



# Professions

Product brochure  
Canada

## 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 liability 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, CFC serves more than 70,000 businesses in over 80 countries. Learn more at [cfcunderwriting.com](http://cfcunderwriting.com) and [LinkedIn](https://www.linkedin.com).

## Contact



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## Coverage highlights

### 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.

### 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

Claims can quickly spiral out of control and incur a significant cost to the business or individual. That's why 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.

### Intellectual property rights infringement

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 important concern for geologists and environmental engineers and an increasingly important exposure as environmental regulations become stricter and more complex.

### Cyber 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

It's not always possible to foresee where the next business interruption comes from, so 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

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

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