



# Design & construction

Product brochure  
United Kingdom

## Overview

Whether a general contractor, artisan contractor or design build firm, contractors engage in a broad range of disciplines which vary widely from project to project. With increasing contractual requirements, it is critically important that a contractor possess a broad errors & omissions policy in addition to their general liability. Having key provisions such as blanket additional insured and waiver of subrogation as standard can also be of huge benefit. Rectification costs, cyber and optional pollution further enrich our offering. We are experts in this field, and hold ourselves to excellence in service standards, with a 24 hour average turnaround time. We will help you to create a bespoke policy which fits the complex needs of many kinds of the insured.



## 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 provides full civil liability coverage and covers the costs incurred attending court sessions in relation to a claim or loss case covered by this policy.

### 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.

### Withheld fees & claims cover

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. We also provide cover for claims brought under a collateral warranty.

### Reputation & 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.

## Appetite

### What we love

- Design / build
- Remodelling
- HVAC
- Electrical
- Mechanical
- Acoustical and audio visual
- Landscaping
- General contractors

### What we consider

- Carpentry
- Masonry
- Drywall
- Plumbing

### What we ordinarily decline

- Roofing
- Glazing
- Excavation
- Concrete
- Scaffolding
- Flooring
- Sprinkler contractors

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