



# Engineers

Product brochure

Rest of World



## 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](http://cfcunderwriting.com) and [LinkedIn](#).

## Contact



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## Coverage highlights

### Full civil liability cover

We 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. Our policy includes cover for suits brought anywhere in the world as standard.

### Contractual liability

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 and our innovative cyber insurance.



#### What we love

##### Engineers

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

##### Surveying

Archaeological



#### What we consider

##### Engineers

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

##### Surveying

Environmental, GIS, engineering, mapping



#### What we ordinarily decline

##### Engineers

Aerospace, automotive, nuclear, environmental assessments (phase IV), structural, geotechnical, product designers, civil, solar and wind energy

##### Surveying

Marine, risks requiring RICS wording, structural, foundation, land, building

##### Projects

Sports surfaces, swimming pools, offshore, nuclear, atomic, amusement rides, power plants, airports (airside), asbestos removal/surveying

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