



Company overview and product highlights

CFC is a specialist MGA based at Lloyd's of London

- Company established in early 2000 as an MGA at Lloyd's
- Pioneered the market for e-risk insurance
- Target niche sectors with tailored products
- Broad experience of miscellaneous professional classes
- Thousands of clients in over 20 different countries
- 100% Lloyd's backed, by 17 different syndicates
- Underwriter of the Year 2010, British Insurance Awards



Our Philosophy

We combine unrivalled service with innovative products

- Personal, flexible, and pragmatic approach to underwriting
- We can tailor our wordings to meet your requirements
- Service driven organisation, with high service standards
- Constant product innovation and development
- We have no local offices and offer semi-exclusive distribution



Our Products

TECHNOLOGY & MEDIA



SCIENCE



HEALTHCARE



PROFESSIONS



Our Products



Maximum Limit:	£5,000,000 / €7,500,000 / \$10,000,000
Minimum Deductible:	£1,000 / €1,000 / \$1,000
Maximum Revenues:	Unlimited (less competitive above 100m)
Minimum Premium (1m LOI):	£300 / €500 / \$500
Target Market:	Technology service providers

Target sectors:

Application service providers
Bespoke software developers
Computer games developers
Digital marketing agencies
Domain name registration (resellers)
Email providers
Encryption software providers
Hardware value added resellers

IT consultancy
IT security consultants
IT support
IT training
Mobile content providers
Networking engineers
Online gaming providers
Packaged software developers

System integrators
Software value added resellers
Web designers
Web hosting (reselling)
Web service providers



Our Products



Maximum Limit:	£5,000,000 / €7,500,000 / \$10,000,000
Minimum Deductible:	£1,000 / €1,000 / \$1,000
Maximum Revenues:	Unlimited (less competitive above 100m)
Minimum Premium (1m LOI):	£300 / €500 / \$500
Target Market:	Companies that rely on technology

Target sectors:

Charities
Entertainment and media
Higher education
Healthcare
Leisure and hotels
Logistics
Manufacturers and wholesalers
Professional services
Public sector
Retailers
Support services
Utilities
Website operators and e-tailers

Non-Target sectors:

Financial Institutions
Telecommunications
Explicit adult entertainment



the definitive mark of achievement



Our Products



Maximum Limit:	£5,000,000 / €7,500,000 / \$10,000,000
Minimum Deductible:	Nil (for smallest of media professionals)
Maximum Revenues:	Unlimited (although avoid high profile)
Minimum Premium (1m LOI):	£300 / €500 / \$500
Target Market:	Media companies and professionals

Target sectors:

Advertising agencies
Authors
Celebrities
Content providers
Copywriters
Film distributors
Freelance writers
Journalists
Marketing consultants
New media / digital agencies
PR consultants

Press agencies
Publishers – print and digital
Radio stations
Social media agencies
Telemarketing companies
Television broadcasters
Travel/creative/research writers
Web designers
Web-casters



Our Products



Maximum Limit:	£5,000,000 / €7,500,000 / \$10,000,000
Minimum Deductible:	£1,500 / €2,000 / \$2,500
Maximum Revenues:	Unlimited (although avoid high profile)
Minimum Premium (1m LOI):	£1,500 / €1,500 / \$1,500
Target Market:	Social media companies

Target sectors:

App developers
Business networking websites
Corporate blogs
Crowd sourcing applications
Digital marketing agencies
Educational games
Genealogy websites
Instant messaging applications
Internet radio websites
Location based gaming
MMORPG

Mobile phone content developers
News aggregation services
Online dating agencies
Online games developers
Online games publishers
Online listings sites
Photo sharing websites
Social networking websites
User-generated content sites
Video sharing websites
Web-based communities



Our Products



Maximum Limit:	£5,000,000 / €7,500,000 / \$10,000,000
Maximum Sum Insured:	£10,000,000 / \$10,000,000 any one location
Minimum Deductible:	£1,000 / €1,000 / \$1,000
Maximum Revenues:	Unlimited
Minimum Premium (1m LOI):	£1,000 / €1,000 / \$1,000
Target Market:	Research and development companies

