

Insurance Solutions for Road Building Contractors



Lowering risks. Controlling costs. Protecting contractors.

CNA works closely with the American Road & Transportation Builders Association (ARTBA) to stay current with trends in the road building industry, which enables us to develop products and services tailored to your business. As a result of this 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.

Our broad portfolio of products addresses your needs

Our flexible portfolio of products can be customized to meet your needs.*

- 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 us deliver tailored coverages

These broadened or enhanced coverages are among those available.

- **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 and contractual liability for work done within 50 feet of railroad tracks when a RPL policy has been issued for the railroad.
- **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.
- **Batch Plant Loss of Income** — covers excessive costs related to the replacement of batch plant equipment due to lack of availability or not practical due to the specialized nature of the equipment.
- **Transit Coverage** — protection for property in transit, including property in the custody of a salesperson and goods shipped by water, land or air.
- **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 can help you prevent accidents and injuries

To complement our coverages, we provide tools that can help your business minimize the likelihood of a loss. These include:

- **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, OSHA 10 Hour for Road Builders, Improving Safety Through Efficiency and Productivity — and much more.
- **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.
- **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.

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 philosophy is simple – to handle claims quickly, fairly and accurately.

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.

Our strength and resources are keys to your success

CNA backs its commitment to the road building 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.

Get the business insurance protection designed for your industry and your business – from CNA. Call us today at 1-800-CNA-6241 for more information, or visit our website at www.cna.com

