



Global Product Guide

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PRODUCTS

Sector Products

Professionals

Architects & Engineers



Recruitment Agencies



Professional Employer Firms



Miscellaneous Professionals



Technology & Media

Technology Companies



Media Companies



Social Media Companies



Online Retailers



Life Sciences

Research & Development



Medical Device Companies



Pharmaceutical Companies



Healthcare

Allied Health & Medical



Fitness Instructors



Long Term Care Facilities



Skilled Nursing Facilities



Not For Profit

Trade Associations



Resident & Tenant Associations



Cross-Sector Products

Cyber & Privacy Liability



Management Liability



Excess Liability



Terrorism & Sabotage



A&E

INSURANCE FOR ARCHITECTS & ENGINEERS

Who's it for?

- Civil engineers
- Conservation managers
- Electrical engineers
- Environmental engineers
- Expert witnesses
- Feasibility studies
- Geotechnical engineers*
- HVAC engineers
- Hydraulic / fire engineers
- Land surveyors*
- Landscape architects
- Mechanical engineers
- Project managers
- Town planning engineers
- Structural architects
- Structural engineers*
- Structural surveyors*
- Other architects
- Other engineers
- Other surveyors*

What does it cover?

- Professional liability
- Breach of contract
- Intellectual property rights infringement
- Pollution liability
- Loss of documents
- Virus and hacking attack liability
- Loss mitigation
- Payment of withheld fees
- Employers' liability**
- General liability
- Products liability
- Tenants' legal liability
- Non-owned and hired auto liability
- Damage to hired autos
- Employee benefits liability
- Medical expenses
- Property
- Business interruption

*Canada & Australia only

**This is not available for customers in the US

What are the limits, deductibles, and premiums?

Maximum Professional Liability Limit:	£5m / €6.5m / \$10m
Maximum General Liability Limit:	£10m / €13m / \$20m
Maximum Employers' Liability Limit:	£10m / €13m
Maximum Property Limit:	£10m / €10m / \$10m
Maximum Revenue:	£5m / €5m / \$5m
Minimum Deductible:	£1k / €1k / \$1k
Minimum Premium:	£300 / €300 / \$300

Why bother with A&E?

- Our policy provides you with unambiguous cover for breach of a client contract, an increasingly vital piece of cover.
- Rather than buying each line separately, A&E provides architects and engineers with fully tailored coverage in one simple, cost-effective package. A&E takes into account the unique risk exposures of these professions.
- A&E features robust business interruption cover which is available on a "flexible first loss" basis. This means that whatever type of business interruption loss is suffered, only one sum insured needs to be purchased and consequently a lower premium can be offered. Our BI cover also features tailored enhancements which cover this industry's unique risk profile.

RES

INSURANCE FOR RECRUITMENT, EMPLOYMENT, & STAFFING AGENCIES

Who's it for?

It's for agencies who supply workers into the following sectors:

- Financial services
- Construction
- Driving / haulage
- Education
- Engineering and technical
- Hospitality
- Interim management
- IT / telecommunications
- Human resources
- Marketing, media and communications
- Medical / nursing
- Office / clerical workers
- Oil & gas
- Pharmaceutical & scientific
- Public Sector
- Retail / sales

What does it cover?

- Professional liability
- Vicarious liability
- Placed personnel dishonestly
- Breach of the Agency Workers Regulations Act 2010*
- Breach of contract
- Intellectual property rights infringement
- Pollution liability
- Loss mitigation
- Payment of withheld fees
- Employers' liability**
- General liability
- Products liability
- Tenants' legal liability
- Non-owned and hired auto liability
- Damage to hired autos
- Employee benefits liability
- Medical expenses
- Property
- Business interruption

What are the limits, deductibles, and premiums?

Maximum Professional Liability Limit:	£5m / €6.5m / \$10m
Maximum General Liability Limit:	£10m / €13m / \$20m
Maximum Employers' Liability Limit:	£10m / €13m
Maximum Property Limit:	£10m / €10m / \$10m
Maximum Revenue:	£100m / €100m / \$100m
Minimum Deductible:	£1k / €1k / \$1k
Minimum Premium:	£300 / €300 / \$300

Why bother with RES?

