



# Professions

Product brochure

United States

## Overview

Today's professional expects the best of both worlds from their insurance: a easy, quick buying process, yet comprehensive cover, and all at a competitive price. Our policy is a product designed to surpass these expectations – it is much more than just professional liability insurance. CFC can look at over 400 professions - most small and medium-sized professional risks are suitable, and our experienced team are also happy to consider very specialist or unusual professions. We are also able to offer bespoke business description to be tailored to the insured's specific activities. Our modular policy is targeted at key exposures for professional services firms.



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

## Contact



**Antony Aylett**  
US PI Team Leader

[aaylett@cfcunderwriting.com](mailto:aaylett@cfcunderwriting.com)

+44 (0)207 220 8526

## Coverage highlights

### 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 in relation to a claims or loss case covered by this policy.

### 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.

### 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. Full bodily injury and property damage arising from a professional service is also covered as standard.

### 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

### 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.

### Cyber liability cover

Lossesensitive data as a result of a hack or computer virus can lead to potential liability and significant brand damage. We have designed a specific module of cover that provides explicit protection.

### 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.

### 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.

### Exceptional service levels

Our experienced team, however, are able to quote and bind policies instantaneously as long as we have all the information we need.

## Appetite



### What we love

- Business consultants
- Educational advisors
- Private investigators
- Training companies
- Freight forwarders
- Food consultants
- Human resource consultants
- Market research consultants
- Security consultants
- Ttraffic consultants
- Management consultants



### What we consider

- Environmental consultants
- Loss adjusters
- Health and safety consultants
- Quality assurance consultants
- Event organisers
- Trade associations



### What we ordinarily decline

- Valuers
- Lawyers
- Financial advisors
- Tour operators
- Seedsman
- Sockbrokers
- Mortgage brokers
- Debt collectors

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