cfc

★★★★★
Gold Excellence in Underwriting
Insurance Times Awards

Specialist insurance for **technology startups**

Our specialist insurance for start-ups and early stage R&D technology companies offers broad protection, with 3 clear, pre-priced coverage tiers to choose from. Your clients are supported by 200+ in-house cyber security experts for 24/7/365 technical support. Plus, with instant quote and bind available through Connect, providing cover is fast and simple.

Built for every type of company

Unlike other insurers, we can provide coverage for any kind of technology company supplying or developing technology products and services for third parties.

The package includes:

- Professional indemnity (PI)
- Cyber
- General liability (GL)
- Employers' liability (EL)
- Property damage
- Business interruption

Comprehensive cyber and PI cover

- Limits from £500k - £5m
- Nil deductibles
- Worldwide jurisdiction
- Any one claim basis

Our package includes tailored, pre-priced cover with three options to choose from:

1. Bronze
2. Silver
3. Gold

Quote and bind instantly with Connect

Connect is our digital trading platform designed to make quoting and binding CFC cover quicker and easier.

To generate a quote, simply enter your client's **website URL (if live), contact details and business activity.**

The system does the rest, giving you a seamless, streamlined way to place start-up tech risks.

Create an account or log in to start trading now.

Cyber coverage enhanced for tech start-ups

Provides protection to help safeguard your clients R&D investment.

Highlights include:

- Coverage for increased R&D expenditure for damage to your R&D property
- Coverage to repair or replace damaged R&D property
- Coverage for operating expenses should funding be withdrawn

*Available for companies with **last complete financial year** revenue below £375,000. All property damage and business interruption cover and any limits above £2m must be quoted offline by completing a short Statement of Fact (SOF) form.*

Have a question? Contact the tech team at tech@cfc.com.

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Our technology start-up **appetite**

CFC offers tailored coverage for tech start-up, R&D and early-stage businesses.

Our tech start-up product can be traded digitally or submitted offline for underwriter review. We insure technology companies that develop or supply tech products and services for third parties, with common industries listed below. However these are not exhaustive, and **we are not limited to covering only those shown.**

Industry sector	Traded
App / web development	✓
Artificial intelligence	✓
Distributed ledger technology	✓
Control systems integration	✓
Gambling	✓
Greentech	✓
Hardware installaton & maintenance	✓
Hardware development and sales	✓
IT consulting	✓
IT project management	✓
IT security – consulting and software	✓
IT staffing & recruitment	✓
Internet service provider	✓
Managed security service provision	✓
Managed service providers (MSP)	✓
SaaS	✓
Sharing economy	✓
Software & hardware resale	✓
Software development	✓
Social media	✓
Telecommunications	✓
Video games	✓
Virtual/augmented reality	✓

Start-up eligibility

Eligible companies include those with a last complete financial year revenue of less than £375,000. Any revenues or Statement of Fact (SOF) requirements above our threshold can still be considered offline by our underwriting teams.

Available offline

We trade offline professional indemnity and cyber limits up to £5m, and we can also provide property and business interruption coverage upon request, subject to completion of our start-up application form.

Where the SOF can't be met, please complete our standard tech application form and send to tech@cfc.com where it will be reviewed on an open market basis.

Supporting a start-up's journey

CFC insures businesses at every stage – from start-up to SME to corporate.

If you have any questions or would like to send us a submission, get in touch at tech@cfc.com.