- The vicarious liability section of our policy provides the insured with explicit cover if found legally liable for the actions of placed personnel. The liability sections also cover claims arising out of injury or damage involving placed personnel.
- Most policies include a clause restricting coverage to the placement of temporary workers through 'standard' contracts, which deem placed personnel to be the employees of the end client, but increasingly this is not reflective of how recruitment works. We, however, don't differentiate between 'standard' and 'non-standard' contracts.
- RES covers claims arising from unintentional breaches of the Agency Worker Regulation Act 2010 (AWR).*

*UK only **This is not available for customers in the US

PEO

INSURANCE FOR PROFESSIONAL EMPLOYER ORGANISATIONS*

Who's it for?

- Professional employer organisations

What does it cover?

- Professional liability
- Vicarious liability
- Placed personnel dishonestly
- Breach of contract
- Intellectual property rights infringement
- Pollution liability
- Loss mitigation
- Payment of withheld fees
- General liability
- Products liability
- Tenants' legal liability
- Non-owned and hired auto liability
- Damage to hired autos
- Employee benefits liability
- Medical expenses
- Property
- Business interruption

What are the limits, deductibles, and premiums?

Maximum Professional Liability Limit:	\$10m
Maximum General Liability Limit:	\$5m
Maximum Property Limit:	\$10m
Maximum Revenue:	\$100m
Minimum Deductible:	\$1k
Minimum Premium:	\$1k

Why bother with PEO?

- As co-employers of all the employees working for their client companies, the PEO can be found legally liable for the negligence of the co-employees or for bodily injury and property damage they cause. We have a separate definition for co-employees and have included them in the vicarious liability section and in the public liability insuring clause.
- The PEO wording includes, and contains a specific definition for, the administration of employee benefit programmes in the E&O insuring clause.
- We provide full cyber and privacy coverage including privacy breach notification costs, system damage and system business interruption. As PEOs hold personally identifiable data on thousands of workers, this helps protect them against financial loss should this data get lost or stolen.

* This product is currently only available in the US

PRO

INSURANCE FOR PROFESSIONALS

Who's it for?

- Accountants
- Agricultural consultants
- Bookkeepers
- Business consultants
- Data processors
- Environmental consultants
- Fire consultants
- Food consultants
- Health & safety consultants
- HR consultants
- Insurance brokers
- Investigators
- Interior designers
- Management consultants
- Project managers
- Quality assurance consultants
- Real estate agents
- Security consultants
- Training companies
- Other professional service firms

What does it cover?

- Professional liability
- Breach of contract
- Intellectual property rights infringement
- Pollution liability
- Loss of documents
- Virus and hacking attack liability
- Loss mitigation
- Payment of withheld fees
- Employers' liability*
- General liability
- Products liability
- Tenants' legal liability
- Non-owned and hired auto liability
- Damage to hired autos
- Employee benefits liability
- Medical expenses
- Property
- Business interruption

*This is not available for customers in the US

What are the limits, deductibles, and premiums?

Maximum Professional Liability Limit:	£5m / €6.5m / \$10m
Maximum General Liability Limit:	£10m / €13m / \$20m
Maximum Employers' Liability Limit:	£10m / €13m
Maximum Property Limit:	£10m / €10m / \$10m
Maximum Revenue:	£25m / €25m / \$25m
Minimum Deductible:	Nil
Minimum Premium:	£300 / €300 / \$300

Why bother with PRO?

- The PRO wording covers work subcontracted to others, protecting the policyholder against claims for wrongful acts either committed by him or herself or someone working on his or her behalf.
- We can cover former firms as long as there has been cover in place continuously with no gaps, and we can easily add additional insureds through the inclusion of our simple "indemnity to principal" clause which will satisfy most contractual requests.
- Not only does PRO give all the cover a professional needs in one simple, cost-effective package, but we'll consider many unique or unusual professions that might normally have trouble finding tailored coverage.
- We offer broad contractual liability coverage, not just negligence.