Target sectors:

- Drug discovery companies
- Drug development companies
- Contract research organizations
- Clinical research associates
- Contract manufacturing organizations (research and trial materials)
- Contract research service providers
- Companies involved in the drug development supply chain
- Consultancy services
- Other scientific companies in the research and development phase



Our Products



Maximum Limit:	£5,000,000 / €7,500,000 / \$10,000,000
Maximum Sum Insured:	£10,000,000 / \$10,000,000 any one location
Minimum Deductible:	£1,000 / €1,000 / \$1,000
Maximum Revenues:	£25,000,000 or local currency equivalent
Minimum Premium (1m LOI):	£1,000 / €1,000 / \$1,000
Target Market:	Medical device companies

Insurance for companies involved with the design, development, manufacture or distribution of medical devices used in hospitals or by healthcare professionals.

Target sectors include:

Anaesthetic technology (e.g. anaesthetic machine)
 Analytical equipment (e.g. blood gas analyser)
 Cardio-vascular (e.g. ventilators)
 Dental (e.g. dentures)
 Drug delivery systems (e.g. syringes)
 E-health (e.g. remote monitoring equipment)
 Hardware and ambulatory (e.g. defibrillator)
 Implantable devices (e.g. stents)
 Infection control (e.g. sterilisation equipment)
 In-vitro diagnostics (e.g. disease diagnosis testing system)

Medical imaging (e.g. MRI scanners)
 Mobility (e.g. wheelchairs)
 Neurology (e.g. magnetic stimulation systems)
 Ophthalmic (e.g. eye sight testing equipment)
 Orthopaedic devices (e.g. prosthetic joint replacements)
 Radiotherapy (e.g. radiotherapy machines)
 Surgical devices (e.g. scalpels)
 Wound care (e.g. hydrogel wound dressings)

Areas not targeted are:

Home health products (i.e. no medical supervision of use)
 Paediatric medical products
 Products used in the cosmetics industry
 Devices containing silicone, latex, mercury, lead or DEHP
 Pharmaceutical products
 Genetic testing services



Our Products



Maximum Limit:	\$1,000,000
Minimum Deductible:	\$5,000
Maximum Revenues:	Unlimited
Minimum Premium:	\$20,000
Target Market:	Skilled nursing facilities (senior care)

Target sectors:

Individual skilled nursing facilities
Facilities with chains of up to 50 locations



NB: THIS PRODUCT IS CURRENTLY ONLY AVAILABLE IN THE US



Our Products



Maximum Limit:	\$2,000,000
Minimum Deductible:	\$2,500
Maximum Revenues:	Unlimited
Minimum Premium:	\$3,500
Target Market:	Assisted living facilities

Target sectors:

Adult day care centres (certified)
Assisted living facilities
Independent living facilities
Hospices



NB: THIS PRODUCT IS CURRENTLY ONLY AVAILABLE IN THE US



Our Products



Maximum Limit:	£5,000,000 / €5,000,000 / \$5,000,000
Minimum Deductible:	£100 / €100 / \$100
Maximum Revenues:	£25,000,000 / €25,000,000 / \$25,000,000
Minimum Premium (1m LOI):	£75 / €75 / \$75
Target Market:	Allied healthcare

Target sectors:

Accupressurist
 Acupuncturist
 Aromatherapist
 Audiologist
 Auricular detoxer
 Biokineticist
 Body therapy practitioner
 Certified laboratory technician (under the supervision of a lab manager)
 Certified medical assistant
 Clerical assistant
 Clinical laboratory technician, medical technician, medical lab technician
 Colour therapist
 Community health assistant or technician (exclude sexual and physical abuse and molestation)
 Conscious breathing practitioner

Cosmetologist (licensed, no laser, injection or chemical peel treatments)
 Counsellors
 Dance movement therapists / movement therapists
 Dental hygienist
 Dietician
 Histologic technician (diagnosis must be performed by pathologist or decline, no cytology)
 Homoeopath (must be a member of the North American Society of Homoeopaths)
 Horticultural therapist
 Hypnotherapist (ex molestation and mental health)
 Lymphatic drainage therapist
 Massage therapist (not sports or professional athletes)
 Medical assistant (administrative work only, not physician's assistant)
 Medical records technician or administrator

