

Engineers

Engineers engage in a broad range of disciplines which vary widely from project to project. Often, these projects are located around the globe and necessitate working in a wide range of legal and technical environments. It's therefore critically important for engineers to buy an insurance policy which covers these diverse exposures. Our product is not just professional liability insurance. It is a modular policy which specifically targets key exposures for engineers.



Jodie Rimmington
Underwriting Manager
jrimmington@cfc.com
+44 (0)207 220 8511



At a glance

Full civil liability

Our policy offers full civil liability coverage and cover costs incurred by attending court sessions in relation to a claims or loss case covered by this policy.

Breach of contract cover

Clear, unambiguous cover for breach of a client contract. Covers sums legally obliged to pay as a result of a claim by a client made against you, including liability for claimants' costs and expenses.

Full pollution liability

This feature covers both sudden as well as accidental and gradual pollution—critical especially as environmental regulations become stricter and more complex.

Intellectual property rights infringement

Our policy covers costs associated with copyright and trademark infringement claims brought against you, including legal costs, damages and settlements.

Withheld fees

Claims can quickly spiral out of control, that's why our policy includes reimbursement of costs incurred to help reduce or avoid a claim, and the payment of fees withheld by an aggrieved client if this mitigates a potentially larger claim.

Liability combined package

Our policy includes a comprehensive package of coverage including professional indemnity, public liability, products liability, employers' liability, cyber & privacy, cybercrime, property, business interruption, D&O and legal expenses.

Cyber liability cover

Businesses holding sensitive data can be a target for cyber attacks and cybercrime leading to data loss, privacy breaches, and reputational damage. Our network, privacy and cybercrime cover protects against cyber claims including ransomware and theft of funds.

What we love

Electrical, expert witness, feasibility studies, HVAC, landscape / interior design, master / town planning, mechanical, project managers / site superintendent.

What we consider

Acoustic, agricultural, environmental, health & safety, land surveyors, non-destructive testing, process & control, safety, welding inspection.

What we ordinarily decline

Engineers

Aerospace, automotive, environmental assessments (phase IV), nuclear, product designers and architects.

Surveying

Marine (unless no valuation and no commercial vessels) and building.