



# Insurance brokers

Product brochure  
**United States**

## Overview

Insurance brokers and agents face a unique set of exposures and are operating in an increasingly litigious environment. That's why our policy was built specially for this sector. It is a broad package insurance which fills the gaps in cover left by many traditional professional liability policies by addressing the real exposures these businesses face on a daily basis. Most small and medium-sized businesses operating in this area are suitable for our products, and our modular policy can be tailored to suit a company's individual requirements. We also consider start-up businesses and those with limited experience.



## 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](https://www.linkedin.com/company/cfcunderwriting).

## 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.

### Contractual liability

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.

### Breach of intellectual property rights

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

### Commercial general liability

Our policy includes commercial general liability on an occurrence form including products and completed operations, tenants' legal liability, non-owned and hired automotive costs and medical expenses.

### Virus & hacking liability cover

Most businesses hold sensitive data entrusted to them by their clients. Losing this data as a result of a hack attack or computer virus can lead to potential liability and significant brand damage. In order to address this emerging risk, we have designed a specific module of cover that provides explicit protection.

### Property & business interruption cover

Our policy includes worldwide cover for damages to premises, contents located in the workplace as well as at employees' homes, cost of reconstituting data required for business and much more.

### Withheld fees

Our policy includes the payment of fees withheld by an aggrieved client if this mitigates a potentially larger claim.

### 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.

### Broad appetite

Our flexible and comprehensive policy allows us to have a broad appetite for personal and commercial lines, even offering coverage for life and health lines.

## Appetite

### What we love

- Personal and commercial lines

### What we consider

- Life and health

### What we ordinarily decline

- Actuarial services
- Claims administrators
- Companies operating 100% as an MGA
- Reinsurance agents
- Financial planners
- Agents placing crop, long haul trucking and aviation placements

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