

## Professions

Today's professional expects the best of both worlds from their insurance: a easy, quick buying process, yet comprehensive cover, and all at a competitive price. CFC can look at over 500 professions - most small and medium-sized professional risks are suitable, and our experienced team are also happy to consider very specialist or unusual professions. Our modular policy is targeted at key exposures for professional services firms.



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## At a glance

### Comprehensive errors & omissions cover

Includes breach of contract, bodily injury, property damage, vicarious liability of subcontractors, IP infringement, pollution liability, libel, slander, defamation, document loss, and withheld fees.

### Modular package policy

Businesses can add a separate limit for commercial general liability, covering bodily injury, property damage, personal/advertising injury, products and completed operations, and non-owned / hired auto liability. Property and cyber & privacy liability are also available.

### Comprehensive legal cover

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

### Breach of contract cover

Covers legal sums and claimant costs from client claims.

### IP infringement

Covers legal costs, damages, settlements, and counterclaims for copyright and trademark disputes.

### Pollution liability

Covers sudden, accidental, and gradual pollution - key for geologists and environmental engineers.

### Commercial general liability

Includes occurrence-form coverage for products, completed operations, tenants' legal liability, non-owned / hired auto, and medical expenses.

### Umbrella liability

Optional umbrella cover sits over errors & omissions and commercial general liability, ours or another providers.

### What we love

Business consultants, educational advisors, environmental consultants, event organisers, food consultants, freight brokers, human resource consultants, loss adjusters, management consultants, market research consultants, private investigators, quality assurance consultants, security consultants, trade associations, traffic consultants, training companies.

### What we ordinarily decline

Debt collectors, financial advisors, health and safety consultants, insurance agents, lawyers, mortgage brokers, pre-purchase home inspectors, seedsman, stockbrokers, tour operators, valuers.

### Optional extras

Defence outside of the limits, first dollar defence, project specific aggregate and ISO difference in conditions clause.

### Limits, deductibles, premiums, revenue threshold

Maximum limit E&O	\$10,000,000
Maximum limit CGL	\$6,000,000
Maximum limit Umbrella	\$5,000,000
Minimum deductible	\$0
Minimum premium (E&O)	\$500
Minimum premium (CGL)	\$475
Minimum premium (Umbrella)	\$500
No revenue threshold	