



Intellectual property

Product brochure
Worldwide

Overview

For many businesses, much of their value lies in what makes them unique. That's why we believe it's vitally important to protect the patents, trade marks, copyrights, and other intellectual property that makes your business competitive and successful. Our intellectual property policy covers the defence and pursuit of intellectual property infringement claims, which can be catastrophic for any business.



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

Patent and IP infringement liability

Our policy covers the defence of patent and all other IP infringement claims being brought against you, including legal costs, damages, settlements and counterclaims.

Contractual indemnities cover

This vital cover enables business by allowing smaller companies to agree and meet the contractual indemnities required by their customers.

Pursuit of infringers

Companies spend a great deal of time, energy and money developing their intellectual property. We believe that this significant investment should be protected and therefore offer cover for the costs associated with enforcing rights if someone infringes a valid right and it has a commercial impact.

Loss of profit cover

Cover for loss of profits can be critical for small and medium-sized businesses with only a single or a small handful of product lines. In the event that you lose an infringement case and it results in an injunction against you, this policy can cover for your resulting loss of profits for up to 12 months.

Loss of IP right cover

Investment in intellectual property costs a great deal. If a right is invalidated as a consequence of infringement action, this policy can repay that investment allowing your company to move onto the next project.

Exceptional service levels

Obtaining IP cover has traditionally been a lengthy and time-consuming process. Our experienced team, however, aim to quote and bind policies within 5 business days as long as we have all the information we need.

Appetite

What we love

Start-ups to businesses with a turnover of up to GBP/USD 250m that operate in the following fields:

- Construction, including tools and machinery
- General manufacturing, including components for non-consumer products and machinery
- Professional services, such as architects and engineers
- Design
- Oil and gas
- Mining and metals

What we consider

Companies with a turnover of GBP/USD 250m - 500m and/or those that operate in the following fields:

- Drug discovery in the pre-commercialisation stage
- Software development, including computer games
- Manufacturing of niche small volume consumer products or automotive components
- Renewable energy
- Fashion
- Advertising
- Medical devices

What we ordinarily decline

Companies with a turnover of GBP/USD 1bn or more and/or those with a Standard Essential Patent exposure, significant claims history, or that operate in the following fields:

- Telecoms and certain types of computer hardware
- Third party content hosting websites
- Large medical device and pharmaceuticals
- Volume consumer products
- Certain types of software, including anti-virus and payment processing
- Semi-conductors

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