Technology and professional liability (admitted) on **Connect**

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Hosted by

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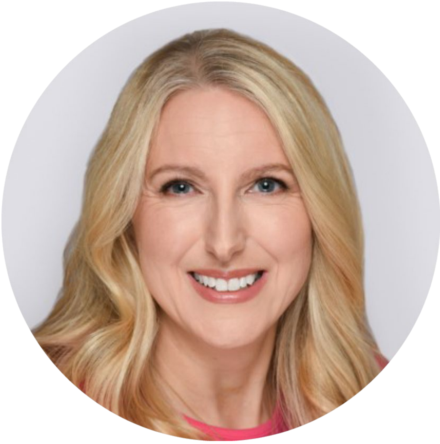

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The CFC difference:

Errors & omissions

Products & services liability

Full coverage up to policy limit for claims alleging **financial loss, bodily injury** and **property damage** from tech products or services

Breach of contract

Robust, strong coverage covering financial loss, legal liability and reputational damage stemming from tech-related failures.

Artificial intelligence

CFC's tech policy affords **affirmative artificial intelligence** coverage for tech services

The CFC difference:
Cyber

New coverage

New offering:

Physical goods fraud, theft of client funds, invoice manipulation.

Enhanced coverage

New offering:

Operator error – coverage for unintentional human error resulting in income loss.

Unlimited reinstatements

Any one claim and unlimited aggregate across all cybercrime coverages.

The CFC difference:
Cybercrime

Proactive services

Continuous monitoring throughout the policy lifecycle

Cyber extortion

New offering:

Separate insuring clause for cyber extortion, alongside separate limits for all Insuring Clauses

Incident response limit

New offering:

Incident response costs outside the limit

All about the agg...

Insureds only pay **one** deductible across all E&O and cyber claims

Technology **appetite**

We love tech businesses....

We write **all** sectors of including:

- Extremely broad appetite
- No revenue thresholds
- No major declines
- Ability to add GL

$10m limits available on the tech E&O and cyber
$6m limits available on the GL

Connect: $3m limits available on the Tech E&O and Cyber / $5m limits on GL

$1500 minimum premium for a $1m Tech E&O and cyber combined policy

Connect minimum premium: $1k

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We love **USA**

Why you should love our team:

20 years worldwide technology underwriting experience

Proactive risk management services, and 24/7 in-house cyber incident response

24h response times, including policy generation

Worldwide coverage as standard, including overseas subsidiaries

What new **tech activities** will be included?

1. **Software:** Custom software development, software as a service, artificial intelligence, chat bots, POS Software, access control software, dating apps, IoT, social media, video game development

2. **Hardware:** Wearable technology, robotics, hardware installation, hardware design

3. **Services:** Technology administration services, telecommunications, ISP, Telecom providers, systems engineers, web development, artificial intelligence, data processing

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Admitted **professional liability**

What is **professional liability?**

Who is it for and why do they need it?

- Professional liability, or errors and omissions (E&O) is an insurance product that protects companies against claims made by a client or third party for the negligent performance of professional services.
- Professional services are mainly considered to be white collar roles (however this is not exclusive) such as accountants, management consultants, human resources consultant etc. – in essence this is anyone who provides a professional service to a client for a fee.
- E&O is traditionally regarded as a “financial loss” insurance product, as it intends to cover any errors, omissions or oversights in services performed to a client, which would have caused a financial loss. As opposed to a general liability product which would respond to claims of a bodily injury or property damage nature.
- E&O policies provide protection for the insured with regards to legal fees, court costs and awarded financial damages.

Key features of the **CFC admitted policy**

True worldwide coverage

Unlimited retroactive coverage/full prior acts

Blanket additional insured and waiver of subrogation conditions

Clear duty to defend

Breaking down the **coverage**

1

Errors and omissions

2

Breach of contract

3

Sub-contractor vicarious liability

4

Payment of withheld fees

Breaking down the **coverage**

Loss mitigation

Reimbursement of costs to rectify an **error or omission** that may result in a claim

Court attendance costs

Reimbursement of costs incurred to attend any **court hearing** in connection with a claim

Reputation & brand protection

Reimbursement of costs of the services of a PR consultancy to mitigate **damage to brand** as a result of a claim

Target **appetite**

Category	Details
Target appetite	Clients considered “miscellaneous” – not traditional professions like architects, engineers, lawyers, insurance brokers, or real estate.
Consultants	Management, relocation, environmental, public relations, market research, HR, and more.
Miscellaneous classes	Resume writing services, event promoters, videographers, modeling agents, translators, sports coaching, tutoring, life coaching.
Allied health classes	Speech therapists, nutritionists, phlebotomists, acupuncturists, hypnotherapists, holistic medicine.
Technology	Hardware, software, consulting, resale.
Revenue requirement	Risks with revenues under $25M.
Filing status	Currently filed in 40 states; more in progress.
Non-admitted basis	Risks outside admitted appetite can be considered on a non-admitted basis.
Ideal use case	Programs, associations, or brokers with books of small MPL seeking a robust, quick, and easy solution for placing business.

A **broker trading portal** built for the future

Connect is the fastest and simplest way to transact business with CFC.

Single question quoting
with just a web address

Broker self-service
adjust limits and deductibles as needed

Quote and bind
multiple products in one go

Instant quote

Please provide the company's web address.
If you don't have that use the company's name

www.yourcompany.com   Use company name

Next

★★★★★

Excellence in Technology

British Insurance Technology Awards 2024

Multiple products in one go

US

Generate quotes for multiple products at once in a single view

Technology

- Cybercrime
- Cyber incident response
- Cyber liability
- Cyber proactive services
- Extortion
- General liability
- Professional liability
- System damage & business interruption

Professional liability (admitted)

- Breach of contract
- Errors & omissions
- Payment of withheld fees & loss mitigation
- Sub-contractor vicarious liability

Cyber Proactive Response

- Cybercrime
- Cyber incident response
- Cyber liability
- Cyber proactive services
- Extortion
- Media liability
- System damage & business interruption

Cyber (admitted)

- Cybercrime
- Cyber incident response
- Cyber liability
- Cyber proactive services
- Extortion
- Media liability
- System damage & business interruption
- Tech E&O extension for technology companies

Watch demo video

Questions?

Thank **you!**

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