



Professions

Product brochure
United Kingdom

Overview

Today's professional expects the best of both worlds from their insurance: an easy, quick buying process, yet comprehensive cover, and all at a competitive price. Our policy is a product designed to surpass these expectations – it is much more than just a professional indemnity insurance. Most small and medium-sized professional risks are suitable, and our experienced team are also happy to consider very specialist or unusual professions. Our modular policy is targeted at key exposures for professional services firms.



About CFC

CFC is a specialist insurance provider and a pioneer in emerging risk. With a track record of disrupting inefficient insurance markets, CFC uses proprietary technology to deliver high-quality products to market faster than the competition while making it easier for brokers to do business. Our broad range of commercial insurance products are purpose-built for today's risks, and we aim to give our customers everything they need in one, easy-to-understand policy.

Headquartered in London and backed by Lloyd's, CFC serves more than 60,000 businesses in over 75 countries. Learn more at [cfcunderwriting.com](https://www.cfcunderwriting.com) and [LinkedIn](#).

Contact



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Coverage highlights

Comprehensive legal cover

We provides full civil liability coverage and cover the costs incurred attending court sessions. Our cover can be extended to include cover for suits brought in the US or Canada.

Contractual liability

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

Withheld fees & claims cover

Our policy includes reimbursement of costs incurred to help reduce or avoid a claim, as well as the payment of fees withheld by an aggrieved client if this mitigates a potentially larger claim.

Breach of intellectual property rights

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

Full pollution liability

This feature covers both sudden as well as accidental and gradual pollution, which is an increasingly important exposure as environmental regulations become stricter and more complex.

Cyber and privacy

Our cyber and privacy cover protects you against a variety of cyber attacks and data loss scenarios. The cover includes loss or breach of data held in the cloud, cyber extortion, and hack attacks on third parties emanating from your computer systems.

Traditional office cover

Our policy includes a comprehensive package of coverage including products liability, employers' liability, property cover, and our innovative business interruption insurance.

Business interruption cover

Our innovative cover is offered on a "flexible first loss" basis, which means whatever type of business interruption loss is suffered, only one sum insured needs to be purchased.

Property in transit

Our cover includes worldwide laptop protection as standard, and can be extended to other items.

Appetite



What we love

Business consultants, call centres (inbound), charities, court reporters, curators, forwarding agents, education advisors, event organisers, export agents, food consultants, H&S consultants, HR consultants, management consultants, market researchers, PR consultants, QA consultants, security consultants, training companies, vets (domestic)



What we consider

Call centres (outbound), environmental consultants (ecological studies, impact studies, recycling consultants, 'green' consultants), fuel efficiency consultants, law costs drafting, loss assessors/adjusters, mediators, migration agents, promoters, transfer agents, traffic consultants, trade associations, vets (equine and farm)



What we ordinarily decline

Valuers, lawyers, legal advisors, financial planners, para-planners, tour operators, seedsmen, stockbrokers, mortgage brokers, debt collectors, bailiffs, notaries public, cleaning contractors, driving instructors, vets (bloodstock)

Projects

Commercialization, capital raising, investment advice, legal advice

Size

Fees over £25m

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