



CFC Underwriting

ProSurancePlus™ Summary

ProSurancePlus™

ProSurancePlus™ is a brand new E&O and Office package policy from CFC that has been specifically designed to cater for the insurance needs of Canadian professionals. We have developed a version of ProSurancePlus™ for each of the major professions, so whether your client is an appraiser or an engineer the ProSurancePlus™ policy they receive will be tailored to their particular requirements.

ProSurancePlus™ is available for most professions, although we are at our most competitive for the smaller, more unusual trades. Overseas work or offices are not a problem and we give worldwide jurisdictional cover, including the United States.

Service

At CFC we pride ourselves on our unrivalled service levels with over 90% of quotes being provided within 24 hours of receiving a submission.

We also issue over 90% of policies within 21 days of a firm order and policies are available electronically for your and your clients' convenience.

Cost effective

Premiums for ProSurancePlus™ start from as little as \$750, with limits of up to \$5,000,000 available.

ProSurancePlus™ includes ...

- Extremely broad errors and omissions insuring clause including claims made by third parties for:
 - act, error or omission, misstatement or misrepresentation,
 - unintentional breach of any implied statutory term concerning necessary quality, safety or fitness,
 - unintentional breach of an implied contractual duty to use reasonable care and skill,
 - unintentional breach of warranty of authority, breach of duty, breach of trust, breach of confidence, misuse of information or breach of privacy,
 - unintentional infringement of any intellectual property right,
 - unintentional destruction of, damage to, loss or mislaying of documents or documents in care, custody or control,
 - libel, slander or defamation or passing off,
 - dishonesty of employees,
- Cover for bodily injury and property damage occurring as a result of professional work as standard.
- Commercial General Liability with Employee Benefits Liability, TLL, Non-Owned Auto, Damage to Hired Autos and Medical Expenses extensions included automatically.
- Commercial property and business interruption cover specifically written for office-based businesses including:
 - High sums insured available for laptops with worldwide territorial cover
 - No problem with covering extensive hardware and software in the office
 - Reconstitution of data and loss of software licenses cover
 - Our innovative "Flexible First Loss" business interruption cover that provides just the cover that office-based businesses need, often at a reduced cost from traditional business interruption cover
- A flexible, modular policy – your client can choose as many coverages as they like.

ProSurancePlus™ ... professional insurance for Canadian professionals.