



Property & casualty

Product brochure
Canada

Overview

Our property and casualty policy addresses the core risks faced by any business including damage to or loss of property, consequential financial loss as a result of business downtime, and costs associated with injury or property damage claims made by a third party. Designed with all companies in mind, we have built a simple and clear policy, offering a breadth of cover for a business's core property and general liability needs.



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 700 staff and is trusted by more than 100,000 businesses in 90 countries. Learn more at cfc.com and [LinkedIn](#).

Contact



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Coverage highlights

General liability

Our policy includes commercial general liability including products and completed operations, pollution, tenants' legal liability, non-owned and hired automotive costs, employee benefits liability and medical expenses.

Bodily injury and property damage liability

Bodily injury and property damage liability is vital for any organisation or professional in their dealings with clients and members of the public, and valuable for those who even just own their own premises. Our policy covers compensation claims made by third parties and associated legal costs.

Pollution liability

If your operations lead to a sudden and accidental pollution incident that injures or causes property damage to a third party, our policy will cover the legal costs and damages you may be required to pay.

Products liability

We recognise that if you manufacture, import or distribute products, you are uniquely exposed to litigation. That's why we agree to pay all costs that you become legally obliged to pay, including claimants' costs and expenses, should there be a claim of bodily injury or property damage caused by one of your products.

Personal and advertising liability

A growing exposure with the use of social media and other forms of modern advertising, our policy includes cover for defamatory content, violating a person's rights of privacy, and infringement of copyright in advertising material.

Property, contents and business interruption cover

An extremely important part of any business is where they operate from, which makes it highly disruptive when a loss leads to an inability to use or access premises. Therefore, we offer cover to rebuild or repair your building as a result of a loss, and include cover for contents and resultant business interruption.

Other CFC casualty products

- Life Science
- Healthcare
- Tech
- Media
- Professions
- Environmental Impairment Liability

Appetite

What we love

- Mechanical, electrical and specialist contractors
- Events (conferences, exhibitions, trade shows)
- Office premises
- Professional and business services (non-manual)
- Retail stores
- Manufacturers and distributors are written under our separate, specialist product

What we consider

- Property owners (residential and commercial)
- Restaurants and cafes

What we ordinarily decline

- Standalone property cover
- Amusement arcades, nightclubs and bars
- Oil and gas exploration and production
- Mining and natural resources
- Aviation, aerospace or nuclear exposure
- Risks containing pyrotechnics, explosives or firearms
- Roofers
- Security risks
- Tour operators
- Trucking, haulage and logistics
- Course of Construction
- Snow removal
- Vacant buildings (unless part of a portfolio)

Coverage enhancements available

- Contractors' E&O extension
- Faulty workmanship cover
- Flood, earthquake and SBU
- Legal expenses
- Employee destruction, dishonesty and disappearance
- Cyber & privacy
- Directors & officers liability

Limits

CGL	\$30,000,000
Property	\$4,250,000

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