



TECHNOLOGY COMPANIES INSURANCE



ABOUT CFC

OUR HISTORY

CFC is the largest independent MGA in the UK and has been providing innovative insurance products for emerging areas of risk since 1999. By combining cutting edge technology with data analytics and passionate underwriters, we have become a recognised leader in the fields of cyber, intellectual property, life sciences and emerging technology. Today, we are proud to provide insurance to over 50,000 clients in 60 countries around the world from our central office in London.

OUR SECURITY

Each of our policies benefits from the unique Lloyd's Chain of Security that has protected clients for over 300 years. The Lloyd's market offers an unrivalled concentration of specialist underwriting expertise and talent and its policies benefit from an A+ security rating (Standard & Poor's).

OUR CLAIMS HANDLING

With over 15 years of experience insuring businesses of all types, we pride ourselves on our efficient and effective claims handling service. Our dedicated internal team is ready to respond 24 hours a day, 7 days a week, 365 days a year to claims around the world.

OUR AWARDS



MGA OF THE YEAR
WINNER 2016



BEST USE OF TECHNOLOGY TO IMPROVE CLIENT EXPERIENCE WINNER 2016



MGA OF THE YEAR
WINNER 2016



DIGITAL/CYBER RISK INSURANCE PROVIDER OF THE YEAR WINNER 2016



OUR PRODUCT

Running a technology company involves balancing client demands with the restraints of time and resources. That's where we come in. Our bespoke and modular policy for these companies helps cover the costs associated with delays, mistakes, oversights and miscommunication, along with other traditional and emerging risks that technology companies face in the running of their businesses. Features include:



BREACH OF CONTRACT COVER

Our clear, unambiguous cover for breach of a client contract pays all sums up to the full policy limit which you become legally obliged to pay as a result of any claim made against you by a client including liability for claimants' costs and expenses.



WAIVER OF SUBROGATION

We understand that technology companies often enter into contracts that may require them to limit or exclude the liability of other parties, which is why we will not prejudice a client's right to recover under the policy where they have been required to waive their rights of subrogation.



CYBER AND PRIVACY COVER

Technology companies are often responsible for highly sensitive information. With this in mind, we include robust cyber and privacy cover that comes with access to our award-winning internal cyber incident response team with a nil deductible.



SEPARATE TOWERS OF COVER FOR MAJOR INSURANCE LINES

Our policy has separate limits for each major insuring line, meaning limits for a claim under one line won't erode limits for future claims under another line.



BODILY INJURY AND PROPERTY DAMAGE COVER

There is an uncertain legal environment for technology companies when it comes to their products leading to injuries to people or damage to property. That's why our policy covers bodily injury and property damage claims up to the full policy limit, providing extra peace of mind.



INTELLECTUAL PROPERTY RIGHTS INFRINGEMENT

Our policy covers the legal costs of defending a claim alleging an infringement of intellectual property rights such as allegations of copyright or trademark infringement, as well as any damages, settlements and counterclaims associated with the claim.



REFUND OF FEES

Almost invariably, a claim alleging negligent or unsatisfactory work will be accompanied by a demand for a refund, which is why refund of fees is included under this policy.