TECH

INSURANCE FOR TECHNOLOGY COMPANIES

Who's it for?

- Application service providers
- Bespoke software developers
- Computer games developers
- Digital marketing agencies
- Domain name registration (resellers)
- Email providers
- Encryption software providers
- Hardware value added resellers
- IT consultancy
- IT security consultants
- IT support and training
- Mobile content providers
- Networking engineers
- Online gaming providers
- Packaged software developers
- Software value added resellers
- System integrators
- Web designers
- Web hosting (reselling)
- Web service providers

What does it cover?

- Professional liability
- Breach of contract liability
- Intellectual property rights infringement
- Loss of documents
- Virus and hacking attack liability
- Loss mitigation
- Payment of withheld fees
- Employee fidelity
- Website damage
- General liability
- Products liability
- Employers' liability*
- Tenants' legal liability
- Non-owned and hired auto liability
- Damage to hired autos
- Employee benefits liability
- Medical expenses
- Property
- Business interruption

*This is not available for customers in the US

What are the limits, deductibles, and premiums?

Maximum Professional Liability Limit:	£5m / €7.5m / \$10m
Maximum General Liability Limit:	£10m / €13m / \$20m
Maximum Employers' Liability Limit:	£10m / €13m
Maximum Property Limit:	£10m / €10m / \$10m
Maximum Revenue:	Unlimited
Minimum Deductible:	Nil
Minimum Premium:	£300 / €300 / \$300

Why bother with TECH?

- Our policy provides comprehensive cover for claims arising directly from the breach of a client contract including breaches of warranties and when indemnity provisions are triggered.
- TECH covers the insured for claims made against them due to the acts of their sub-contractors. In fact, the language we use in our form is "committed by you or on your behalf", so we provide cover for the insured's own liability irrespective of who carried out the act which led to the claim.
- In the technology industry, disputes can escalate quickly. That's why we've included a range of covers which help to solve a problem before it leads to a lawsuit. These include loss mitigation coverage, cover for payment of withheld fees, and brand protection cover.
- We provide worldwide cover as standard and can provide cover for companies with up to 100% US revenues.

MEDIA

INSURANCE FOR MEDIA COMPANIES

Who's it for?

- Advertising agencies
- Authors
- Celebrities
- Content providers
- Copywriters
- Film distributors
- Freelance writers
- Graphic designers
- Journalists
- Marketing consultants
- New media / digital agencies
- PR consultants
- Press agencies
- Publishers – print and digital
- Radio stations
- Social media agencies
- Telemarketing companies
- Television broadcasters
- Travel / creative / research writers
- Web-casters

What does it cover?

- Libel and slander
- Intellectual property rights infringement
- Invasion of privacy
- Content liability
- Professional liability
- Cyber and privacy
- Property
- Business interruption
- Employers' liability*
- General liability
- Products liability
- Tenants' legal liability
- Non-owned and hired auto liability
- Damage to hired autos
- Employee benefits liability
- Medical expenses
- Loss mitigation
- Court attendance costs

*This is not available for customers in the US

What are the limits, deductibles, and premiums?

Maximum Media & Professional Liability Limit:	£5m / €7.5m / \$10m
Maximum General Liability Limit:	£10m / €13m / \$20m
Maximum Employers' Liability Limit:	£10m / €13m
Maximum Property Limit:	£10m / €10m / \$10m
Maximum Revenue:	Unlimited
Minimum Deductible:	£1k / €1k / \$1k
Minimum Premium:	£300 / €300 / \$300

Why bother with MEDIA?

- MEDIA is a seamlessly blended package policy which includes media liability, professional liability, cyber liability, privacy liability, general liability and property cover. If required, however, it can be monoline as well.
- The policy features tailored cover which responds to the unique risk environment of the media industry including exposures such as set-rigging, events and PR, high-value property such as specialist filming equipment, working with the public, and much more.
- CFC has a very wide appetite and most media companies are considered, from start-ups to large, multi-national entities.

2.0

INSURANCE FOR SOCIAL MEDIA COMPANIES

Who's it for?

