



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. 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, pioneer in emerging risk and market leader in cyber. Our global insurance platform uses cutting-edge technology and data science to deliver smarter, faster underwriting and protect customers from today's most critical business risks.

Headquartered in London with offices in New York, Austin, Brussels and Brisbane, CFC has over 500 staff and is trusted by more than 100,000 businesses in 90 countries. Learn more at 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.

Breach of contract cover

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 and commercial general liability 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

Architectural: Interior design, architects, landscape architects

Surveying: Archaeological, geographic information system (GIS) mapping, drone surveying

Construction managers: Agency construction managers, owners representatives, project managers



What we consider

Engineers: Environmental, thermal, systems, applied, biological, mechatronics, agricultural, nano-engineering, robotics, solar energy systems, wind energy, chemical, electrical (power), industrial, civil, manufacturing, geological



What we ordinarily decline

Engineers: Aerospace, automotive, nuclear, structural, geotechnical, marine

Surveying: Land, marine



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

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|----------------------------|-------------|
| Maximum limit E&O | \$5,000,000 |
| Maximum limit CGL | \$6,000,000 |
| Maximum limit Umbrella | \$5,000,000 |
| Minimum deductible | \$1,000 |
| Minimum premium (E&O) | \$1,000 |
| Minimum premium (CGL) | \$475 |
| Minimum premium (Umbrella) | \$500 |

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