

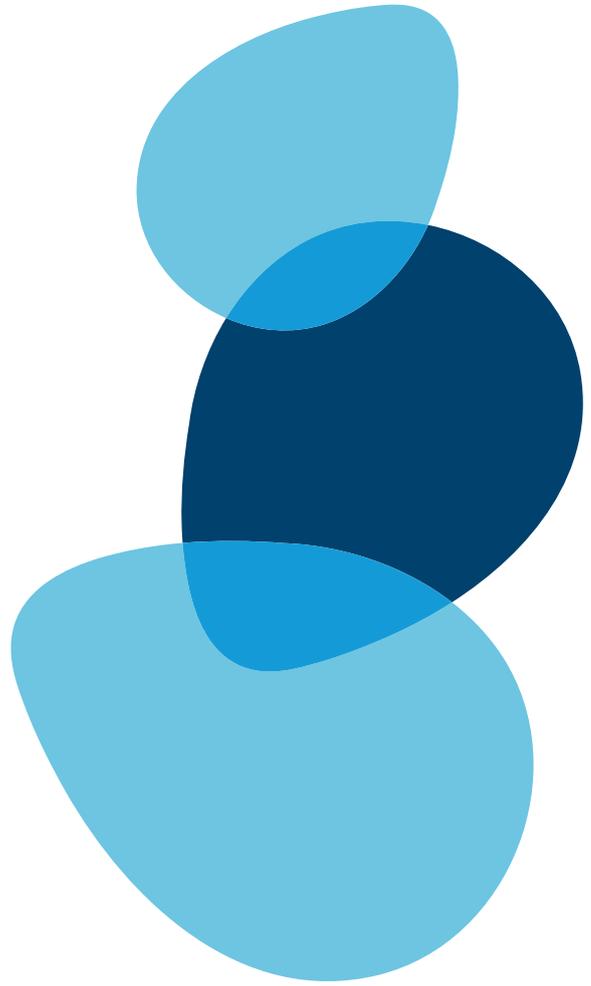


Property & casualty

Product brochure
United States

Overview

Our policy is designed to provide wide property and casualty cover, protecting against property damage and loss of income to a business, as well as liability arising from injury or damage to other persons and their property. In today's litigious society the potential for a small accident to escalate to a significant insurance claim has never been greater. A crucial part of our policy is general liability insurance, which in turn is essential to help manage risk for small businesses and large corporations alike.



About CFC

CFC is a specialist insurance provider and a pioneer in emerging risk. With a track record of disrupting inefficient insurance markets, CFC uses proprietary technology to deliver high-quality products to market faster than the competition while making it easier for brokers to do business. Our broad range of commercial insurance products are purpose-built for today's risks, and we aim to give our customers everything they need in one, easy-to-understand policy.

Headquartered in London and backed by Lloyd's, CFC serves more than 60,000 businesses in over 75 countries. Learn more at cfcunderwriting.com and [LinkedIn](https://www.linkedin.com/company/cfcunderwriting).

Contact



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Coverage highlights

General liability

Our policy includes commercial general liability including products and completed operations, pollution, tenants' legal liability, non-owned and hired automotive costs, employee benefits liability and medical expenses.

Bodily injury and property damage liability

Bodily injury and property damage liability is vital for any organisation dealing with clients and members of the public, and even those who simply have a premises. This clause offers cover for legal costs and compensation claims made by external individuals.

Products liability

We recognise that manufacturers, importers and distributors are uniquely exposed to litigation. That's why we agree to pay all costs that you become legally obliged to pay should there be a claim of bodily injury or property damage caused by one of your products.

Personal and advertising liability

A growing exposure with the use of social media and other forms of modern advertising, our policy includes cover for defamatory content, violating a person's rights to privacy, and infringement of copyright in advertising material.

Property damage

The day-to-day running of most companies relies on business premises being accessible, free from damage, and fit-for-purpose. Our property damage cover reimburses you for the repair or rebuild of these premises as a result of damage caused during the policy period.

Contents damage

Most business operations hinge on being able to utilise their property's contents – from computers to lab equipment to machinery. We include cover for the cost of repairing or replacing items that have been lost or damaged during the period of the policy.

Business interruption

We understand that business downtime can result in loss of income and extra expenses incurred, which can be devastating to your business. We therefore offer cover to compensate for loss of income and extra expenses as a result of property loss or damage.

Appetite



What we love

- Consumer products, including apparel, food and drink, household items, technology products and electricals
- Far East imports, including apparel, food and drink, household items, technology products and electricals
- Amazon sellers
- E-commerce sellers
- Events (including cancellation)
- Office premises
- Professional and business services (non-manual)
- Real estate managers (commercial and residential non-manual)



What we consider

- Component parts
- Home foreign exposures
- Property owners
- Retail stores



What we ordinarily decline

- Amusement arcades, nightclubs and bars
- Building materials
- Manual contractors
- Pharmaceuticals
- Risks with aviation, aerospace or nuclear exposure
- Risks containing pyrotechnics, explosives or firearms
- Safety critical auto
- Safety helmets
- Tour operators
- Tire re-moulders or re-treaders

Coverage enhancements

- Worldwide coverage
- Costs in addition to the limit
- Blanket waiver of subrogation
- Blanket additional insureds
- Cyber and privacy extension

Coverage is subject to underwriting and the terms, conditions, and limits of the issued policy.