



Oil & gas

Product brochure
Canada



Overview

Oil and gas contractors face a unique combination of risks that many traditional insurance policies do not adequately address. This is where our product comes in. This comprehensive policy provides oil and gas contractors who spend less than 20% of their time doing manual work with all their major insurances in one, simple package. We offer worldwide jurisdiction as standard, and can cover contractors with 100% US revenues.

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

Contact



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Coverage highlights

Standalone general liability

Under the O&G wording, we are able to provide general liability cover on an individual basis, without the E&O and optional insuring clauses. This allows contractors to meet the requirements of many oil & gas contracts and allows the insured to quickly get access to site.

Property damage

We recognize that property insurance for oil & gas professionals needs to be comprehensive in order to cover the wide range of equipment utilized and diverse places where they ply their trade. Our policy includes cover for damages to premises, contents, computers and stock located in the workplace, as well as laptops and mobile equipment away from the premises including whilst on site.

Business interruption

Not only does our policy cover the costs associated with the immediate loss of business income following a disruption, but we can also pay for the extra expense and continuing payroll costs associated with keeping your business running. Our policy typically covers a period of 12 months but can be tailored to specific circumstances.

Easy-to-understand policy

No one wants to read 100 pages of incoherent insurance jargon. That's why our policy wording is clear and concise, so you know exactly what's covered. Although it is less than 10 pages long, you can rest assured that it offers some of the broadest and most robust cover on the market.

All encompassing package cover

Our policy includes a comprehensive package of coverage including D&O, general liability, legal expenses, property cover, and our innovative business interruption insurance.

Full pollution liability

This feature covers both sudden and accidental pollution, and insures for bodily injury and property damage as a direct result of pollution or contamination.

Global support

Our policy provides worldwide jurisdictional support. We are also able to cover Canadian businesses that generate 100% of revenues from business in the US.

Program capabilities

We have the underwriting capabilities to provide preferential terms and cover to like-minded individuals, franchisees, association members and sub-contractors via a program agreement. This low-touch approach, is an efficient way for a large volume of clients to receive bespoke and modular package policies suited to their needs quickly and with little admin.

Appetite

What we love

- Geologists
- Well site operators / managers
- Health and safety consultants
- Directional drilling and drilling consultants
- Project managers
- Engineers (including production, reservoir, drilling, petroleum)
- Reservoir engineers
- Non-destructive testers

What we ordinarily decline

- Reservation estimates on behalf of the stock market or for investment purposes
- Offshore work
- Roles where over 30% of the services are hands-on/manual

Limit capabilities

Maximum E&O limit	\$5m
Maximum general liability limit	\$10m

Professional fee capabilities

New business enquiries up to	\$50m
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Coverage is subject to underwriting and the terms, conditions, and limits of the issued policy.