

Specialty Products

CHUBB®

Chubb Agribusiness

Introduction

Expect more with Chubb

About the New Chubb

On January 14, 2016, ACE Limited acquired the Chubb Corporation, creating a global insurance leader operating under the renowned Chubb name. The information on this page refers to the new Chubb.

Chubb is the world's largest publicly traded property and casualty insurer. With operations in 54 countries, Chubb provides commercial and personal property and casualty insurance, personal accident and supplemental health insurance, reinsurance and life insurance to a diverse group of clients.

The company is distinguished by its extensive product and service offerings, broad distribution capabilities, exceptional financial strength, underwriting excellence, superior claims handling expertise and local operations globally.

The insurance companies of Chubb serve multinational corporations, mid-size and small businesses with property and casualty insurance and services; affluent and high net worth individuals with substantial assets to protect; individuals purchasing life, personal accident,

supplemental health, homeowners, automobile and other specialty insurance coverage; companies and affinity groups providing or offering accident and health insurance programs and life insurance to their employees or members; and insurers managing exposures with reinsurance coverage.

With \$154 billion in assets and \$37.4 billion of gross premiums written in 2015* on a pro forma basis, Chubb's core operating insurance companies maintain financial strength ratings of AA from Standard & Poor's and A++ from A.M. Best.

Chubb Limited, the parent company of Chubb, is listed on the New York Stock Exchange (NYSE: CB) and is a component of the S&P 500 index.

Chubb maintains executive offices in Zurich, New York, London and other locations, and employs approximately 31,000 people worldwide.

*Pro forma amounts are based on the consolidated results of the combined company as if the acquisition had occurred on January 1, 2015, and include financing, acquisition-related and accounting alignment adjustments, consistent with our disclosures set forth in a Form 8-K/A filed with the Securities and Exchange Commission.



Introduction

At Chubb Agribusiness you get the advantage of working with experts who understand the exposures of the agricultural industry partnered with Chubb's extensive product and service offerings in specialized markets.

Chubb Agribusiness

Commercial Coverages

Chubb Agribusiness offers our broker partners the opportunity to better serve their clients and grow their business by leveraging the broad portfolio of Chubb specialty products available to them.

This publication highlights just some of the Chubb quality product offerings that can enhance their risk management solution capabilities.

- Accident & Health
- Aviation/Aerospace
- Casualty (foreign, excess, general, umbrella)
- Commercial Package
- Construction/Wrap-Ups
- Crime and Fidelity
- Directors and Officers/Professional Lines
- Energy, Renewable Energy and Power Generation
- Environmental Risks
- Errors and Omissions
- Events Liability
- High Net Worth
- Manufacturing Risks
- Marine – Inland/Ocean
- Medical Risk
- Political Risk/Trade Credit
- Privacy/Network Security
- Product Liability
- Product Recall
- Property
- Railroad Liability
- Risk/Claims Management
- Surety
- Workers' Compensation

Embedded Coverages

Chubb Agribusiness sets itself apart from the competition with our new line of essential built-in coverages. Included with every Commercial Ag policy quote, these coverages are designed to provide the highest level of value and protection to our insureds.

- **Agriculture Premises Pollution Liability (PPL)** coverage option provides commercial agricultural businesses and industries a broad range of pollution liability protection for certain gradual, as well as sudden and accidental, first-party and third-party environmental liabilities.
- **Information Security Protection (Cyber)** coverage offers protection from privacy liability arising out of lost computer equipment, network security breaches and human errors. It even covers companies from mistakes made by outside service providers.
- **Product Withdrawal Coverage** for insureds that are in the business of growing, manufacturing and distributing consumable products. This innovative new coverage provides product withdrawal expenses due to a Product Withdrawal initiated by the insured or a governmental authority. Coverage also includes third party withdrawal expenses that the insured is legally obligated to pay as a result of a Product Withdrawal.

Accident and Health

Occupational Accident / PEI

Occupational Accident Insurance and Employers Indemnity Coverage for employers who elect not to subscribe to their state's Workers Compensation Program. It is a cost-effective and innovative alternative to employers that have been given the unique opportunity by their state Department of Insurance to exempt their company from the Workers' Compensations system.

