

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 general liability

Bodily injury and property damage 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.

Manufacturer's E&O coverage

Manufacturers and distributors may face financial loss from faulty or delayed products. This cover addresses those risks directly.

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, liquor, jewellery)
- Supermarkets and grocery stores

Additional coverages available

- Flood, earthquake & SBU
- Employee destruction, dishonesty & disappearance
- Legal expenses
- Restaurant contamination
- Product recall

Limits

Commercial general liability (CGL)	\$30,000,000
E&O	\$5,000,000
Property (any one location)	\$10,000,000
Cyber	\$1,000,000