



Engineers

Product brochure
United Kingdom

Overview

Engineers engage in a broad range of disciplines which vary widely from project to project. Often, these projects are located around the globe and necessitate working in a wide range of legal and technical environments. It's therefore critically important for engineers to buy an insurance policy which covers these diverse exposures. Our product is not just professional indemnity insurance. It is a modular policy which specifically targets key exposures for engineers.



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

Full civil liability

Our policy offers full civil liability coverage and cover costs incurred by attending court sessions in relation to a claims or loss case covered by this policy.

Breach of contract cover

We provide 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.

Full pollution liability

This feature covers both sudden as well as accidental and gradual pollution, which is an important concern for geologists and environmental engineers and an increasingly important exposure as environmental regulations become stricter and more complex.

Intellectual property rights infringement

Our policy covers costs associated with copyright and trademark infringement claims being brought against you, including legal costs, damages, settlements and counterclaims.

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 reimbursement of costs incurred to help reduce or avoid a claim, as well as the payment of fees withheld by an aggrieved client if this mitigates a potentially larger claim.

Liability combined package

Our policy includes a comprehensive package of coverage including products liability, employers' liability insurance.

Cyber cover

Optional cyber extension including extortion and cybercrime available.

Appetite



What we love

Engineers

HVAC, electrical, mechanical, acoustic, plumbing, drafting, town planning, feasibility studies, expert witness, project management, interior design

Surveying

Archaeological



What we consider

Engineers

Environmental, thermal, systems, safety reliability, applied, biological, mechatronics, agricultural, nano-engineering, health & safety, product safety, robotics, solar energy systems, wind energy, electrical (power) & industrial

Surveying

Environmental, land, GIS, engineering, mapping, building (excl. S&V), risks requiring RICS wording at excess layer



What we ordinarily decline

Engineers

Aerospace, automotive, nuclear, environmental assessments (phase IV), structural, geotechnical, product designers, chemical, geological and civil

Surveying

Marine (unless no valuation and no commercial vessels), risks requiring RICS wording at primary layer, structural, foundation