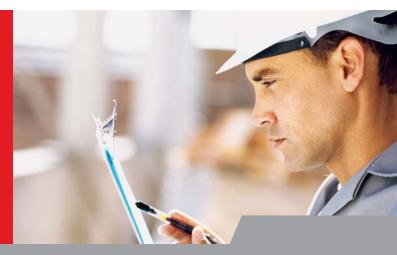
TOP 10 REASONS YOU SHOULD HIRE AN INSURED CONTRACTOR



- 1 IT'S THE RIGHT THING TO DO!
 - REDUCTION IN ANXIETY loss exposures involve uncertainty; knowing the contractors you hire are insured can help reduce this uncertainty.
 - CONTINUITY OF OPERATIONS if a loss should occur, you will want to get up and running with minimal interruption or impairment; an insured contractor's insurance can assist in this endeavor.
 - RESPONSIBILITY FOR LOSS if an insured contractor causes the loss and you have the right risk transfer provisions in place, it may be his insurance that responds. If your insurance must respond due to a contractor's lack of coverage, your experience reflects the loss and could result in premium increases to your policy.
 - PEACE OF MIND if a laborer is injured on your premises and the insured contractor employing that injured laborer has effective Workers' Compensation coverage, you'll know the injured laborer will receive medical attention and/or Workers' Compensation benefits.
 - LICENSE REQUIREMENTS to be in compliance with certain jurisdictional licensing requirements, many contractors are required to have insurance before they can perform construction operations.
 - PROTECT THE PUBLIC when you use insured contractors, you will know that investors, suppliers, customers and others may be protected against losses or damage caused by the contractor.
 - PROTECT YOUR PROPERTY if an insured contractor destroys your property, that contractor's insurance can cover the cost to repair and/or replace it.
 - PROTECT YOUR BUSINESS ASSETS an uninsured loss could result in seizure of assets and could ultimately put your company out of business.
 - AVOID FINANCIAL RUIN you could lose your business over a sizeable uninsured loss. If you have to pay a loss out of your own pocket and don't have sufficient funds even your personal assets could be at risk.

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