



# Fintech

Product brochure  
**Worldwide**



## Overview

The fintech market is growing rapidly, and so too are the opportunities and risks associated with companies operating in this space. As the capabilities of fintech organizations evolve, it's vital that they have the best possible cover in place. Our fintech product is built specifically with these organizations in mind.

## About CFC

CFC is a specialist insurance provider, pioneer in emerging risk and market leader in cyber. Our global insurance platform uses cutting-edge technology and data science to deliver smarter, faster underwriting and protect customers from today's most critical business risks.

Headquartered in London with offices in New York, Austin, Brussels and Brisbane, CFC has over 900 staff and is trusted by more than 150,000 businesses in 90 countries. Learn more at [cfc.com](https://www.cfc.com) and [LinkedIn](#).

## Contact



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## Coverage highlights

### Fully blended and modular policy

We've knit together the essential insurance lines that fintech companies need into a single package, including E&O for both financial and technology liability, cyber, crime and D&O. It's also a modular product so that coverage can be tailored to the client needs. Additional coverage can be added at a later date.

### Cyber cover

Fintechs hold and process large quantities of sensitive data so have huge cyber risk exposures. Our cyber cover helps protect against the financial impact caused by privacy and cyber events, including loss of fee income and gives policy holders crucial access to an experienced incident response team should crisis strike.

Our offering is supported by one of the largest dedicated in-house incident response teams in the world consisting of expert cyber incident responders and specialist cyber claims handlers. We offer real-time threat intelligence, expert advice, and the ability to notify cyber claims immediately through our award-winning Response app.

### Crime

Protection from fraud and fund theft, including by electronic means, whether it's first party assets or third-party funds your client is responsible for.

### Investigation costs

Protection against risks associated with increased regulatory scrutiny in a landscape where the goal posts are moving quickly.

### D&O

Comprehensive directors and officers cover with an additional limit available for non-executive directors.

### P&C extension

Offers optional commercial property and general liability and employment liability extensions.

### Worldwide cover available

Fintechs are operating on a global scale and are covered for claims made anywhere in the world as standard.

## Appetite

### What we love

- Accounts receivable and factoring platforms
- B2B lending platforms
- B2B trading platforms and software
- Banking as a service
- Crowdfunding
- Digital and app based banking
- InsurTech
- Investment platforms
- Payment services and money transfer

### What we consider

- Credit referencing
- Non-advised pensions & retirement saving

### What we ordinarily decline

- Cryptocurrency exchanges or custodians
- Home owner lending / mortgages
- Retail trading platforms
- Short term consumer lending (e.g. buy now pay later)

### What's in the policy?

- Commercial Contents
- Crime
- Cyber
- D&O
- Employers liability
- Investigation and pre investigation costs
- Professional liability for both financial and technology services
- Reputation and brand protection

*Coverage is subject to underwriting and the terms, conditions, and limits of the issued policy.*