



Manufacturers & distributors

Product brochure
United States

Overview

As E&O requirements become increasingly prevalent in contracts for manufacturers and distributors of all types, it's important that these businesses have appropriate insurance in place. However, insurance in this area has traditionally been expensive, with limited and often confusing coverage options. That's why we've developed a bespoke product for US manufacturers and distributors that tackles the exposures these companies face head on, combining E&O, CGL and property covers at affordable prices to plug the gap in cover.



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 and [LinkedIn](#).

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Coverage highlights

Explicit manufacturer's E&O coverage

Manufacturers and distributors can suffer financial loss if one of their products is faulty or if there has been a delay in the manufacturing or distribution process. Available on a standalone basis if required, our manufacturer's E&O cover explicitly addresses this gap, covering financial loss directly caused by any product that you manufacture or distribute.

Commercial general liability

We protect you against a broad range of liability exposures including third party bodily injury and property damage liability, products and completed operations liability, tenants' legal liability, personal and advertising injury, medical expenses, and employee benefits liability. We also include standard non-owned automobile and legal liability for damage to hired automobile cover.

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.

Cyber & privacy cover

Our cyber and privacy cover takes into account the risks faced by modern businesses by providing protection against a wide variety of cyber attacks and data loss scenarios. It extends to loss or breach of data held in the cloud as well as hack attacks on third parties emanating from your computers systems.

Broad industry appetite

Our product is aimed at a wide range of businesses with manufacturing and distribution exposures, including those with up to 100% of their sales in the USA.

Tailored optional extras

We can tailor policies to meet the specific requirements of individual manufacturing contracts. We have a blanket additional insured extension and a blanket waiver of subrogation as standard.

Worldwide jurisdiction

Our policies cover claims made anywhere in the world as standard.

Appetite

This product is targeted at manufacturers, distributors, wholesalers and retailers of products, with appetite as follows:

What we love

- Imports from the Far East
- Amazon and e-commerce sellers
- Clothing and fashion
- Cosmetics, toiletries and personal care products
- Food, drink and groceries
- Furniture
- Household items
- Kitchen equipment
- Pet supplies

What we consider

- Electronic hardware and consumer electronics
- Automotive tools, accessories and equipment
- Industrial components and hardware
- Non-structural building materials
- Jewellery

What we ordinarily decline

- Standalone property cover
- Animal feeds
- Aviation, aerospace or nuclear exposure
- Firearms and ammunition
- Pesticides and fertilisers
- Pharmaceuticals
- Protective equipment
- Safety critical auto parts
- Structural building materials
- Tobacco and vaping products
- Toys

Limits

CGL	\$6,000,000
E&O	\$2,000,000
Property	\$3,250,000

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