



# Architects & engineers

Product brochure  
Canada

## Overview

Architects and engineers engage in a broad range of disciplines which vary widely from project to project. Oftentimes, these projects are located around the globe and necessitate working in a wide range of legal and technical environments. It's therefore critically important for architects and engineers to buy an insurance policy which covers these diverse exposures. Our product is not just professional liability insurance. It is a modular policy which specifically targets key exposures for architects and engineers.



## 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

We provide 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.

### 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.

### 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.

### 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.

### 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 CGL and property cover

Our policy includes a comprehensive package of coverage including products and completed operations liability, employers' liability, property cover, personal and advertising injury, tenants' legal liability and our innovative business interruption insurance.

## Appetite

### What we love

#### Engineers

HVAC, electrical, mechanical, acoustic, plumbing, drafting, town planning, feasibility studies, expert witness, project management

#### Architectural

Interior design, architects, landscape architects

#### Surveying

Archaeological

### What we consider

#### Engineers

Environmental, thermal, systems, safety reliability, applied, biological, mechatronics, agricultural, nano-engineering, health & safety, product safety, robotics, solar energy systems, wind energy, chemical, electrical (power), biomedical, industrial, civil, manufacturing, mining, geological, structural, geotechnical

#### Surveying

Environmental, land, GIS, hydrographic, engineering, mapping, mining, geological, building (excl. S&V), welding inspection

### What we ordinarily decline

#### Engineers

Aerospace, automotive, nuclear, environmental assessments (phase IV), product designers

#### Surveying

Marine (unless no valuation and no commercial vessels)

#### Projects

Sports surfaces, swimming pools, offshore, nuclear, atomic, amusement rides, power plants, airports (airside), asbestos removal/surveying

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