



# 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. 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. 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](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, bodily injury and property damage, vicarious liability of subcontractors, intellectual property rights infringement, pollution liability, 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 add a full, separate limit for commercial general liability, which includes bodily injury and property damage, personal and advertising injury, products and completed operations liability, and non-owned and hired automobile liability. Property and Cyber and Privacy liability coverage is also available.

### 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.

### 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.

### 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.

### 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.

## Appetite



### What we love

Business consultants, educational advisors, private investigators, training companies, freight forwarders, food consultants, human resource consultants, market research consultants, security consultants, traffic 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, stockbrokers, mortgage brokers, debt collectors.



### Optional extras

Defence outside of the limits, First dollar defence, Project specific aggregate, Stop gap, 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	\$0
Minimum premium (E&O)	\$500
Minimum premium (CGL)	\$475
Minimum premium (Umbrella)	\$500
Revenue threshold	\$100,000,000

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