- App developers
- Business networking websites
- Corporate blogs
- Crowd sourcing applications
- Digital marketing agencies
- Educational games
- Genealogy websites
- Instant messaging applications
- Internet radio websites
- MMORPG
- Mobile phone content developers
- News aggregation services
- Online dating agencies
- Online games developers and publishers
- Online listings sites
- Photo sharing websites
- Social networking websites
- User-generated content sites
- Video sharing websites
- Web-based communities

What does it cover?

- User generated content liability
- Corporate blogging liability
- Libel and slander
- Intellectual property rights infringement
- Invasion of privacy
- Content liability
- Professional liability
- Cyber and privacy
- Property
- Business interruption
- Employers' liability*
- General liability
- Products liability
- Tenants' legal liability
- Non-owned and hired auto liability
- Damage to hired autos
- Employee benefits liability
- Medical expenses
- Loss mitigation
- Court attendance costs

*This is not available for customers in the US

What are the limits, deductibles, and premiums?

Maximum Social Media & Professional Liability Limit:	£5m / €7.5m / \$10m
Maximum General Liability Limit:	£10m / €13m / \$20m
Maximum Employers' Liability Limit:	£10m / €13m
Maximum Property Limit:	£10m / €10m / \$10m
Maximum Revenue:	Unlimited
Minimum Deductible:	£1k / €1k / \$1k
Minimum Premium:	£300 / €300 / \$300

Why bother with 2.0?

- 2.0 is the first ever insurance product created specifically for social media companies and companies providing services to social media networks.
- The policy features broad coverage for user generated content, a pre-requisite for any company operating in this space. There is no requirement for this content to have been approved before publication.
- Policyholders can choose whether to notify "cease and desist" requests which helps to reduce the administration burden on both the policyholder and broker.
- We provide full bodily injury and property cover which is necessary in cases where users of a social media site choose to meet offline.

R&D

INSURANCE FOR RESEARCH & DEVELOPMENT COMPANIES

Who's it for?

- Clinical research associates
- Companies involved in the drug development supply chain
- Consultancy services
- Contract manufacturing organizations (research and trial materials)
- Contract research service providers
- Drug discovery companies
- Drug development companies
- Other scientific companies in the research and development phase

What does it cover?

- Property
- Ideologically motivated attacks
- Business interruption
- Employers' liability*
- General liability
- Pollution and contamination liability
- Products liability
- Professional liability
- Breach of contract
- Intellectual property rights infringement
- Virus and hacking attack liability
- Loss mitigation
- Payment of withheld fees
- Clinical trials
- Employee fidelity
- Website damage
- Brand protection
- Court attendance costs

What are the limits, deductibles, and premiums?

Maximum Professional Liability Limit:	£5m / €7.5m / \$10m
Maximum Products Liability Limit:	£5m / €7.5m / \$10m
Maximum General Liability Limit:	£10m / €13m / \$20m
Maximum Employers' Liability Limit:	£10m / €13m
Maximum Clinical Trials Limit:	£5m / €7.5m / \$10m
Maximum Property / BI Limit:	£10m / €10m / \$10m per location
Maximum Revenue:	Unlimited
Minimum Deductible:	£1k / €1k / \$1k
Minimum Premium:	£1k / €1k / \$1k

Why bother with R&D?

- R&D provides broad, flexible coverage in an easy to understand format for scientific research companies throughout their life-cycle.
- It allows cover to be tailored around individual business models and risk profiles and can be adapted easily as and when this changes. This is particularly beneficial for 'virtual companies' where a lot of physical work is undertaken by supply chain partners, for companies moving from pre-clinical research to start clinical trials, and for companies providing a blend of products and services to their customers.
- For start-up companies, we have a two page application process that gives these fledgling companies a simple, basic, cost effective package of cover that can be built upon as they develop.

*This is not available for customers in the US

MD

INSURANCE FOR MEDICAL DEVICE COMPANIES

Who's it for?

