



# Property & casualty

Product brochure  
United States

## Overview

Our policy is designed to provide wide property and casualty cover, protecting against liability arising from injury or damage to other persons and their property, as well as property damage and loss of income to a business. 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, CFC serves more than 70,000 businesses in over 80 countries. Learn more at [cfcunderwriting.com](http://cfcunderwriting.com) and [LinkedIn](https://www.linkedin.com/company/cfcunderwriting).

## Contact



**Wayne Harrington**  
Head of Property & Casualty

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

+44 (0)207 469 9203

## 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. We have a blanket additional insured extension and a blanket waiver of subrogation as standard.

### 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, contents and business interruption cover

An extremely important part of any business is where they operate from, which makes it highly disruptive when a loss leads to an inability to use or access premises. Therefore, we offer cover to rebuild or repair your building as a result of a loss, and include cover for contents and resultant business interruption.

## Appetite

### What we love

- Manufacturers and distributors are written under our separate, specialist product
- Professional services (non-manual)
- Annual events policies (conferences, exhibitions, trade shows)

### What we consider

- Office premises

### What we ordinarily decline

- Standalone property cover
- Amusement arcades, nightclubs and bars
- Manual contractors
- Aviation, aerospace or nuclear exposure
- Tour operators
- Tire re-moulders or re-treaders

### Coverage enhancements

- Legal expenses
- Cyber and privacy extension

### Limits

|          |             |
|----------|-------------|
| Casualty | \$6,000,000 |
| Property | \$7,500,000 |

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