



# Oil & gas

Product brochure

United States

## Overview

Oil and gas contractors, including a wide range of specialist professions within this extraction industry who may occasionally get their hands dirty, face a unique combination of risks that many traditional insurance policies do not adequately address. This is where our product comes in. This comprehensive policy provides oil and gas contractors with all their insurance requirements in one, simple package. We offer worldwide jurisdiction as standard.



## 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



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## Coverage highlights

### Commercial general liability

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

### Separate towers

Obtaining comprehensive coverage is key, our policy provides separate towers on the errors & omissions and commercial general liability, not shared limits. This gives the insured the extra comfort they need if a claim was to arise.

### Vicarious liability

Our policy covers vicarious liability of subcontractors under the errors & omissions section. Cover for subcontractors under all lines of insurance can be included at your request, subject to full details.

### Full pollution liability

This feature covers both sudden and accidental pollution, and insures for bodily injury and property damage as a direct result pollution or contamination.

### Umbrella liability

Can be included. This sits over any one or more of the following lines: errors & omissions, commercial general liability, employer's liability and primary automotive insurance. We can sit over our own primary policy or over another insurance providers.

### Offshore exposure

We can consider offshore exposure. This allows businesses to diversify their operations without securing separate cover.

### Exceptional service levels

Obtaining cover can be a lengthy and time-consuming process. 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

Upstream consultants:  
Company men, completion consultants, drilling consultants, geologists, health and safety consultants, mud loggers and supervisors.

### What we consider

Midstream consultants:  
Non-destructive testers, welding inspectors, consultants who work on manual tasks for up to 20% of their role.  
Downstream consultants:  
Consultants working at the petrochemical plants or refineries.

### What we ordinarily decline

Geologists performing reserve estimation and land leasing consultants

### Optional extras

Underground resources, Blowout and Cratering, Actions over, Defence outside of the limits, First dollar defence, Stop gap, Project specific aggregate, ISO difference in conditions clause

### Limits, deductibles, premiums, revenue threshold

Maximum limit E&O	\$5,000,000
Maximum limit CGL	\$2,000,000
Maximum limit Umbrella	\$5,000,000
Minimum deductible	\$2,500
Minimum premium (E&O and CGL)	\$2,000
Minimum premium (Umbrella)	\$500
Revenue threshold	\$100,000,000

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