

## Oil & gas

Oil and gas contractors 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 contractors who spend less than 20% of their time doing manual work with all their major insurances in one, simple package. We offer worldwide jurisdiction as standard, and can cover contractors with 100% US revenues.



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## At a glance

### Standalone general liability

We are able to provide general liability cover on an individual basis, without E&O and optional insuring clauses. This allows contractors to meet the requirements of many oil & gas contracts and the insured to quickly get access to site.

### 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.

### All encompassing package cover

Our policy includes a comprehensive package of coverage including D&O, general liability, legal expenses, property cover, and our innovative business interruption insurance.

### Program capabilities

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 with little admin.

### Global support

Our policy provides worldwide jurisdictional support. We are also able to cover Canadian businesses that generate 100% of revenues from business in the US.

### Easy-to-understand policy

No one wants to read 100 pages of incoherent insurance jargon. That's why our policy wording is clear and concise, so you know exactly what's covered. Although it is less than 10 pages long, you can rest assured that it offers some of the broadest and most robust cover on the market.

### Property & business interruption

Our property cover offers comprehensive coverage for workplace damages—including premises, contents, computers, and stock. In addition, our business interruption policy supports recovery by covering lost income, extra expenses, and ongoing payroll costs, typically for up to 12 months, with options for customization.

#### What we love

- Geologists
- Well site operators / managers
- Health and safety consultants
- Directional drilling consultants
- Project managers
- Engineers (including production, reservoir, drilling, petroleum)
- Reservoir engineers
- Non-destructive testers

#### What we ordinarily decline

- Reservation estimates on behalf of the stock market or for investment purposes
- Roles where over 20% of the services are hands-on/manual

### Limit capabilities

Maximum E&O limit	\$5m
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Maximum general liability limit	\$5m
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### Professional fee capabilities

New business enquiries up to	No cap
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