



Architects & engineers

Product brochure
Canada

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 for architects and engineers to buy an insurance policy which covers these diverse exposures. Our product is not just professional liability insurance. It is a modular policy which specifically targets key exposures for 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](https://www.cfcunderwriting.com) and [LinkedIn](#).

Contact



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Coverage highlights

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.

Contractual liability

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 increasingly important exposure as environmental regulations become stricter and more complex.

Breach of intellectual property rights

Our policy covers costs associated with copyright and trademark infringement claims being brought against you, including legal costs, damages, settlements and counterclaims.

Cyber and privacy

Our cyber and privacy cover protects you against a variety of cyber attacks and data loss scenarios. The cover includes loss or breach of data held in the cloud, cyber extortion, and hack attacks on third parties emanating from your computer systems.

Traditional CGL and property cover

Our policy includes a comprehensive package of coverage including products and completed operations liability, employers' liability, property cover, personal and advertising injury, tenants' legal liability and our innovative business interruption insurance.

US work

We can consider providing cover to policyholders that are domiciled in Canada, where up to 100% of the revenues is generated from work performed in the US.

Limit capabilities

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

Professional fee capabilities

New business enquiries up to	\$25m
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Appetite



What we love

Engineers

Acoustic, drafting, electrical, expert witness, feasibility studies, geological, HVAC, mechanical, project management (owners rep), plumbing, town planning

Architects

Interior design, landscape architects, building designer, architectural technologist

Surveying

Archaeological, GIS mapping



What we consider

Architects

Architects

Engineers

Agricultural, chemical (process), civil, electrical (power), environmental assessments (phase IV), health & safety, manufacturing, mechatronics, mining, product designers, product management (ar-risk), robotics, safety reliability

Surveying

Land, hydrographic, engineering, mapping, mining, building (excl. S&V), welding inspection



What we ordinarily decline

Engineers

Aerospace, automotive, geotechnical, nuclear, structural

Surveying

Marine

Projects

Airports (airside), asbestos removal, amusement rides, nuclear, power plants, offshore, sports surfaces, swimming pools

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