Companies involved in the design, development, manufacture or distribution of medical devices for use in hospitals or by other healthcare professionals, including:

- Anaesthetic technology
- Analytical equipment
- Cardio-vascular
- Dental
- Drug delivery systems
- E-health
- Hardware and ambulatory
- Implantable devices
- Infection control
- In-vitro diagnostics
- Medical imaging
- Mobility
- Neurology
- Ophthalmic
- Orthopaedic devices
- Radiotherapy
- Surgical devices
- Wound care

What does it cover?

- Products liability
- Property
- Ideologically motivated attacks
- Business interruption
- Employers' liability*
- General liability
- Pollution and contamination liability
- Professional liability
- Breach of contract
- Intellectual property rights infringement
- Virus and hacking attack liability
- Loss mitigation
- Payment of withheld fees
- Clinical trials
- Employee fidelity
- Website damage
- Brand protection
- Court attendance costs

*This is not available for customers in the US

What are the limits, deductibles, and premiums?

Maximum Products Liability Limit:	£5m / €7.5m / \$10m
Maximum Professional Liability Limit:	£5m / €7.5m / \$10m
Maximum General Liability Limit:	£10m / €13m / \$20m
Maximum Employers' Liability Limit:	£10m / €13m
Maximum Clinical Trials Limit:	£5m / €7.5m / \$10m
Maximum Property / BI Limit:	£10m / €10m / \$10m per location
Maximum Revenue:	£25m / €30m / \$40m
Minimum Deductible:	£1k / €1k / \$1k
Minimum Premium:	£1k / €1k / \$1k

Why bother with MD?

- Our combined products and professional liability gives full limit cover for financial loss as well as bodily injury and ensures no gaps or overlaps in cover. This is particularly important in areas such as medical electronics (with embedded software and patient data recording media) and for product distributors that provide added value services such as training and maintenance.
- We have a broad risk appetite up to and including Class III invasive devices.
- MD is a fully modular package including much more than just products and professional liability. Customers are able to pick and choose from a wide variety of coverages to get a policy which suits them.

A&M

INSURANCE FOR ALLIED HEALTH AND MEDICAL PROFESSIONALS

Who's it for?

- Acupuncturists
- Aromatherapists
- Audiologists
- Certified laboratory technicians
- Certified medical assistants
- Colour therapists
- Cosmetologists
- Counsellors
- Dental hygienists
- Dieticians
- Homeopaths
- Hypnotherapists
- Massage therapists
- Meditation practitioners
- Opticians
- Orthotic / prosthetic fittings
- Phlebotomists
- Reflexologists
- Speech therapists
- Yoga practitioners

What does it cover?

- Professional liability
- Sexual misconduct and physical abuse liability
- Contractual liability
- General liability
- Employers' liability*
- Employee benefits liability
- Tenants' legal liability
- Non-owned and hired auto liability
- Damage to hired autos
- Medical expenses
- Property
- Business interruption
- Loss mitigation
- Court attendance costs
- Brand protection

*This is not available for customers in the US

What are the limits, deductibles, and premiums?

Maximum Professional Liability Limit:	£5m / €6.5m / \$10m
Max. Sexual Misconduct & Physical Abuse Liability Limit:	£1m / €1m / \$1m
Maximum General Liability Limit:	£10m / €13m / \$20m
Maximum Employers' Liability Limit:	£10m / €13m
Maximum Property Limit:	£10m / €10m / \$10m
Maximum Revenue:	£25m / €25m / \$25m
Minimum Deductible:	Nil
Minimum Premium:	£300 / €300 / \$300

Why bother with A&M?

- A&M is a seamlessly blended package policy which includes professional liability, general liability, sexual misconduct & abuse liability and property for allied health and medical professionals. The policy is modular so policyholders are free to buy as many or as few coverages as they like.
- We offer our brokers a white-labelled online quote and bind system which provides full policy lifecycle management. Ideal for program business, our system makes it easier for clients to purchase cover and brokers to administer.

FIT

INSURANCE FOR FITNESS INSTRUCTORS & CLUBS

Who's it for?

- Aerobics instructors
- Athletic trainers
- Dance / movement therapists
- Fitness instructors
- Fitness clubs
- Fitness boot camps
- Group fitness instructors
- Health clubs and gyms
- Life coaches
- Mind body programs
- Nutritionists
- Personal trainers
- Physiotherapists
- Pilates instructors
- Yoga practitioners
- ZUMBA instructors / dance instructors

What does it cover?

