



Oil & gas

Product brochure

United States



Overview

Oil and gas professionals 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 professionals with all their insurance requirements in one, simple package. We offer worldwide jurisdiction as standard.

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

Commercial general liability

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

Comprehensive errors & omissions cover

Full errors and omissions cover including breach of contract, libel, slander and defamation, loss of documents and the payment of withheld fees. Full bodily injury and property damage arising from a professional service is also covered as standard.

Separate towers

Obtaining comprehensive coverage is key, our policy provides separate towers on the errors & omissions and commercial general liability, not shared limits. This gives the insured the extra comfort they need if a claim was to arise.

Vicarious liability

Our policy covers vicarious liability of subcontractors under the errors & omissions section. Cover for subcontractors under all lines of insurance can be included at your request, subject to full details.

Full pollution liability

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

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.

Offshore exposure

We can consider offshore exposure. This allows businesses to diversify their operations without securing separate cover.

Exceptional service levels

Obtaining cover can be a lengthy and time-consuming process. Our experienced team, however, are able to quote and bind policies instantaneously as long as we have all the information we need.

Comprehensive worldwide legal cover

Our policy includes cover for suits brought anywhere in the world as standard.

Appetite

What we love

Company men, completion consultants, drilling consultants, completion and workover consultants, geologists, petroleum engineers, pipeline inspectors, mud engineers and supervisors.

What we consider

Fracking consultants, directional drillers, non-destructive testers, welding inspectors.

What we ordinarily decline

Geologists performing reserve estimation and landmen, health and safety consultants/managers, right-of-way acquisition, manual labor contracting.

Optional extras

Underground resources, Blowout and Cratering, Actions over, Defence outside of the limits, First dollar defence, Stop gap, Project specific aggregate, ISO difference in conditions clause

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 | \$2,500 |
| Minimum premium (E&O and CGL) | \$2,000 |
| Minimum premium (Umbrella) | \$1,500 |
| No revenue threshold | |

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