



# Professions

Product brochure

**United States**



## Overview

Today's professional expects the best of both worlds from their insurance: a easy, quick buying process, yet comprehensive cover, and all at a competitive price. CFC can look at over 500 professions - 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](https://www.cfc.com) and [LinkedIn](https://www.linkedin.com/company/cfc).

## 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.

### Comprehensive worldwide 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 in relation to a claims or loss case covered by this policy.

### Breach of contract cover

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.

### Intellectual property rights infringement

Our policy 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.

### Commercial general liability

Our policy includes commercial general liability on an occurrence form including products and completed operations, tenants' legal liability, non-owned and hired automotive costs and medical expenses.

### 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

Business consultants, educational advisors, private investigators, training companies, freight brokers, food consultants, human resource consultants, market research consultants, security consultants, traffic consultants, management consultants, environmental consultants, loss adjusters, quality assurance consultants, event organisers, trade associations.

### What we ordinarily decline

Valuers, lawyers, financial advisors, tour operators, seedsman, pre-purchase home inspectors, stockbrokers, mortgage brokers, insurance agents, debt collectors, health and safety consultants, health and safety supervisors.

### Optional extras

Defence outside of the limits, First dollar defence, Project specific aggregate, Stop gap, ISO difference in conditions clause.

### Limits, deductibles, premiums, revenue threshold

Maximum limit E&O	\$10,000,000
Maximum limit CGL	\$6,000,000
Maximum limit Umbrella	\$5,000,000
Minimum deductible	\$0
Minimum premium (E&O)	\$500
Minimum premium (CGL)	\$475
Minimum premium (Umbrella)	\$500
No revenue threshold	

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