

# WHY CFC?

## OUR HISTORY

Since 1999, CFC Underwriting has been developing and innovating new insurance products for emerging risks such as cyber, intellectual property and the life sciences whilst simultaneously improving and simplifying the insuring process for more traditional risks such as professional indemnity and prize indemnity. Today, CFC has over 30,000 clients in 60 countries around the world and employs an extensive team of experienced underwriters and claims handlers.

## OUR SECURITY

Backed 100% by Lloyd's of London, each of our policies benefits from the unique Lloyd's Chain of Security that has protected clients for over 300 years. The Lloyd's market offers an unrivalled concentration of specialist underwriting expertise and talent and its policies benefit from an A+ security rating (Standard & Poor's).

## OUR CLAIMS HANDLING

With over 15 years of experience insuring clients of all shapes and sizes, we pride ourselves on our efficient and effective claims handling service. Our dedicated internal team is ready to respond, 24 hours a day, 7 days a week, 365 days a year.

## OUR AWARDS



THE QUEEN'S AWARD FOR ENTERPRISE  
IN INTERNATIONAL TRADE  
WINNER 2013



UNDERWRITING TEAM OF THE YEAR  
LONDON MARKET AWARDS  
WINNER 2011



MGA OF THE YEAR  
INSURANCE TIMES AWARDS  
WINNER 2012



UNDERWRITER OF THE YEAR  
BRITISH INSURANCE AWARDS  
WINNER 2010

# OUR PRODUCT

Promotions and service offerings can be a valuable way to attract customers to your business. Our products are designed to help you run these activities without the fear of a huge financial loss. Some of the key features of our contingency products include:

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## PRIZE INDEMNITY COVER

Our prize indemnity policy covers a wide range of prize competitions including hole in one competitions, sports skill contests, contractual bonuses, predictor games, conditional rebates, mathematical games, online and land-based casino games, lottery jackpots and more. This means you can run these types of promotions without the fear of being seriously out of pocket if someone gets lucky.



## OVER-REDEMPTION COVER

Our over-redemption policy comes into play when special promotions and service offerings achieve a greater response than you had anticipated. This cover applies to on-pack and in-store promotions, response-based direct mail, loyalty programs, gift card programs, pre-paid credit cards, paper and electronic coupons, and other activities that have a quantifiable cost associated with each response.



## MEANINGFUL LIMITS

Although you might find other providers of contingency cover, few are able to offer a sufficiently high limit if you are running a large promotion. At CFC, we can offer some of the highest limits available: £20m in the UK, \$30m in the US and Canada, and €25m in Europe. Our meaningful limits mean you don't have to shop around for several providers to find cover, saving you time and money.



### **BESPOKE UNDERWRITING**

We understand that all promotions and prize competitions are different, so rather than giving you a generic, one-size-fits-all product that might not be relevant to you, we are flexible and offer policies with coverage tailored to your specific needs.



### **EXCEPTIONAL SERVICE LEVELS**

Obtaining contingency cover has traditionally been a lengthy and time-consuming process. Our experienced team, however, are able to quote most policies within 24 hours as long as we have all the information we need, and can bind policies instantaneously.

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