Occupational Accident Coverage

- Accident Medical Expense Benefits
- Weekly Disability Benefits
- Accidental Death, Dismemberment and Paralysis Benefits (AD&D)

Employer Indemnity Coverage

- Amounts paid to obtain a release of liability or settle a claim for workplace negligence brought by a covered employee as the result of a covered injury
- Amounts paid to satisfy a judgment for an Employer Indemnity Claim
- Defence costs and expenses related to an Employer Indemnity Claim

Minimums & Limits

- Combined Single Limits (CSL) from \$100,000 to \$2,000,000
- AD&D Benefit is limited to the lesser of: 10x salary, the CSL, or \$250,000
- All defence costs are paid outside and in addition to the CSL maximum
- Retentions from \$1,000
- Benefit Periods of 52, 104, or 156 Weeks
- Disability pays 75% of salary up to \$600/wk, after a 7 day elimination period (retroactive to first day of disability)
- Per Occurrence Maximum Benefits up to \$10,000,000
- Policy Aggregate Limit up to \$25,000,000

Target Client

US companies with a minimum of two employees.

Corporate Global Risk Solutions

Business Travel Accident Insurance

Chubb Accident & Health's Business Travel Accident Insurance provides accidental death and dismemberment benefits for employees while traveling on company business, at the work site during their job, or on a 24-hour basis for those key employees who must be available at all times to represent their company.

Highlights

- Benefits can be written based on employee classification on a multiple of salary or flat dollar basis and may include benefits for accident medical expenses, disability, permanent total disability, coma, paralysis and other additional benefits.
- War Risk and Political Evacuation benefits are also available. Other coverage options include traveling in company-owned aircraft, piloting, felonious assault, bomb scare, relocation and coverage for non-employee directors.
- Includes worldwide travel assistance that provides emergency medical, emergency travel, and pre-trip information services.

Target Client

U.S. companies with a minimum of two employees who travel for business purposes.

Accident and Health

Foreign Travel Insurance

Coverage for employees and contractors working under government contracts outside of the U.S.

Highlights

- Provides higher benefit amounts and value-added accident benefits, including:
 - Accidental Death and Dismemberment benefits
 - Coma benefits
 - Exposure and Disappearance coverage
 - Medical Evacuation and Repatriation benefits
 - Burn and Disfigurement benefits
 - Home Alteration and Vehicle Modification benefits
 - Bereavement and Trauma benefits
 - Other benefits available on an optional basis
- Offers political evacuation services and blanket war risk coverage in high risk areas and zones of danger
- Includes valuable travel assistance services that respond to medical emergencies by providing access to world-class providers when they are needed most and by transporting claimants to a place where they may receive adequate medical treatment and care

Target Client

U.S. companies with employees or subcontractors working under a government contract outside of the U.S.

Multinational Travel Accident Insurance

A package of benefits designed for U.S. corporations with employees living, working, and traveling overseas. Coverage components are available on a stand-alone basis or combined under a single master policy integrating locally admitted policies and providing centralized administration.

Coverage

- Business Travel Accident (AD&D)
- Short-term Out-of-Country Medical benefits
- High-limit War Risk coverage
- Political Evacuation benefits & services
- Kidnap & Ransom coverage
- Assistance Services: Emergency Medical Services, Medical Evacuation, Repatriation, Legal Assistance, and other Pre-trip and Travel services

Target Client

Multinational corporations, universities, global non-profit organizations with employees, students or members living and working around the world.

Out of Country Medical Insurance

Domestic healthcare and state workers compensation plans may limit coverage or not respond immediately to an employee's need for medical care while traveling outside of the country. Chubb Accident & Health's Out-of-Country Medical Insurance programs are designed to supplement these plans by providing medical and other travel-related benefits to employees living and working outside of their home country.

Highlights

- Provides short-term accident and sickness coverage for employees traveling outside their home country or country of permanent assignment.
- Optional benefits for lost baggage, personal effects and financial instruments; trip cancellation also available.
- Includes benefits for dependants, consultants, volunteers, and guests.
- Bundles benefits with worldwide travel assistance services including emergency medical, emergency travel, and pre-trip information services.
- War risk and political evacuation benefits are also available.

Target Client

- Multinational corporations or companies with employees who regularly travel overseas
- Government agencies
- Non-profit organizations
- Schools, colleges, and other cultural or educational institutions sponsoring study abroad or student exchange programs

Chubb Privacy Protection™ provides coverage for a variety of exposures, including activity by third-party service providers, lost equipment, breaches and human error.



Chubb Privacy Protection™ and Network Liability (Cyber)

The Chubb Privacy Protection™ Policy approaches traditional network liability coverage with an innovative new alternative. This next generation policy focuses on privacy liability arising from lost computer equipment, network security breaches and human errors. It even covers companies from mistakes made by third party service providers.