- General liability
- Professional liability
- Sexual misconduct and physical abuse liability
- Products and completed ops liability
- Tenants' liability
- Medical expenses
- Loss mitigation costs
- Court attendance costs
- Reputation and brand protection
- Employers' liability*
- Commercial property
- Business interruption

What are the limits, deductibles, and premiums?

Maximum General Liability Limit:	£10m / €13m / \$20m
Maximum Professional Liability Limit:	£5m / €6.5m / \$10m
Maximum Employers' Liability Limit:	£10m / €13m
Maximum Property Limit:	£10m / €10m / \$10m
Maximum Revenue:	£25m / €25m / \$25m
Minimum Deductible:	Nil
Minimum Premium:	£300 / €300 / \$300

Why bother with FIT?

- FIT is a one-stop shop for fitness instructors and clubs which has been specially developed just for them. Not only does it give these businesses well-rounded general liability, professional liability, commercial property and business interruption cover, but it also takes into account specific risks facing this industry such as sexual abuse and molestation. With FIT, you can rest assured that your clients have robust and relevant cover in place.
- Brokers can track their FIT enquiries, orders, and renewals through the broker area of our website. This area is a great place to keep track of anything you submit to CFC. Plus, for every submission, brokers earn points which they can use in our monthly broker loyalty auction featuring a wide variety of prizes.

*This is not available for customers in the US

LTC

INSURANCE FOR PROVIDERS OF LONG TERM CARE

Who's it for?

Non-residential senior care:

- Certified nursing assistants and aides
- Home health care
- Licensed practical nurses, licensed vocational nurses
- Medical directors
- Medical technicians
- Nurse practitioners
- Occupational therapists
- Personal carers
- Physical therapists
- Psychiatrists
- Registered nurses
- Respiratory therapists
- Social workers

Residential senior care:

- Adult day care centres (certified)
- Assisted living facilities
- Hospices
- Independent living facilities

What does it cover?

- Professional liability
- Medical practitioner liability
- Pollution liability
- Sexual misconduct and physical abuse liability
- Contractual liability
- Employee benefits liability
- General liability
- Employers' liability*
- Tenants' legal liability
- Non-owned and hired auto liability
- Damage to hired autos
- Loss mitigation
- Medical expenses cover
- Court attendance costs
- Brand protection
- Property
- Business interruption

What are the limits, deductibles, and premiums?

Maximum Professional Liability Limit:	£5m / €6.5m / \$10m
Max. Sexual Misconduct & Physical Abuse Liability Limit:	£1m / €1m / \$1m
Maximum General Liability Limit:	£10m / €13m / \$20m
Maximum Employers' Liability Limit:	£10m / €13m
Maximum Property Limit:	£10m / €10m / \$10m
Maximum Revenue:	Unlimited
Minimum Deductible:	£1k / €1k / \$1k
Minimum Premium:	£75 / €75 / \$75

Why bother with LTC?

- LTC is a seamlessly blended package policy which includes professional liability, general liability, sexual misconduct & abuse liability, and property for long term care facilities. The policy is modular so policyholders are free to buy as many or as few coverages as they like.
- CFC has a very wide appetite within this sector and can cover businesses from the smallest start-up company to a mature, high-revenue operation. If your client's profession is not shown in the "Who's it for?" section, we can usually find a solution for them as long as they operate in the long term care sector.

*This is not available for customers in the US

SNF

INSURANCE FOR SKILLED NURSING FACILITIES*

Who's it for?

- Individual skilled nursing facilities
- Facilities with chains of up to 50 locations

What does it cover?

- Professional liability
- Medical practitioner liability
- General liability
- Sexual misconduct and physical abuse liability
- Evacuation expense reimbursement
- Employee benefits liability
- Medical expenses
- Computer virus and hacking attack liability
- Non-owned and hired auto liability
- Damage to hired autos
- Brand protection
- Court attendance costs
- Tenants' legal liability
- Indemnity to mortgagees, landlords or lessors of leased equipment
- Contractual liability
- Pollution liability

What are the limits, deductibles, and premiums?

