

CNA and NESPA

COMMITTED TO PROTECTING YOUR BUSINESS AND YOUR EMPLOYEES



CONSTRUCTION

At CNA, we understand the challenges spa and swimming pool contractors face each day. That's why for more than a century, we've been providing insurance solutions that businesses like yours can rely on, day in and day out. With a long and trusted presence in the construction industry, we've earned the respect of thousands of customers and the endorsement of the Northeast Spa & Pool Association (NESPA).

NESPA and CNA have partnered to develop a comprehensive, flexible insurance program that addresses the specialized needs of spa and swimming pool contractors. And by working with your independent agent, our experienced team of underwriters, risk control specialists and claim service professionals deliver the service level that spa and swimming pool contractors have come to expect.

With an "A" rating for financial strength and more than 60 years of construction industry expertise, CNA's reputation is built on a solid foundation. So if you're looking for a carrier who can protect your interests while you build the framework for success ... **we can show you more.®**

INSURANCE SOLUTIONS THAT MEET YOUR EVERY NEED.

No two businesses are the same. Working with your independent agent, we'll customize a flexible insurance portfolio to provide optimal protection for your company's specific level of risk. Available lines of coverage include but are not limited to General Liability, Commercial Automobile, Workers' Compensation, Umbrella Liability, Inland Marine and Contract Surety Bonds.

In addition, CNA has the industry expertise to offer specialized coverages for spa and swimming pool contractors, including:

- **Broadened Property Damage "Pop-Up" Coverage – Swimming** — otherwise known as "pool pop-up" coverage, this endorsement is designed to cover property damage to swimming pools that are either "your work" or are sold by the insured when these swimming pools are damaged by "pop-up," which is the elevation of a swimming pool due to a high water table.
- **General Liability Extension Endorsement** — provides 23 enhancements to the general liability coverage part, including aggregate limits per project, limited excess and DIC coverage for the contractor's participation in wrap-up projects, contractual liability for work done within 50 feet of railroad tracks, blanket waiver of subrogation and contingent coverage for the insured's interest in past joint ventures, partnerships and LLCs.
- **Contractor's Blanket Additional Insureds** — provides coverage when written contracts or agreements require you to name others as additional insureds.
- **Limited Pollution Liability – Work Sites Coverage** — covers third-party damages caused by the release of pollutants at or from work sites where the insured is performing operations.
- **Transportation of Designated Pollutants** — covers third-party damages for bodily injury, property damage and clean-up costs caused by release of designated pollutants resulting from a collision or overturn of a covered auto.
- **Contractor's Equipment Deductible Waiver for LoJack® Brand Protection Systems and National Equipment Register** — waives the contractor's equipment deductible (up to \$10,000) on theft claims involving equipment that is protected by the LoJack Brand Protection System or registered with NER.

Endorsed by:



CNA RISK CONTROL SERVICES. DEDICATED CONSTRUCTION RISK SPECIALISTS. SECOND TO NONE.

Online, on-site, or in the classroom, our Risk Control experts provide comprehensive programs and industry-leading tools and support to help you prevent accidents and injuries and protect your company's bottom line.

- **School of Risk Control Excellence** — this year-round series offers tools to help businesses increase their profit potential by cutting costs and controlling risk exposures in day-to-day operations. Taught by experienced CNA Risk Control consultants and complimentary to our customers, available courses include Construction Boot Camp, FallPRO, OSHA 10 Hour for Construction — and much more.
- **Return-to-Work Program** — helps injured workers return to work safely and expediently, managing the cost of workers' compensation claims.
- **Excavation Safety** — information and training to help you protect employees who work in and around excavations and trenches — from soil analysis and OSHA safety requirements to identification of hazards and critical protective safety systems.
- **Managing Your Fleet Safety Program** — a step-by-step process that provides the essential elements contracting firms can adopt to improve their automobile fleet safety and accident prevention program.
- **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.

A CLAIM SERVICE TEAM THAT'S RELIABLE, RESPONSIVE AND FOCUSED ON REDUCING COSTS. EVERYTHING IT TAKES TO BE BEST-IN-CLASS.

Accidents happen. Claims are inevitable. That's why CNA's highly experienced team of claim professionals are dedicated to handling your claim quickly and fairly. We're always here to support you, around the clock, with experienced adjusters and qualified lawyers who are positioned to handle even the most complex claims and litigation.

We provide a wide array of fraud-prevention and detection services, and our Special Investigations Unit (SIU) is committed to helping contractors reduce the effects of fraudulent claims. In addition, we also have a dedicated Construction Defect (CD) claim unit staffed by specialists who are skilled in handling complex third-party CD claims. For eligible customers, we even offer Clearview Quickview® — a tool that allows access to a broad range of claim information as permitted by law.

LOCAL RELATIONSHIPS FOR WORLD-CLASS SERVICE.

At CNA, we've established ourselves as one of the largest providers of insurance to construction companies across America, but experience has taught us that the best relationships start at the local level. That's why we partner with independent agents in every region of the country, helping to ensure our customers always have a local point of contact to provide timely, dedicated customer service.

For more than 100 years, companies have looked to the longevity and stability of CNA to help protect their businesses, and their reputations. And with our financial strength and an ongoing commitment to the communities we serve, we look forward to creating many more relationships in the years ahead.

For more information, contact your independent insurance agent
or visit www.cna.com.

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