



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

Including but not limited to books, cards, stationary, clothing, watches, fashion items and accessories, soft furnishings, ceramics, musical instruments, furniture, pet supplies (excluding feed), hand tools, kitchen equipment, footwear, food and drink, household items, metal products, consumer electronics, Far East Imports, Amazon sellers, e-commerce sellers, events, office premises, professional services (non manual) and real estate agents.



What we consider

Including but not limited to jewellery, sporting equipment (non mechanised), automotive accessories (non safety critical), industrial electronic components and hardware, building materials, cosmetics (any product regulated under the Federal Food, Drug and Cosmetics Act as a cosmetic, or as a drug and cosmetic), Class 1 medical devices (i.e. toothbrushes, band aids), home foreign exposures and retail stores.



What we ordinarily decline

- Amusement arcades, nightclubs and bars
- 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.