

## Property & casualty

Our property and casualty policy addresses the core risks faced by any business including costs associated with injury or property damage claims made by a third-party, damage to or loss of property, and financial loss as a result of business downtime. Designed with all companies in mind, this simple and clear policy, offers a breadth of cover for a business's core property and general liability needs.

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## At a glance

### Commercial public liability

#### Public liability

Essential for businesses with premises or public interaction. Covers third-party compensation claims and legal costs.

#### Pollution liability

Provides cover for sudden and accidental pollution incidents that cause injury or property damage to third parties.

#### Products and completed operations liability

If you manufacture or distribute products, you're exposed to litigation risks. This cover protects against claims of injury or damage caused by your products.

#### Personal and advertising liability

Modern advertising and social media increase exposure to risks. This cover includes defamation, privacy breaches, and copyright infringement in promotional content.

### Property damage and business interruption

Loss of access to your premises can disrupt operations. This cover helps rebuild or repair buildings, protect contents, and manage business interruption.

### Cyber privacy and cybercrime add-on

Our cyber package offers advanced protection against evolving threats. It includes proactive prevention, incident response, and access to the CFC Response app.

### What we love

#### Take a look at our appetite sheets:

- [Breweries & distilleries](#)
- [E-commerce sellers](#)
- [Fitness](#)
- [Manufacturers & distributors](#)
- [Property owners](#)
- [Restaurants](#)
- Artisan / specialist contractors
- Events (conferences, exhibitions, trade shows)
- Premises / office packages
- Retail stores (clothing, alcohol, jewellery)
- Supermarkets and grocery stores

### Additional coverages available

- Legal expenses
- Restaurant contamination
- Product recall

### Limits

Public, products and employers' liability	£20,000,000
E&O	£5,000,000
Property (any one location)	£10,000,000
Cyber	£1,000,000