



CNA / HARDY

Construction Contractors *Package*⁺

Specialist Insurance Solutions

At a Glance

CNA Hardy provides specialist insurance solutions for commercial businesses and professionals from our network of offices in the UK, Continental Europe and Syndicate 382 at Lloyd's.

We are part of CNA Financial Corporation, one of the largest U.S. commercial insurance companies with a gross written premium in excess of \$11 billion:

70+

CNA offices
across the USA,
Canada & Europe

200+

Countries and
territories covered

1m+

Businesses and
professionals
insured worldwide

125+

Years in
business

CNA Financial Corporation Financial Strength Ratings

A.M. Best:

A

(Excellent) with stable outlook

Moody's:

A2

with stable outlook

Standard & Poor's:

A+

(Strong) with stable outlook

Fitch:

A+

with stable outlook

Our winning client proposition

Specialist Underwriting

We specialise in Property, Casualty, Marine and Financial Lines insurance products in the Construction, Energy, Financial Institutions, Healthcare, Life Science, Manufacturing, Natural Resources, Professional Services and Technology sectors.

We provide insurance solutions in response to our policyholders' emerging exposures and ever-changing needs, and offer a flexible approach enabling us to consider complex and unusual risks.

We underwrite primary and excess limits as well as take lead and follow positions in our specialist areas.

Expert Risk Control

Businesses trust us because we understand the intricacies of the risks they face.

Our risk control engineers, who hold professional qualifications in the sectors in which we operate, support policyholders by minimising risk across their business.

We believe that prevention is better than cure which is why we not only provide best in class risk control consultancy but also create effective risk management programmes, undertake on-site and remote loss prevention surveys and deliver tailored training.

Client-led Claims

Our claims team is ready to work with you quickly, openly and efficiently to achieve resolution in the shortest possible time and with the best possible outcome.

We have specialists in every class of business so that each and every claim, no matter how large or small, how simple or complex, gets immediate attention from the right people in the right place at the right time.

We recognise the importance of reputation and will act swiftly to support you in resolving any claims in a professional and timely manner.

International Solutions

As businesses expand internationally, their exposure to new and complex risks increases.

We provide locally compliant coverage under one controlled master policy, making it easier for policyholders to manage their cover, premiums and claims in one place so they are always in control.

We know that establishing a best-in-class network, with all parties sharing a common operational vision and culture is critically important to the success of a joined-up, multinational programme.

Cover designed for Contractors

Our Contractors *Package*⁺ product includes a breadth of coverage all in one policy and offers the flexibility to be customised to the specific needs of contractors with competitive pricing. Distributed through a select panel of brokers with construction sector expertise and on an exclusive one broker one quote basis, our Contractors *Package*⁺ is a unique offering for UK contractors.

60yrs

Experience in the
Construction sector

£5m-£250m

Our policyholders' typical
annual turnover



Our Recognition

"5 Star Award winners in construction insurance received the highest rankings in terms of work quality, specialist expertise and client service."

Construction Contractors choose CNA Hardy to save time and resource, allowing them to focus on their business and fulfilling their construction contract:

- ✓ Easier to tender for and comply with contracts
- ✓ Gives the choice of your preferred subcontractors
- ✓ Fast replacement of plant and equipment
- ✓ Upskilled staff with IOSH and business continuity training
- ✓ Financial protection for a more resilient and competitive business

Who do we insure?

Target Customers: Appetite Green

We insure contracting companies from all sectors of the construction industry: building, allied trades, civil engineering and plant & equipment. We have set out an easy to use guide on those trades which we regularly insure (Green), those trades that can present some challenges (Amber) and those trades which we would not typically insure (Red).

Building	Allied Trades	Civil Engineering	Plant & Equipment
Bricklayers	Alarm Installation (ex. efficacy)	Cabling Contractors	Construction Plant Repair
General Builders	Blind & Curtain Installation	Drain Cleaning	Plant Hire
New Build – Residential & Commercial	Cable Installation	Landscape Gardening	
Property Maintenance & Repair	Carpentry & Joinery	Pipe Laying Contractors	
Refurbishment & Alteration	Carpet Fitting	Groundworkers	
	Cleaning Contractors	Roads & Paving Contractors	
	Electricians	Street Lighting Contractors	
	Exhibition Stand Erector		
	Fencing Contractors		
	Flooring Contractors		
	Kitchen & Bathroom Installation		
	Locksmiths		
	Painters & Decorators		
	Plastering & Artexing		
	Shop Fitters		
	Sprinkler Installation (ex. efficacy)		
	Tiling Contractors		

Who do we insure?

Target Customers:
Appetite Amber

We are in the business of providing insurance solutions, so if your trade is in the Amber category please get in touch with one of our specialists and let's have a conversation about how to provide coverage.

