



Contractors **Combined+**

Overview

In an industry where contractors are highly specialised, you need insurance products and services that give your customers a competitive edge.

With over 60 years' experience in this segment, a construction portfolio of US\$800m and a top four ranking within the U.S., we have used our global expertise in the construction sector to create a bespoke offering for UK contractors.

Covers Available

Our Contractors **Combined+** offering provides simple, coverage with the flexibility to meet customers' needs. The following covers are available as standard, with the ability to enhance coverage, when needed:

Key coverages as standard:

- Employers Liability
- Public Liability
- Contractors All Risks

Complimentary coverages as standard:

- Directors' and Officers'
- Legal Expenses
- First party Cyber cover
- Third party Cyber Liability
- PR / Crisis management costs
- Financial Loss (tort only)
- Part Products
- Non-Vitiation
- Environmental Clean Up Costs

Optional coverages for customisation:

- Professional Indemnity
- JCT Automatic Hold Covered
- Material Damage
- Business Interruption
- Goods in Transit
- Terrorism
- Existing Structures
- Money

Core Appetite

The Contractors **Combined+** policy has been specifically developed for corporate customers in the UK construction industry with a turnover between £5m and £250m. Segments include:

- Building
- Allied Trades
- Civil Engineering



Why choose Contractors **Combined+**

Here are just some of the reasons you should choose us:

- 1. Coverage:** Our Contractors **Combined+** includes a large breadth of coverage all in one policy and offers the flexibility to customise to the specific needs of your client with competitive pricing
- 2. Rehabilitation Support:** Following any workplace injury, includes intervention before a claim has even been made to facilitate an early return to work and minimise the impact to your clients' business
- 3. Collateral Warranty:** A free document review service that provides advice in an easy to understand format
- 4. Defensibility Evaluations:** Free two hour workshop concluding with informative and practical advice designed to support better claims outcomes
- 5. Helplines:** Complimentary legal services including Legal Helpline, Employment Advice, Assistance with drafting Commercial Contracts, Assistance with Commercial Disputes and Debt Recovery
- 6. Client Workshops:** Providing advice on construction law subjects, helping clients to develop practical skills and techniques to deal with legal issues and keep abreast of emerging trends
- 7. On-line Portal:** Providing customers with free access to a range of reference and case information to help achieve claims settlements promptly

Why choose CNA Hardy?

For us, the customer comes first.

Our winning proposition is our **commitment to our customers:** We offer more than just a policy – we deliver distinctive insurance solutions and we promise a superior customer service.

How we deliver on this commitment is what sets us apart from the competition.

Here are just some of the reasons you should choose us:

- People:** We recognise that our staff bring our commitment to our customers to life. Our priority is to be a great place to work so we continue to attract, retain and develop the best talent in the market.
- Product:** We develop innovative and specialised solutions by product and industry specialism and create certainty for customers through the delivery of underwriting and service excellence. This comprehensive global product offering supported by superior claim and risk control services is hard to replicate.
- Partnerships:** We believe in building enduring relationships and want to focus our energy on partnering with customers and producers who value our approach and seek the same.
- Proven track record:** Our financial strength underpins our contract with our customers. We receive consistently high ratings from AM Best and Standard & Poor's proving our ability to deliver on our commitment should the worst happen.



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