



# Real estate services

Product brochure  
Canada

## Overview

Property professionals like estate agents, property managers and home inspectors have a unique set of exposures and requirements which many traditional insurance policies do not adequately address. Our offering has been specifically designed to meet the needs of the real estate market by addressing not only needs of individual clients but also the needs of the provinces they operate in. Most small and medium sized businesses operating in this area are suitable for this product, and our modular policy can be tailored to suit a property sector business' individual requirements



## About CFC

CFC is a specialist insurance provider, pioneer in emerging risk and market leader in cyber. Our global insurance platform uses cutting-edge technology and data science to deliver smarter, faster underwriting and protect customers from today's most critical business risks.

Headquartered in London with offices in New York, Austin, Brussels and Brisbane, CFC has over 500 staff and is trusted by more than 100,000 businesses in 90 countries. Learn more at [cfcunderwriting.com](https://www.cfcunderwriting.com) and [LinkedIn](#).

## 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.

### Reputation and brand protection cover

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.

### Withheld fees

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

### 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 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.

### US work

We can consider providing cover to policyholders that are domiciled in Canada, where up to 100% of the revenues is generated from work performed in the US.

### Program business

We have the underwriting capabilities to provide preferential terms and cover to like-minded individuals, franchisees, association members and sub-contractors via a program agreement.

## Appetite

### What we love

- Real estate agents - commercial and residential
- Letting agents
- Property managers
- Land surveyors and land brokers
- Quantity surveyors professions

### What we will consider

- Home inspector
  - Applicant must have minimum 3 years' experience as a home inspector
  - Applicant must be a member of an adequate home inspection association and must have the appropriate licensing if they are working in BC or AB.
- Appraisal services for insurance purposes

### Limit capabilities

Maximum E&O limit	\$5m
Maximum general liability limit	\$10m

### Revenue capabilities

New business enquiries up to	\$5m
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*Coverage is subject to underwriting and the terms, conditions, and limits of the issued policy.*