

Insurance Solutions for Roofing Contractors



Lowering risks. Controlling costs. Protecting contractors.

CNA works closely with the National Roofing Contractors Association (NRCA) to stay current with trends in the roofing 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.

- **Roofing Replacement Expense Coverage** — 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 specs.
- **Environmental Response Costs Reimbursement** — provides up to \$25,000 coverage to reimburse for corrective actions ordered by EPA for debris removal to a governmentally approved waste site.
- **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.
- **Roofer's 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.
- **Broadened Pollution Liability Coverage (Auto)** — provides third-party liability coverage for bodily injury, property damage and clean up costs resulting from pollution spills involving a covered auto while in transit or at the job 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.



Celebrating Over 35
Years of Partnership



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 Roofers, Improving Safety Through Efficiency and Productivity — and much more.
- **FallPRO** — in-depth analysis of fall exposures and management techniques roofers 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 roofing 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. Contact:



Celebrating Over 35
Years of Partnership

