



Manufacturers & distributors

Product brochure
Canada

Overview

As E&O requirements become increasingly prevalent in contracts for manufacturers and distributors of all types, it's important that these businesses have appropriate insurance in place. However, insurance in this area has traditionally been expensive, with limited and often confusing coverage options. That's why we've developed a bespoke product for Canadian manufacturers and distributors that tackles the exposures these companies face head on, providing well-rounded cover at affordable prices.



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

Fully blended policy

Our policy is fully blended, this makes it an easy one-stop-shop for manufacturers and distributors whilst reducing gaps and overlaps in cover.

Explicit manufacturer's E&O coverage

Manufacturers and distributors can suffer financial loss if one of their products is faulty or if there has been a delay in the manufacturing or distribution process. Available on a standalone basis if required, our manufacturer's E&O cover explicitly addresses this gap, covering financial loss directly caused by any product that you manufacture or distribute.

Separate towers of cover for major insurance lines

Our tailored policies reduce gaps and overlaps in cover. Our policy has separate limits for each major insuring line, meaning limits for a claim under one line won't erode limits for future claims under another line.

Cyber & privacy cover

Our cyber and privacy cover takes into account the risks faced by modern businesses by providing protection against a wide variety of cyber attacks and data loss scenarios. It extends to loss or breach of data held in the cloud as well as hack attacks on third parties emanating from your computers systems.

Commercial general liability

We protect you against a broad range of liability exposures including third party bodily injury and property damage liability, pollution liability, products and completed operations liability, tenants' legal liability, personal and advertising injury, employers' liability, medical expenses, and employee benefits liability. We also include standard non-owned automobile and legal liability for damage to hired automobile cover.

Broad industry appetite

Our product is aimed at a wide range of businesses with manufacturing and distribution exposures, including those with up to 100% of their sales in the USA.

Tailored optional extras

We can tailor policies to meet the specific requirements of individual manufacturing contracts, and also provide cover for costs in addition to the policy limit, first dollar defence costs, and even a zero deductible option.

Worldwide jurisdiction

Our policies cover claims made anywhere in the world as standard.

Appetite



What we love

Manufacturers & distributors including but not limited to bedding and curtains, boxes, cartons and envelopes, components (simple parts and metallic objects), furniture and furnishings, glass and crystal objects, light bulbs, fluorescent tubing and lamps, musical instruments, sporting equipment (excluding safety equipment), stationery, tools and equipment (simple hand tools, brooms, brushes, pans, etc.), Upholstery, wooden products that do not pose a health risk



What we consider

Including but not limited to 100% US sales cover, far east imports, alcohol (end products), automotive accessories (non-safety critical), building materials, clothing and textiles (no latex), communications equipment, complex component parts (e.g. Microchips), computer equipment, electronics and electrical goods, food and beverage (end products), heavy industrial equipment, jewellery, watches, clocks, kitchen equipment, lawn, garden and farm equipment, light industrial equipment, plumbing equipment



What we ordinarily decline

Including but not limited to automotive, aviation, aerospace, or nuclear engineering, drugs, medicine and pharma, explosives or weapons, food and beverage ingredients, latex products, pesticides, fertilizers or chemicals, safety equipment (including sports), safety critical equipment, telecom infrastructure, toys and games (especially children's toys), toxic materials or products

Coverage enhancements available

- Costs in addition to the limit
- Blanket waiver of subrogation
- Blanket additional insureds
- Cyber and privacy extension
- Property cover including BI, flood, earthquake & SBU

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