Meditation practitioner
 Nutritionist
 Opticians
 Orthotic / prosthetic fitting
 Personal trainer
 Phlebotomist
 Pilates practitioners
 Prosthetic device fitters
 Recreation therapist
 Reflexologist
 Speech therapist
 Yoga practitioner



Our Products



Maximum Limit:	£5,000,000 / €5,000,000 / \$5,000,000
Minimum Deductible:	£100 / €100 / \$100 (non-residential) £2,500 / €2,500 / \$2,500 (residential)
Maximum Revenues:	£25,000,000 / €25,000,000 / \$25,000,000
Minimum Premium (1m LOI):	£75 / €75 / \$75
Target Market:	Senior care

Target sectors (senior residential care):

Adult day care centres (certified)
Assisted living facilities
Hospices
Host homes
Independent living facilities

Target sectors (non-residential senior care):

Certified nursing assistant / nursing aides
Clergy, chaplain or religious ministry
Home health care
Housekeeper
Licensed practical nurse / licensed vocational nurse
Live in companion
Medical director
Medical supplies (disposal medical supplies only)
Medical technician
Nurse practitioner
Occupational therapist

Personal carer
Physical therapist
Physicians
Physicians' assistant
Psychiatrist
Psychotherapist
Registered nurse
Rehabilitation consultant
Residence managers
Respiratory therapists
Sitter
Social worker



Our Products



Maximum Limit:	£5,000,000 / €5,000,000 / \$5,000,000
Minimum Deductible:	£500 / €500 / \$2,000
Maximum Revenues:	£25,000,000 / €25,000,000 / \$25,000,000
Minimum Premium (1m LOI):	£500 / €500 / \$750
Target Market:	Professional service companies

Target sectors:

Bookkeepers
Business consultants
Data processors
Food consultants
Graphic designers
Health and safety consultants
HR consultants
Management consultants
Project managers
Public relation consultants
Quality assurance consultants
Recruitment consultants
Training companies
Other miscellaneous professional service firms...



Our Products



Maximum Limit:	£5,000,000 / €5,000,000 / \$5,000,000
Minimum Deductible:	£2,500 / €2,500 / \$5,000
Maximum Revenues:	£5,000,000 / €5,000,000 / \$5,000,000
Minimum Premium:	£1,500 / €2,000 / \$2,500
Target Market:	Architects and engineers

Target sectors:

Civil engineers
Mechanical engineers
HVAC engineers
Hydraulic / fire engineers
Town planning engineers
Non-structural architects
Land surveyors
Landscape architects
Expert witnesses
Quantity surveyors
Feasibility studies
Project managers
Interior designers
Electrical engineers



Our Products



Maximum Limit:	£10,000,000 / €10,000,000 / \$10,000,000
Minimum Deductible:	£500 / €500 / \$500
Maximum Revenues:	Unlimited
Minimum Premium:	£200 / €200 / \$200
Target Market:	Recruitment, employment and staffing agencies

Target agencies include those placing workers in the following sectors:

Accounting, banking and financial services
Commercial
Construction
Driving / haulage
Education
Engineering and technical
Executive recruitment and 'headhunters'
Hospitality
Industrial
Interim management
IT / Telecommunications
Human resources
Legal

Marketing, media and communications
Medical
Nursing
Office professionals / clerical workers
Oil & gas
Pharmaceutical & scientific
Public Sector
Recruitment to recruitment
Retail
Sales
Social workers
Technology



Our Products



Maximum Limit:	£5,000,000 / €7,500,000 / \$10,000,000
Minimum Deductible:	Nil
Maximum Revenues:	£20,000,000 / €20,000,000 / \$20,000,000
Minimum Premium:	£375 / €500 / \$1,000
Target Market:	All firms

Target sectors:

All professional services firms
Other firms considered upon request



NB: THIS PRODUCT IS NOT CURRENTLY AVAILABLE IN THE US



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