



# Residents & tenants

Product brochure  
United Kingdom

## Overview

Residents and tenants' organisations face a unique blend of exposures, from individual liability to organisational accountability. Our policy protects individuals sitting on the board of their residents and tenant's association as well as the management company as a collective whole, providing cover for personal as well as professional exposures arising out of the association's operations.



## 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](https://www.linkedin.com/company/cfcunderwriting).

## Contact



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## Coverage highlights

### Comprehensive individual cover

Our policy helps to protect individuals within the management team from personal liability arising from the operations of the association. Therefore, management is covered for wrongful acts in the performance of their duties in the running of the association.

### Association cover

This cover applies to the entity itself, which means it is not tied to the wrongful acts of individuals or management of the residents association. Additionally, the policy indemnifies the organisation and thus protects the sinking fund built up by residents and tenants over the years for the benefit of their property.

### Loss of documents

Sensitive and confidential documents can present a serious exposure to an association or individuals working within it. Our policy includes loss of documents cover as standard.

### Court attendance

We recognise that the costs of attending court in relation to a claim or loss covered by our policy can be expensive for your organisation. That's why we provide cover for these costs through a daily allowance and pre-agreed sub-limit.

### Loss mitigation

Should you wish to take actions to mitigate a claim, potential claim or loss, we will cover the costs incurred provided they do not exceed the expected value of a claim, potential claim or loss.

### Reputation and brand protection cover

We will look to pay costs and expenses up to a specified sub-limit for the services of a public relations consultancy to mitigate damage to your reputation and brand following a defamation case or lawsuit.