

## Manufacturer's professional

CFC's policy is built for manufacturers, designed with this unique risk profile in mind. It combines manufacturer's E&O alongside optional cyber coverage, to ensure these businesses aren't left exposed to common risks during the normal course of business. With technological advancements and increasing contractual requirements, it is critically important that manufacturers possess a broad errors & omissions policy in addition to their general liability.



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## At a glance

### Comprehensive errors & omissions cover

Our manufacturer's professional covers claims made against you for third-party financial losses due to an error in the manufacturing process (human or technology) which has led to the products failure to perform.

### Affirmative coverage for technology errors

As more technology is introduced into products, the more complex they become, and the higher the probability of their failure to perform. Similarly, as technology becomes more deeply integrated into the manufacturing process, there is a growing risk of technological errors that can disrupt production and result in faulty products.

### Ancillary advice and services

Our coverage includes ancillary advice or services rendered in relation to the manufacturing of the product which is beneficial for when value-add services are offered such a training or installation.

### Pollution liability

Our policy includes cover for pollution liability at third-party sites or in-transit resulting from the manufactured product.

### Comprehensive legal cover

Our policy includes cover for suits brought anywhere in the world as standard. We provide coverage for costs and expenses in the investigation and defence of claims.

### Excess & umbrella liability

Can be included if higher limits are required. This can sit over the primary policy or with another insurance provider.

### Intellectual property rights infringement

Our policy includes coverage for infringement as a result of a breach by you of any intellectual property rights license. Given manufacturers are often involved in licensing agreements it is essential that coverage for unintentionally breaching those agreements are included.

### Cyber, privacy and cybercrime cover

Our cyber and privacy and cybercrime cover takes into account the risks faced by manufacturers by providing protection against a wide variety of cyber attacks and data loss scenarios. Manufacturers are deemed high-value targets for cyber criminals because of their vast amounts of data held and their reliance on technology in order to keep operations running smoothly, making any disruption potentially devastating.

#### What we love

Industrial equipment, component parts, food & beverage, consumer products, end products, automotive, aviation, marine parts, and products.

#### What ordinarily decline

Weapons, cigarettes, vapes, ammunition.

### Limits

E&O	\$5,000,000
Cyber	\$5,000,000

No revenue threshold