

*The Contractor's Program*




## A Family of Coverages for the New Breed of Contractor

Contractor's Professional Liability

Contractor's Pollution Liability

Combined Contractor's Professional and Pollution Liability





Each contractor firm is very unique. Large or small, specialty or general contractor, your insurance needs differ too. We work with you to craft a program specifically designed to respond to the needs of your company, your client and your lender. We help you evaluate your financial risks and business goals. And depending on those requirements, we tailor coverage for your firm.

Contractors concerned about design exposures need professional liability protection. Our Contractor's Program provides the liability protection contractors need for design services performed by in-house staff, design firms hired as subcontractors or joint ventures with design firms.

As your firm expands and offers new services, we can also provide pollution liability coverage.

And if your company needs both professional and pollution coverage, we have a combined policy to address both needs.

As clients place new demands on the construction industry, contractors can be sure that they have the protection they need from an insurer who understands their business. For more information on our top-of-the-line coverage, contact your broker, or give us a call.

*We'll make sure your policy is "Best of Breed."*

## *Protection You Expect from Your Best Friend.*

New challenges face the new breed of contractor. One of those challenges is filling in the gaps of your general liability policy – gaps like pollution or professional liability. You know that every contractor needs pollution liability coverage. But you might not know that if your responsibility goes beyond construction to design delegation, actual project design or construction management, you need professional liability coverage too. Whatever your responsibilities, you need more protection. Now, no matter what breed of contractor you are, you can have your pick of the litter of liability coverages from Schinnerer. Whether you need pollution liability for your job site activities, professional liability for design responsibility or a policy combining both, you can count on one of our policies for protection. And as always, you'll get a fetching combination of features and services *like . . .*

### *Enhanced risk management services that help you stay out of the doghouse*

- Contract review of insurance provisions by industry specialists
- Free subscription to *Constructive Comments* risk management newsletter for contractors
- A free contract language guide to help minimize contractors' exposure to design liability

### *Outstanding claim services that keep you from chasing your tail*

- Claims services from CNA local claim specialists dedicated to construction industry claims
- Circumstance reporting
- Free pre-claims assistance – self-insured retention does not apply
- Email access to claims specialist
- Toll-free fax number to submit claims information
- Right to a waiver of subrogation against your client if done prior to a claim

### *And added treats*

- Worldwide defense and indemnity
- Innocent principals coverage
- Defendant's reimbursement coverage up to \$7,500
- Non-retroactive credits up to 30%
- Experience credits for good loss history up to 25%
- Claims-made coverage trigger
- Optional extended reporting coverage for one, three or five years, pricing shown in policy

## *Program Features . Loyal companions for general and specialty contractors.*

### *Contractor's Professional Liability*

- Protection for failure to detect the faulty workmanship of others when responsible for design and construction
- Coverage for your own liability from design services performed by
  - In-house staff
  - Design firms hired as subcontractors
  - Joint ventures with design firms
  - Agency and at-risk construction management
- Coverage for punitive damages up to the limit of liability to the fullest extent permitted by law
- Policy is excess over project specific professional liability coverage
- Automatic 90-day coverage for newly-acquired entities
- Reimbursement for legal fees and expenses up to \$25,000 per policy year for ADA and FHA actions
- Available limits from \$1 million to \$25 million – higher limits may be available upon request
- Minimum self-insured retention levels
  - General contractors - \$10,000
  - Specialty contractors - \$5,000
- Minimum premiums
  - General contractors - \$7,500
  - Specialty contractors - \$4,000

### *Contractor's Pollution Incident Liability*

- Coverage for jobsite pollution incidents
- Coverage for pollution claims, including clean up costs mandated by the government
- Coverage for incidental asbestos exposures and abatement services
- Coverage for a pollution incident created by loading or unloading of automobiles
- Coverage for the tort liability of your client contractually assumed by you for a pollution incident arising from your activities or the activities of those for whom you are legally liable
- Protection for generation, transportation storage or disposal of pollutants
- Available limits from \$500,000 to \$25 million – higher limits may be available upon request
- Minimum self-insured retention of \$5,000 for general and specialty contractors
- Minimum premium of \$3,500 for general and specialty contractors

### *Combined Professional and Pollution Incident Liability*

- All the protection and coverage of the professional liability and pollution incident liability policies combined into one form, with a shared limit of liability
- Available limits from \$1 million to \$25 million – higher limits may be available upon request
- Minimum self-insured retention levels
  - General contractor - \$10,000
  - Specialty contractor - \$5,000
- Minimum premiums
  - General Contractor - \$10,000
  - Specialty contractor - \$6,000



Get yourself some protection.  
*Turn to Schinnerer, the top dog in contractor's liability.*

*Find Out More.*

For more information about our pedigree programs, contact your independent agent or broker; or call:



Victor O. Schinnerer & Company, Inc.

Two Wisconsin Circle  
Chevy Chase, MD 20815-7022  
Phone: (301) 961-9800  
Fax: (301) 951-5444  
Email: [vos.info@Schinnerer.com](mailto:vos.info@Schinnerer.com)  
[www.Schinnerer.com](http://www.Schinnerer.com)  
[www.PlanetContractor.com](http://www.PlanetContractor.com)

This fact sheet is for illustrative purposes only and is not a contract. It is intended to provide a general overview of the policies described. Please remember only the insurance policy can provide the actual description of terms, coverages, amounts, conditions and exclusions.