Maximum Professional Liability Limit:	\$1,000,000
Maximum General Liability Limit:	\$1,000,000
Maximum Sexual Misconduct & Abuse Liability Limit:	\$1,000,000
Maximum Computer Virus & Hacking Liability Limit:	\$250,000
Maximum Pollution Liability Limit:	\$250,000
Maximum Revenues:	Unlimited
Minimum Deductible:	\$5,000
Minimum Premium:	\$20,000

Why bother with SNF?

- In such a tough class of business, our personal, flexible and pragmatic approach to underwriting will be the key to your success.
- SNF incorporates an innovative risk management program which makes the facility a better risk and uniquely, makes it money. Our risk management tools increase government reimbursements by an average of \$1,000 per month for most skilled nursing facilities by ensuring accurate coding of the Minimum Data Set (MDS).
- Claims are handled by reputable and experienced claims managers Professional Claims Managers Inc. (PCM), who are in possession of claims funds to ensure a swift settlement. PCM provides comprehensive claims and litigation management and program development services to nursing homes of all sizes throughout North America.

* This product is currently only available in the US

CPM

INSURANCE FOR CYBER, PRIVACY AND MEDIA RISKS

Who's it for?

- Charities
- Clubs and societies
- Entertainment and media
- Higher education
- Healthcare
- Insurance brokers
- Leisure and hotels
- Logistics
- Manufacturers and wholesalers
- Municipalities
- Nursing Homes
- Solicitors
- Public sector
- Recruitment agents
- Religious institutions
- Retailers
- Support services
- Utilities
- Website operators and e-tailers
- Other professionals

What does it cover?

- Cyber liability
- Privacy liability
- Privacy breach notification costs
- System damage
- System business interruption
- Media liability
- Professional liability
- Property
- Business interruption
- Employers' liability*
- General liability
- Products liability
- Tenants' legal liability
- Non-owned and hired auto liability
- Damage to hired autos
- Employee benefits liability
- Medical expenses
- Loss mitigation
- Court attendance costs
- Brand protection

*This is not available for customers in the US

What are the limits, deductibles, and premiums?

Maximum Professional Liability Limit:	£5m / €7.5m / \$10m
Maximum General Liability Limit:	£10m / €13m / \$20m
Maximum Employers' Liability Limit:	£10m / €13m
Maximum Property Limit:	£10m / €10m / \$10m
Maximum Revenue:	Unlimited
Minimum Deductible:	£1k / €1k / \$1k
Minimum Premium:	£300 / €300 / \$300

Why bother with CPM?

- We'll cover you regardless of where the data is actually stored, whether it is on your computer systems, at a third party hosting provider, or even in 'the cloud'.
- CPM covers all types of marketing done through social media channels and corporate blogs, even if done by employees without their employer's knowledge or sign-off. User-generated content is covered too, as standard.
- CPM covers all types of privacy breaches, whether the breach occurred online, such as a computer hack or theft of a mobile device, or offline, such as the loss of confidential papers.
- We can provide voluntary privacy breach notification where there is no legal requirement to notify making this essential for Europe where there are currently limited requirements in place.

ML

MANAGEMENT LIABILITY INSURANCE

Who's it for?

- Biotech companies
- Charities
- Construction companies
- Educational institutions
- Healthcare institutions
- Leisure and hotels
- Listed companies outside the US
- Manufacturers
- Media companies
- Municipalities
- Nursing homes
- Online companies
- Professional service firms
- Public sector companies
- Retailers
- Technology companies
- Trusts
- Utilities
- Wholesalers
- Other private companies

What does it cover?

- Directors and officers liability
- Company reimbursement
- Entity securities liability
- Investigation costs
- Outside directorship liability
- Extradition and appeal costs
- Family costs
- Corporate liability
- Employment practices liability
- Benefit plan liability
- Cyber and privacy
- Kidnap and ransom
- Court attendance costs
- Loss mitigation
- Reputation and brand protection

What are the limits, deductibles, and premiums?

