



Property & casualty

Product brochure
United Kingdom

Overview

Our property and casualty policy addresses the core risks faced by any business including damage to or loss of property, consequential financial loss as a result of business downtime, and costs associated with injury or property damage claims made by a third party. Designed with all companies in mind, we have built a simple and clear policy, offering a breadth of cover for a business's core property and general liability needs.



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 and [LinkedIn](https://www.linkedin.com/company/cfcunderwriting).

Contact



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Coverage highlights

Bodily injury and property damage liability

Bodily injury and property damage liability is vital for any organisation or professional in their dealings with clients and members of the public, and valuable for those who even just own their own premises. Our policy covers compensation claims made by third parties and associated legal costs.

Pollution liability

If your operations lead to a sudden and accidental pollution incident that injures or causes property damage to a third party, our policy will cover the legal costs and damages you may be required to pay.

Products liability

We recognise that if you manufacture, import or distribute products, you are uniquely exposed to litigation. We agree to pay all costs that you become legally obliged to pay, including claimants' costs and expenses, should there be a claim of bodily injury or property damage caused by one of your products.

Employers' liability

A legal requirement for any employer operating in the UK, employers' liability cover protects against the cost of claims arising from employee injury or occupational illness as a result of their work for you.

Personal and advertising liability

A growing exposure with the use of social media and other forms of modern advertising, our policy includes cover for defamatory content, violating a person's rights of privacy, and infringement of copyright in advertising material.

Property, contents and business interruption cover

An extremely important part of any business is where they operate from, which makes it highly disruptive when a loss leads to an inability to use or access premises. Therefore, we offer cover to rebuild or repair your building as a result of a loss, and include cover for contents and resultant business interruption.

Optional extras

- Cyber & privacy
- Directors & officers liability
- Legal expenses

Appetite

What we love

- Contractors (electrical, flooring, shop fitters)
- Engineering (electrical, fabrication and assembly, precision engineers)
- Manufacturing (electrical, fabric & soft furnishing, food & beverage, metal, plastics, wood)
- Office and retail premises
- Online retailers
- Professional and business services (non-manual)
- Property managers (commercial and residential)
- Property owners (commercial and residential)
- Wholesale and distribution (including exports to the USA)

What we consider

- Construction projects
- Events (conferences, exhibitions, trade shows)
- Heavy contractors (demolition, HVAC, plumbing)
- Security contractors (excluding door men, event security, or close protection)
- Utility companies (e.g. power generation facilities)

What we ordinarily decline

- Amusement arcades, nightclubs and bars
- Hospitality and leisure
- Roofers
- Sports and social clubs
- Tyre re-moulders or re-treaders
- Tour operators
- Unoccupied buildings (unless part of a portfolio)
- Waste or recycling facilities
- Employers liability for offshore staff
- Product liability for the following: animal feeds and fertilisers, aviation and aerospace, drugs, medicine and pharmaceutical, fireworks, explosives, weapons and firearms, medical devices, pesticides, fertilisers or chemicals, ready mixed concrete and prefabricated building piles, tobacco products, safety critical automotive parts, safety helmets

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