Privacy Liability

- Covers loss arising from the organization's failure to protect sensitive personal or corporate information in any format
- Provides coverage for regulatory proceedings brought by a government agency alleging the violation of any state, federal, or foreign identity theft or privacy protection legislation

Data Breach Fund

- Covers expenses to retain a computer forensics firm to determine the scope of a breach, to comply with privacy regulations, to notify and provide credit monitoring services to affected

individuals, and to obtain legal, public relations or crisis management services to restore the company's reputation

Network Security Liability

- Covers liability of the organization arising from the failure of network security, including unauthorized access or unauthorized use of corporate systems, a denial of service attack, or transmission of malicious code

Internet Media Liability

- Covers infringement of copyright or trademark, invasion of privacy, libel, slander, plagiarism or negligence arising from the content on the organization's internet website.

Network Extortion Threat

- Covers extortion monies and associated expenses arising from a criminal threat to release sensitive information or bring down a network

Minimums and Limits

- Up to \$20 million

Environmental

Chubb Environmental offers a full range of specialized environmental and sustainable property and casualty insurance products and services, including coverages for premises-based exposures, contractors' and project pollution liability, and commercial underground and aboveground tank coverage.

Chubb GL™ Plus - Chemical Industry Solutions

Chubb's proprietary form that offers combined primary commercial general liability and pollution liability coverage for companies of all revenue sizes, whose operations, processes or products present an environmental exposure.

Chubb GL Plus™ offers a single insurance policy combining primary commercial general liability and pollution liability coverage and primary commercial automobile and follow-form lead umbrella coverage for a cross-section of industries.

By providing these coverages in one flexible insurance policy, Chubb GL Plus™ can protect U.S.-based companies against critical environmental pollution exposures.

Specialized Coverage

- Experienced and responsive underwriting specialists with significant expertise in casualty and environmental insurance
- Combined pollution liability and general liability policy form
- Dedicated claims and risk control services
- Financial Strength: Rated A++ by A.M.
- Broad Specialized Coverage
- Coverage available on an occurrence or claims made basis
- Policies can be written on first dollar/guaranteed cost basis or by utilizing a deductible or a self-insured retention
- Pollution liability coverage extensions include:
 - Transportation and Disposal Sites Pollution Coverage
 - Products Pollution Coverage
 - Pollution Discovery Cleanup Coverage
 - Best and AA- by Standard & Poor's

Contractors Pollution Liability (CPL)

Chubb's Contractors Pollution Liability (CPL) Policy offers solutions specifically developed for contractors, which prevent gaps in coverage due to pollution-related exclusions on standard commercial general liability programs. These policies are available for contractors on a practice, project or excess basis.

Benefits

- Broad definition of pollution conditions, including fungi for clients facing mold liability
- Property Damage definition includes Natural Resource Damages
- Mold Awareness Training provided to clients at Chubb expense with fungi coverage
- Built in coverage for Transportation and Emergency Response Costs
- Option to tailor coverage, including pollution-related blanket non-owned disposal site coverage and project excess requirements
- Potential environmental losses for work performed by or on behalf of Named Insured
- Sudden and accidental pollution events
- Mold coverage available on claims made or occurrence triggers
- No exclusions for construction defects or water intrusion
- Long Term Tail Coverage/Completed operations available on project placements
- Claims Made or Occurrence Triggers available
- Built in Completed Operations coverage on the occurrence form
- Coverage for owned or leased locations available
- Available for Catastrophe Management



Environmental

Premises Pollution Liability

Premises Pollution Liability (PPL) offers industrial, commercial, and agricultural property owners, managers and developers a broad range of pollution liability protection for gradual, as well as sudden and accidental, first-party and third-party environmental liabilities.

Coverage

- Business interruption and soft costs by endorsement
- Known conditions by endorsement
- Liabilities encountered in mergers and acquisitions
- Acquired and divested properties by endorsement
- Available for:
 - Natural resource damages claims
 - Mold-related and Legionella claims
 - Illicit Abandonment
 - Claims arising from non-owned disposal sites
 - During transportation of wastes or products
 - Products Pollution
 - Catastrophe Management

Minimums and Limits

- Minimum self-insured retention: \$10,000
- Minimum premium: \$5,000
- Limits available up to \$50 million per claim/aggregate

Target Client

- Land developers, retail, light industrial, disposal/recycling/waste treatment facilities, manufacturing, chemical operations, dairies, fertilizer operations, farms, commercial Ag operations
- CPL - most commercial contractors: mechanical, roofing, street/road, landscaping, excavation, environmental contractors and consultants
- Restricted classes - animal confinement

TankSafe®

TankSafe® is a commercial underground and above ground storage tank insurance product that is distributed through a fully-automated internet-based system. It is designed specifically to make an otherwise painstaking process both easy and efficient, from submission through policy and financial responsibility certificate issuance. It combines underground and above ground storage tank coverage in a single policy and is provided on an admitted basis.

