



## Roofing Program – Coverage Highlights Recap

### Tailored Commercial Package Policy

#### Commercial Property Coverage

- **Equipment Breakdown** provides comprehensive protection for property damage (including spoilage) and business interruption coverage.
- **Information Technology Coverage** provides an aggregate limit of \$25,000 for site specific system penetration and Internet Denial of Access Attacks.

#### Commercial General Liability Coverage

- **Contractors Extension Endorsement** provides numerous enhancements to the general liability policy including, but not limited to: excess wrap-up; automatic additional insured for state or political subdivisions-permits; contractual liability – railroads where a Railroad Protective Policy is in place; aggregate limits per project; and an expanded definition of bodily injury.
- **Roofing Replacement Expense Coverage Endorsement** covers roof removal, repair or replacement caused by defective materials or unintentional violation of applicable building codes; also covers roof blow-off if materials did not perform to specifications.
- **Environmental Response Costs Reimbursement** will reimburse you up to \$25,000 for “environmental response costs” that you incur because of disposal of roofing debris at a governmentally approved waste site.
- **Roofing Contractors Limited Pollution Liability Endorsement** covers third-party damages caused by a release of pollutants both from premises owned, rented to or occupied by the insured contractor, and at or from work sites where the insured is performing operations. Coverage for releases from the insured’s premises is limited to releases that begin and end within 72 hours and happen above ground. The 72-hour and above ground limitations do not apply to the work site portion of the coverage.
- **Roofing Contractors Limited Pollution Liability – Work Sites Endorsement** covers pollution loss on or from a work site incident.
- **Employee Benefits Liability Coverage Endorsement** provides errors and omissions coverage on an occurrence basis for the administrative activities the insured performs for their benefit plans. It does not provide Employee Retirement Income Security Act (ERISA) protection.
- **Contractors Blanket Additional Insured Endorsement Including Product – Completed Operations** is used to include, as an additional insured, any person or organization which you are required to add as an additional insured under a written contract or agreement. Coverage for the additional insured applies to liability due to your negligence and resulting from the work that you do for the additional insured. There is no time limitation on the Products/Completed Operations coverage.
- **Contractors Blanket Additional Insured Endorsement Including Limited Products – Completed Operations** is used to include, as an additional insured, any person or organization that you are required to add as an additional insured under a written contract. Coverage for the additional insured applies to liability due to your negligence and resulting from the work that you do for the additional insured. Five-year Products/Completed Operations coverage is provided.

- ***Railroad Protective Liability*** policy provides liability coverage for work performed by you for the railroad.

### **Commercial Auto Policy**

- ***Broadened Auto Pollution Liability Coverage*** provides for third-party bodily injury, property damage and clean up costs including those resulting from tar kettle spills and tanker fumes involving a covered auto while in transit or at the job site.
- ***Pollution Liability Coverage – 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.

### **Commercial Crime Coverage**

Commercial Crime can provide protection for business property against the following: employee dishonesty; theft; computer fraud; forgery or alteration; burglary; robbery; audit expense; disappearance and destruction of money or financial documents and counterfeit of financial documents.

### **Commercial Inland Marine Coverage**

Commercial Inland Marine can provide protection for: property while being transported; property in the custody of bailees; property of a moveable or floating nature and property instrumental in transportation or communication.

### **Workers' Compensation Coverage**

Workers' Compensation protects your employees if they are injured on the job. In most states, it is a statutory requirement for a business to provide this coverage. Injured workers are covered for required medical treatment and loss of time from work.

### **Commercial Umbrella Coverage**

Commercial Umbrella provides excess coverage in the event that a claim is large enough to exhaust the scheduled underlying policy limits.

**For more information or to contact a CNA agent, [visit www.cna.com](http://www.cna.com).**