



Insurance brokers

Product brochure
United Kingdom

Overview

Insurance brokers and agents face a unique set of exposures and are operating in an increasingly litigious environment. That's why our policy was built specially for this sector. It is a broad package insurance which fills the gaps in cover left by many traditional professional indemnity 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 our products, and our modular policy can be tailored to suit a company's 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](#).

Contact



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Coverage highlights

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.

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.

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.

Property in transit

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

Business interruption cover

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.

Withheld fees

Claims can quickly spiral out of control and incur a significant cost to the business or individual. Our policy includes the payment of fees withheld by an aggrieved client if this mitigates a potentially larger claim.

Comprehensive legal cover

Our policy includes 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.

Reputation & brand protection coveraph

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 and brand following a claim otherwise covered under the policy.

Appetite

What we love

- Personal lines

What we consider

- Commercial lines, brokers with binders or claims settlement authorities

What we ordinarily decline

- Lloyd's brokers
- Companies operating 100% as MGAs/MGUs
- Bond placements
- Actuarial services
- Life & health placements (over 40%)
- Reinsurance
- Claims administration
- Aviation (over 20%)
- Premium finance companies
- Financial printing
- Structured settlement brokers
- Secondary intermediaries
- Risks where principals have less than 5 years industry experience

Size

Commission/fees over £5m

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