



# Architects & engineers

Product brochure  
**United States**

## Overview

Architects and engineers engage in a broad range of disciplines which vary widely from project to project. Oftentimes, these projects are located around the globe and necessitate working in a wide range of legal and technical environments. It's therefore critically important for architects and engineers to buy an insurance policy which covers these diverse exposures. Our product is not just professional liability insurance. It is a modular policy which specifically targets key exposures for architects and engineers. Additionally, we are able to offer bespoke business description to be tailored to the insured's specific activities.



## 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](http://cfcunderwriting.com) and [LinkedIn](#).

## Contact



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## Coverage highlights

### Comprehensive errors & omissions cover

Full errors and omissions cover including breach of contract, libel, slander and defamation, loss of documents and the payment of withheld fees.

### Modular package policy

Our policy is modular in nature, allowing businesses to pick and choose from a range of coverages including commercial general liability, bodily injury and property damage, personal and advertising injury, products and completed operations liability, non-owned and hired automobile liability and property.

### Cyber and privacy

Our cyber and privacy cover protects you against a variety of cyber attacks and data loss scenarios. The cover includes loss or breach of data held in the cloud, cyber extortion, and hack attacks on third parties emanating from your computer systems.

### Comprehensive legal cover

Our policy includes cover for suits brought anywhere in the world as standard. We also offer full civil liability coverage and cover costs incurred by attending court sessions in relation to a claims or loss case covered by this policy.

### Contractual liability

We provide clear, unambiguous cover for breach of a client contract. We will pay sums which you become legally obliged to pay as a result of a claim by a client made against you, including liability for claimants' costs and expenses.

### Full pollution liability

This feature covers both sudden as well as accidental and gradual pollution, which is an important concern for geologists and environmental engineers and an increasingly important exposure as environmental regulations become stricter and more complex.

### Intellectual property rights infringement

Our policy covers costs associated with copyright and trademark infringement claims being brought against you, including legal costs, damages, settlements and counterclaims.

## Appetite

### What we love

#### Engineers

HVAC, electrical, mechanical, acoustic, plumbing, drafting, town planning, feasibility studies, expert witness, project management

#### Architectural

Interior design, architects, landscape architects

#### Surveying

Archaeological



### What we consider

#### Engineers

Environmental, thermal, systems, safety reliability, applied, biological, mechatronics, agricultural, nano-engineering, health & safety, product safety, robotics, solar energy systems, wind energy, chemical, electrical (power), biomedical, industrial, civil, manufacturing, mining & geological



### What we ordinarily decline

#### Engineers

Aerospace, automotive, nuclear, structural, geotechnical

#### Surveying

Lane, marine, structural