Building	Allied Trades	Civil Engineering	Plant & Equipment
Timber Framed Construction	Window Cleaners	Formwork & Shuttering	Machinery Installation
Basement Contractors	Heating & Ventilation	Rail – Green Zone	Dismantling
	Mechanical & Electrical	Underpinning	Skip Hire



Who do we insure?

Target Customers:
Appetite Red

We would not be able to provide coverage for the trades in the Red category other than in exceptional circumstances.

Building	Allied Trades	Civil Engineering	Plant & Equipment
–	Asbestos Removal Roofers Scaffolders Shot Blasting Cladding	Bridges & Viaducts Rail – Red Zone Runways & Aprons Sea Defence & Harbour Site Clearance & Demolition Structural Steel Erection Tunnelling Piling	–



What do we cover?

When we launched Contractors Package⁺, we took into consideration the specific risks and requirements of people working in the construction sector and included cover for them as standard in our policy. We continue to include these coverages as standard and set the bar for the provision of insurance in the construction sector.

- Employers Liability
 - Public & Products Liability
 - Contractors All Risks
 - Contractors JCT/Non-Negligence
 - Property Damage
- Business Interruption
 - Goods in Transit
 - Money
 - Computer Breakdown
 - Cyber
- Directors & Officers
 - Specified Legal Expenses
 - Media Management Crisis Costs

Potential Gaps in Non CNA Hardy Wordings versus CNA Hardy Contractors Package⁺

	Potential Coverage Gaps and Restrictions in non CNA Hardy Wordings	CNA Hardy Contractors Package ⁺
Parts Product	✗	✓
Environmental Clean Up Costs	✗	✓
Extended Products Aggregate	✗	✓
Accidental Discovery Asbestos	✗	✓
Flexible Bona Fide Subcontractors Condition	✗	✓

