

Lowering risks. Controlling costs. Protecting contractors.

CNA works closely with your independent agent to provide products and services to meet your insurance 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 company assets. We also work closely with the Land Improvement Contractors of America (LICA) to stay abreast of trends in the land improvement construction industry, which enables us to develop products and services tailored to 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 quality 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.*

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

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

Our industry expertise helps us deliver tailored coverages

We also provide broadened or enhanced coverages that are vital to the operations of land improvement contractors. Here are a few examples:

- **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 contingent coverage for the insured's interest in past joint ventures, partnerships and LLCs (except those that were insured under a wrap-up insurance program).
- **Contractor's Blanket Additional Insureds** — provides coverage when written contracts or agreements require you to name others as additional insureds.
- **Broadened Liability Coverage for Damage to "Your Product" and "Your Work"** — provides coverage for "property damage" to the contractor's product and work when that "property damage" arises out of the contractor's product or work and is caused by or results from fire, smoke, collapse or explosion (subject to a deductible).
- **Earth Movers Limited Pollution Liability Work Sites Coverage** — covers third-party damages caused by the release of pollutants at or from work sites where the insured is performing operations.
- **Contractor's Equipment Loss of Income Coverage** — covers the loss of revenue (on an actual loss sustained basis) that results from the loss of use of equipment, due to a covered peril, that is necessary to complete a job. Coverage is limited to a specified number of days and is subject to a waiting period and a "per day" limit.
- **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.
- **Business Auto Plus - Extended Coverage Endorsement** — provides numerous enhancements to the business auto policy, including but not limited to: Drive Other Car coverage for executive officers, Fellow Employee Liability coverage, Hired Auto Physical Damage coverage, extended coverage for Newly Acquired or Formed Organizations (except joint ventures, partnerships and LLCs), and expanded definition of "bodily injury" to include mental anguish and mental injury.

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, FallPRO, OSHA 10 Hour for Construction, Flagger Training for Instructors — and much more.
- **Return-to-Work Program** — helps injured workers return to work safely and expeditiously, managing the cost of workers' compensation claims.
- **Excavation Safety** — information and training to help you protect employees who work in and around excavations and trenches – from soil analysis and OSHA safety requirements to identification of hazards and critical protective safety systems.
- **Work Zone Safety** — information and training to help your employees learn and understand how to work safely in roadway work zones – from DOT standards and hazard identification to common traffic control devices and the basics of how to set up a work zone traffic control system.
- **Managing Your Fleet Safety Program** — a step-by-step process that provides the essential elements contracting firms can adopt to improve their automobile fleet safety and accident prevention program.
- **Ergonomics** — information and training that can help contractors develop self-sustaining ergonomic processes that enable contractors to identify, evaluate and correct conditions that can lead to Musculoskeletal Disorders (MSDs) and other work-related injuries, as well as enhance profitability through increased production, efficiency and quality.
- **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.

Visit the CNA Risk Control Web site at 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 construction 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 direct access to a broad range of claim information, as permitted by law.