



Property & casualty

Product brochure
United Kingdom

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, San Francisco, Austin, Toronto, Brussels, Sydney, Melbourne, Perth and Brisbane, CFC has over 900 employees and is trusted by more than 150,000 businesses in 90 countries. Learn more at cfc.com and [LinkedIn](https://www.linkedin.com/company/cfc).

Contact



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Coverage highlights

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. 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. We have a blanket Additional Insured extension and a blanket Waiver of Subrogation as standard.

Employers' liability

A legal requirement for any employer operating in the UK, employers' liability cover protects against the cost of claims arising from employee injury or occupational illness as a result of their work for you.

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.

Optional extras

- Cyber & privacy
- Directors & officers liability
- Legal expenses

Appetite

What we love

- Manufacturers (e.g. electrical, fabric & soft furnishing, food & beverage, metal, plastics, wood)
- Online product retailers
- Wholesale and distribution (including up to 100% exports to the USA)
- Precision engineers
- Events (conferences, exhibitions, trade shows)
- Professional and business services (non-manual)

What we consider

Specialist contractors (electrical, flooring, shop fitters), office and retail premises, property managers (commercial and residential), property owners (commercial and residential)

What we ordinarily decline

Standalone property cover, amusement arcades, nightclubs and bars, construction projects, general contractor, tourist attractions, sports, stadia and associations, tour operators, unoccupied buildings, offshore activities, animal feeds, aviation, pharmaceuticals, fireworks, explosives, weapons and firearms, medical devices, pesticides, petrochemical industries, structural building materials, tobacco products, safety critical products, CAR, hired in plant and contract works covers

Other CFC casualty products

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

Limits

Casualty	£20,000,000
Property	£2,500,000

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