Policy benefits

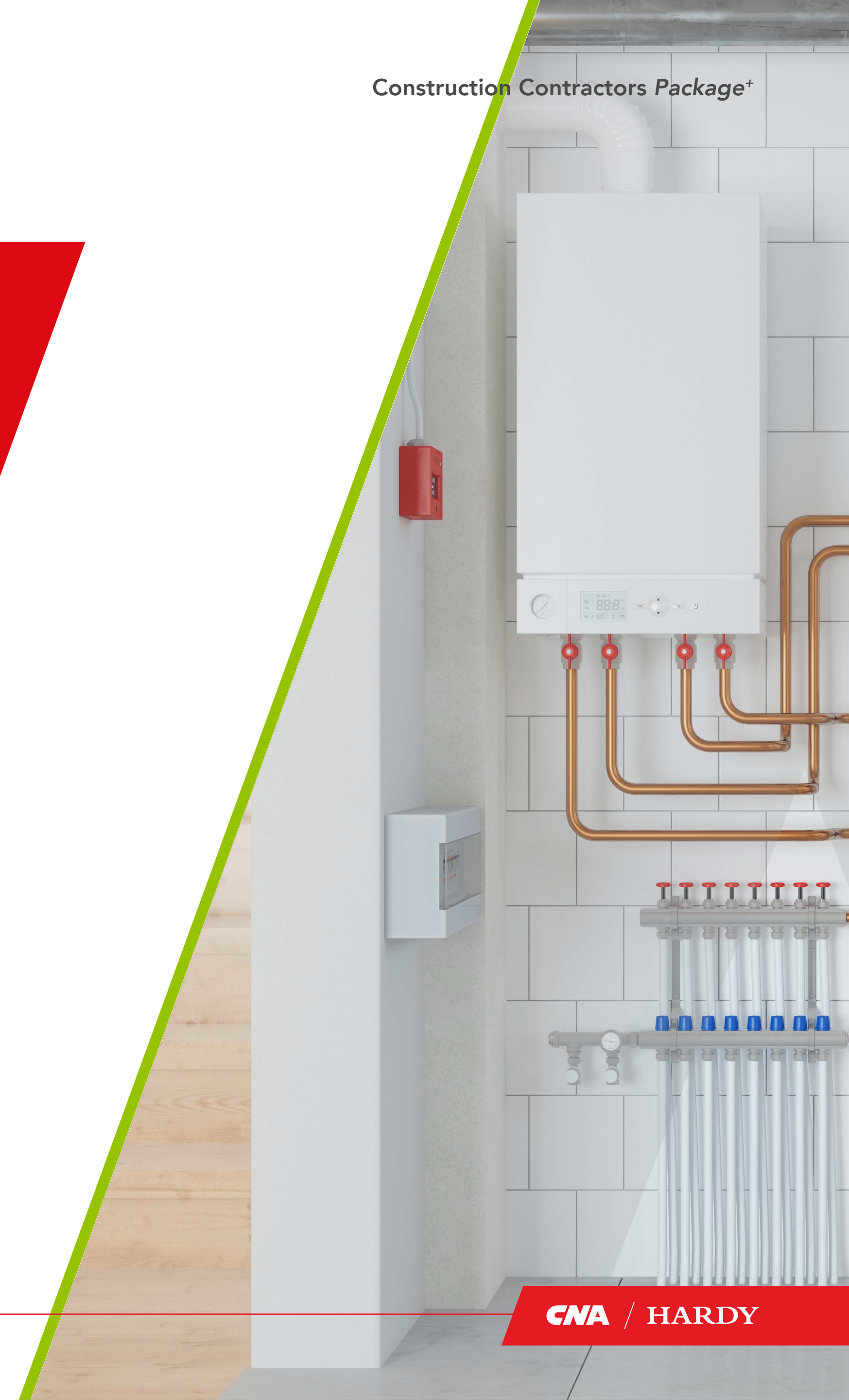
✓ Parts Product

CNA Hardy includes coverage for product damage caused by defective parts as standard, whereas non CNA Hardy wordings may leave contractors with a gap in coverage.

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A boiler we installed in a new property that we built turned out to be defective, resulting in a fire that destroyed the whole building. We were worried our policy wouldn't cover the resultant building damage because some insurers exclude loss to the product itself which could mean the entire house. Luckily, CNA Hardy's Contractors Package⁺ cover only excludes the part of the product that was defective and not any resultant damage, meaning we only had to pay for the boiler and not the fire damage to the house.

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Policy benefits

✓ Extended Products Aggregate

CNA Hardy provides a Products Aggregate that is twice the Any One Occurrence limit of indemnity, meaning far greater reassurance for our policyholders throughout the policy term.

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Our company was recently awarded an important contract that required us to have £5m Public & Products Liability cover. When choosing our carrier, we noticed many insurers limited the total amount they would pay for all claims within the period of insurance to £5m (our limit of indemnity) in respect of product claims. Under these policies, when we suffered a £10,000 Products loss in the first month of our policy term, we would have only had £4.99m Products cover remaining for the rest of our policy period leaving us in breach of our contract conditions.

We chose a CNA Hardy policy because our Product Liability aggregate limit as standard was twice that of Any One Claim limit, meaning that our £5m Public Liability cover has a £10m Products Aggregate. As a result, we have the peace of mind that any potential claims will not result in the need to purchase additional insurance or endanger our contract.

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Policy benefits

✓ Environmental Clean Up Costs

CNA Hardy pays for the Environmental Clean Up Costs incurred by our policyholders, whereas non CNA Hardy policies may not do so leaving their policyholders with additional expense.

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We experienced a sudden and unforeseeable pollution incident from our premises which required the Environment Agency to carry out clean up works of a nearby affected public area. Often policies don't deem clean up costs as "damage" meaning we wouldn't receive any support to pay these costs. We're so glad we insured with CNA Hardy as their Environmental Clean Up Costs extension, commonly referred to as the Bartoline extension, covers any costs incurred following a covered pollution limit with a standard limit of £1,000,000 so we weren't out of pocket at all.

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Policy benefits

✓ Accidental Discovery Asbestos

CNA Hardy covers the cost of Accidental Asbestos Discovery claims, whereas non CNA Hardy policies may exclude them.

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Many Public Liability policies exclude all claims resulting from asbestos, which is a huge concern for me as a contractor. It seems unfair that my policy could become void due to the inadvertent discovery of asbestos of which I had no prior knowledge. My policy with CNA Hardy covers any claims resulting from the accidental discovery of asbestos, meaning I don't have to worry should the unexpected occur.

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Policy benefits

✓ Bona Fide Subcontractors (BFSC's) Condition

CNA Hardy's flexible underwriting approach gives policyholders the choice of their preferred subcontractors.

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It's incredibly frustrating that many carriers choose to apply the BFSC condition as standard, requiring any subcontractor we employ to have their own Employers Liability & Public Liability insurances in place at least to the same limit as us. In contrast, CNA Hardy's flexible approach is designed with our needs in mind. Our policy gives us the coverage we need without unnecessary restrictions because the BFSC Condition is bespoke to our business. In our case, our Public Liability limit of indemnity is £10m but we only require our BFSC's to have a £1m limit so our policy reflects this, giving us far more flexibility when selecting subcontractors.

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Industries
Construction
Financial Institutions
Healthcare
Life Science
Manufacturing
Natural Resources
Professional Services
Technology
Wholesale Durable Goods

Products
Casualty
Management Liability
Marine
Package
Professional Indemnity
Property

Get in touch with one of our specialist underwriters to discuss your client’s risk management and insurance needs
cnahardy.com/contacts/underwriting-contacts

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