



# Architects & engineers

Product brochure  
United States

## Overview

Architects and engineers engage in a broad range of disciplines which vary widely from project to project. Oftentimes, these projects are located around the globe and necessitate working in a wide range of legal and technical environments. It's therefore critically important that architects and engineers possess a broad, worldwide errors and omissions coverage, with an optional separate limit for full commercial general liability also available. Having key provisions such as blanket Additional Insured and Waiver of Subrogation as standard can also be of huge benefit. Cyber and property modules further enrich our offering. We are experts in this field, and hold ourselves to excellence in service standards, with a 24 hour average turnaround time. We will help you to create a bespoke policy which fits the complex needs of many kinds of architects and engineers.



## 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, CFC serves more than 70,000 businesses in over 80 countries. Learn more at [cfcunderwriting.com](https://cfcunderwriting.com) and [LinkedIn](#).

## 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.

### Vicarious liability

Our policy covers vicarious liability of subcontractors under the errors & omissions section, essential for those such as project and construction managers, who are responsible for hiring subcontractors. Cover for subcontractors under all lines of insurance can be included at your request, subject to full details.

### 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.

### Contractual liability

We provide clear, unambiguous cover for breach of a client contract. 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.

### 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.

### 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

#### Engineers

HVAC, electrical, mechanical, acoustic, plumbing, drafting, town planning, feasibility studies, expert witness, project management

#### Architectural

Interior design, architects, landscape architects

#### Surveying

Archaeological

### What we consider

#### Engineers

Environmental, thermal, systems, safety reliability, applied, biological, mechatronics, agricultural, nano-engineering, health & safety, product safety, robotics, solar energy systems, wind energy, chemical, electrical (power), biomedical, industrial, civil, manufacturing, mining & geological

### What we ordinarily decline

#### Engineers

Aerospace, automotive, nuclear, structural, geotechnical

#### Surveying

Land, marine, structural

### Optional extras

First dollar defence, Defence outside of the limits, Project specific aggregate, ISO difference in conditions clause, Stop gap

### 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	\$1,000
Minimum premium (E&O)	\$1,000
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.