



Surveyors & estate agents

Product brochure
United Kingdom

Overview

Property professionals like estate agents, property management companies and surveying firms have a unique set of risks which many traditional insurance policies do not adequately address. This broad package insurance policy was built specifically for this sector and fills the gaps in cover left by many traditional professional liability policies by addressing the real exposures these businesses face on a daily basis. Most small and medium-sized businesses operating in this area are suitable for this product, and our modular policy can be tailored to suit a property sector business' individual requirements.



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

Comprehensive legal cover

We cover for suits brought anywhere in the world as standard. We also offer full civil liability coverage and cover costs incurred by attending court sessions in relation to a claims or loss case covered by this policy.

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.

Reputation and brand protection cover

We will look to pay costs and expenses of up to a specified sub-limit for the services of a public relations consultancy to mitigate damage to reputation following a claim otherwise covered under the policy.

Withheld fees

Our policy includes 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.

Virus & hacking liability cover

Most businesses hold sensitive data entrusted to them by their clients. Losing this data as a result of a hack attack or computer virus can lead to potential liability and significant brand damage. In order to address this emerging risk, we have designed a specific module of cover that provides explicit protection.

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 policy is designed to be comprehensive and flexible, so our 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

We recognize that your property travels with you, so our cover includes worldwide mobile device protection as standard, and can be extended to other items.

Appetite

What we love

- Residential estate agency
- Property management
- Leasing agent
- Commercial estate agency

What we consider

- Land
- Quantity & property surveyors (no valuation)
- Land brokers
- Business brokers
- Property development consultancies
- Off plan sales

What we ordinarily decline

- Valuers
- Appraisers
- Mortgage surveyors
- Property development with capital raising exposure or equity interest
- Companies requiring RICS wording

Size

Fees over £5m

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