



Design & construction

Product brochure
United States

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. 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 and a pioneer in emerging risk. With a track record of disrupting inefficient insurance markets, CFC uses proprietary technology to deliver high-quality products to market faster than the competition while making it easier for brokers to do business. Our broad range of commercial insurance products are purpose-built for today's risks, and we aim to give our customers everything they need in one, easy-to-understand policy.

Headquartered in London, CFC serves more than 70,000 businesses in over 80 countries. Learn more at cfcunderwriting.com and [LinkedIn](#).

Contact



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Coverage highlights

Comprehensive errors & omissions cover, with bespoke business descriptions

Full errors and omissions cover including, contingent bodily injury and property damage, vicarious liability of subcontractors, intellectual property rights infringement, optional pollution liability, libel, slander and defamation, loss of documents and the payment of withheld fees. Bespoke description of professional services, which tailors the policy to the specific services of the contractor.

Vicarious liability

Our policy covers vicarious liability of subcontractors, under the errors & omissions section, essential for those contractors subcontracting out professional or design work, for which they could be held liable.

Optional pollution liability

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

Contingent Bodily Injury and Property Damage

If a contractor causes bodily injury or property damage as a result of their professional services, this may not be covered under their general liability policy, as such is it crucial to hold an errors and emissions policy that does not exclude this coverage and fills a potential gap in cover.

Comprehensive legal cover

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

Excess & Umbrella liability

Can be included if the insured requires higher limits. We can sit over our own primary policy or over another insurance providers.

Appetite

What we love

- General Contractors
- Design/Build Contractors
- Remodelling Contractors
- HVAC
- Electrical
- Mechanical
- Acoustical & Plumbing Contractors
- Landscaping Contractors

What we consider

- Carpentry
- Masonry

What we ordinarily decline

- Roofing Contractors
- Glazing Contractors
- Excavation & Demolition
- Concrete Contractors
- Scaffolding Contractors

Optional extras

First dollar defence, Defence outside of the limits, Project specific aggregate

Limits, deductibles, premiums, revenue threshold

Maximum limit E&O	\$10,000,000
Minimum deductible	\$5,000
Minimum premium (E&O)	\$2,500
Revenue threshold	\$100,000,000

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