Maximum D&O Liability Limit (Ex. US & Israel):	£10m / €10m / \$10m
Maximum D&O Liability Limit (US & Israel):	\$5m
Maximum Employment Practices Liability Limit:	£10m / €10m / \$10m
Maximum Entity, Crime and K&R Limit:	£5m / €5m / \$10m
Maximum Revenue:	£1bn / €1bn / \$1bn
Minimum Deductible:	Nil
Minimum Premium:	£100 / €100 / \$100

Why bother with ML?

- ML includes broad cover for kidnap & ransom including ransom reimbursement, legal liability, bodily injury in the event of a kidnap, kidnap expenses and emergency evacuation expenses.
- We offer entity securities cover as standard under the D&O insuring clause and can also offer corporate liability covering corporate manslaughter and health and safety breaches. In addition, there is entity cover under other insuring clauses including employment practices liability, benefit plan liability, cyber & privacy and kidnap & ransom.
- The cyber and privacy cover offered in this policy mirrors that of CFC's broad standalone cyber and privacy policy. Features include cyber liability, privacy liability, mandatory and voluntary privacy breach notification costs and systems damage and business interruption.

XS

EXCESS LIABILITY INSURANCE

Who's it for?

- Accountants
- Architects
- Complementary medicine practitioners
- Design and construct companies
- Engineers
- Insurance brokers
- Media companies
- Real estate agents
- Recruitment and staffing companies
- Scientific R&D companies
- Senior care service providers
- Social media companies
- Technology companies
- Other biotech firms
- Other companies requiring excess cyber and privacy liability
- Other professional service firms

What does it cover?

- Excess professional liability
- Excess cyber and privacy liability
- Excess general liability
- Excess products liability

What are the limits, deductibles, and premiums?

Maximum Professional Liability Limit:	£10m / €10m / \$10m
Maximum Cyber & Privacy Liability Limit:	£10m / €10m / \$10m
Maximum General Liability Limit:	£5m / €5m / \$5m
Maximum Products Liability Limit:	£10m / €10m / \$10m
Maximum Revenue:	£250m / €250m / \$250m
Minimum Excess:	£1m / €1m / \$1m
Minimum Premium:	£500 / €500 / \$500

Why bother with XS?

- Companies of all sizes are increasingly required to carry more liability insurance cover, often at the request of their clients. XS provides this additional cover which works seamlessly with the primary policy, whether written by CFC or another insurer.
- The low minimum premiums of XS enable companies to top-up their cover cost-effectively when traditional excess markets are quoting prohibitive premiums.

T&S

TERRORISM AND SABOTAGE INSURANCE*

Who's it for?

- Companies who want to protect their property assets against damage and related costs caused by terrorism or sabotage incidents. The only property types where we have limited underwriting appetite are airports, embassies, federal government buildings, metropolitan transport and sports stadiums.

What does it cover?

- Damage to property
- Damage to contents
- Loss of rental income
- Business interruption

What are the limits, deductibles, and premiums?

Maximum Limit Per Individual Property:	\$100m
Maximum Sum Insured For All Properties Under A Single Policy:	\$2bn
Minimum Deductible:	Nil
Minimum Premium:	\$100

Why bother with T&S?

- The Terrorism Risk Insurance Program Reauthorization Act (TRIPRA) requires the Secretary of Treasury, Secretary of State and Attorney General all to declare that an event is an act of terrorism before coverage applies. The TRIPRA loss will not be certified unless the insured aggregate losses exceed \$5,000,000 and the TRIPRA backstop is not triggered unless the aggregate loss exceeds \$100,000,000. These requirements do not apply for this policy and it has its own clear definitions of acts of terrorism and sabotage.
- Highly competitive rates, especially in the major cat exposed states.
- Nil deductible quoted as standard.
- Very attractive commissions available.
- Single or multiple locations under one policy.
- Simple, streamlined application process. To obtain a T&S quote send a copy of the Statement of Values (SoV) by email to terrorism@cfunderwriting.com.
- Online quoting facility available for portfolios of business.

* This product is currently only available in the US



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