



Professions

Product brochure
Canada

Overview

Today's professional expects the best of both worlds from their insurance: an easy, quick buying process, yet comprehensive cover, and all at a competitive price. Our policy is a product designed to surpass these expectations – it is much more than just a professional liability insurance. Most small and medium-sized professional risks are suitable, and our experienced team are also happy to consider very specialist or unusual professions. Our modular policy is targeted at key exposures for professional services firms.



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 700 staff and is trusted by more than 100,000 businesses in 90 countries. Learn more at cfc.com and [LinkedIn](https://www.linkedin.com/company/cfc).

Contact



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Coverage highlights

Comprehensive legal cover

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

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.

Withheld fees & claims cover

Our policy includes reimbursement of costs incurred to help reduce or avoid a claim, as well as the payment of fees withheld by an aggrieved client if this mitigates a potentially larger claim.

Intellectual property rights infringement

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

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.

Cyber liability cover

Most businesses hold sensitive data entrusted to them by their clients. Losing this data as a result of a hack attack or computer virus can lead to potential liability and significant brand damage. In order to address this emerging risk, we have designed a specific module of cover that provides explicit protection.

Traditional office cover

A comprehensive package of coverage including products liability, employers' liability, property cover, and our innovative business interruption insurance.

Program business

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

Business consultants, environmental consultants, event management, geologists, health and safety consultants, human resources consultants, life and executive coaches, management consultants, market research consultant, private investigators, procurement consultants, regulatory consultants, security consultants, training companies, travel agents, translators



What we consider

- Non-destructive testers
- Call centres
- Freight agents/brokers
- Franchisors
- Loss adjustors
- WETT inspectors
- Line locators



What we ordinarily decline

- Legal services
- Seedsmen
- Tour operators
- Mortgage/insurance brokers
- Financial/investment advisors
- Actuaries
- Crane and lift inspection

Limits and deductibles

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

Revenue capabilities

No revenue threshold

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.

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