Benefits

- Simple online application process
- Real-time rating and formal quote generation
- Instant policy and certificates issuance
- Easy electronic account management

Coverage

- Third-party bodily injury and property damage claims resulting from storage tank incidents involving scheduled storage tanks
- Corrective action costs resulting from storage tank incidents involving scheduled storage tanks
- Policy/Certificate satisfies federal and/or state requirements for financial responsibility (where applicable)
- Written on admitted basis
- Enhanced coverage terms and conditions:
 - Limits of Liability and Deductible
 - Coverage Territory
 - Definitions of “additional insured”, “first named insured” and “remediation costs”
 - Enhanced Extended Reporting Period terms

Target Client

- Airports
- Auto Dealerships
- Commercial/Industrial Facilities (i.e. Service Stations, Convenience Stores)
- Manufacturing Plants
- Municipalities
- Hospitals
- Schools, Colleges, Universities

Agribusiness risks such as farms and ranches as well as manufacturers, processors, and distributors of products for the commercial agriculture industry including:

- Feed Manufacturing and Dealers
- Fertilizer Blenders and Dealers
- Fruit and Vegetable Storage and Dealers
- Flour Milling
- Grain Storage
- Livestock Feed Yards
- Cotton Gins

Additional Facts

- \$350 Minimum Premium
- From \$500,000 per/\$1 million aggregate to \$5 million per/\$5 million aggregate
- For TankSafe® clients, customized storage tank risk control services are available through ESIS Health, Safety and Environmental Services, including Spill Prevention Control and Countermeasures (SPCC) Plans and underground storage tank management systems.

Restricted Industries

- Underground Storage Tanks installed more than thirty (30) years ago and Above ground Storage Tanks with capacities greater than 49,999 gallons are ineligible for the web-based system

Minimums and Limits

- \$350 minimum premium
- Limits from \$500,000 per/\$1 million aggregate to \$5 million per/\$5M aggregate



Middle Market

From auctioneers to architects, professional firms are constantly at risk of being sued over the services they perform. Even if the lawsuit is without merit, defense costs and the impact on your reputation can be costly. Chubb's tailored solutions are designed to give you the protection you need.

Errors and Omissions

Architects and Engineers Professional Liability

Highlights

Coverage for traditional design professional disciplines for numerous perils, including professional negligence, pollution incidents, personal injury, and more.

Supplemental coverages for:

- Pre-claims assistance
- ADA, FFHA and OSHA fines sanctions or penalties
- Insured expense and loss of earning reimbursement
- Broad professional services definition
- Blanket additional insured status for all clients of named insured under Contractors Pollution Liability policy
- Innocent insureds coverage
- Joint venture coverage
- Predecessor firm coverage
- Automatic subsidiary coverage up to 90 days
- Punitive damages with most favourable venue
- Claims mediation credit up to \$25,000
- Supplemental coverage for Insured expense reimbursement of \$300 per day
- No lead or asbestos exclusion

Limits

- Up to \$15 million

Target Client

- Architects
- Land Surveyors
- Landscape Architects
- Construction Managers
- Interior Designers
- Land Planners
- Space Planners
- Technical Consultants
- Various Engineering Disciplines

Chubb Professional Portfolio

Coverage

Chubb's Professional Portfolio offers flexible, comprehensive insurance coverage that addresses the convergence of E&O, media liability and cyber exposures. Choose from four integrated coverage parts designed to work as standalone policies or together to create a solution tailored to address your specific business needs:

- Miscellaneous Professional and Technology Services Liability
- Technology Products and Services Liability
- MediaGuard
- CyberSecurity

Chubb's Professional Portfolio's agile policy design allows companies to select only the coverage parts you need today, and is flexible enough to continue to meet your needs as you grow. Working together, the policy's coverage parts help to seamlessly address converging risks and reduce potential gaps in coverage. And the modular approach streamlines claims handling with a single insurer when one event impacts multiple coverages.

Contractors Professional Liability

Coverage

- Free pre-claim assistance
- Broad definition of professional services
- Contractors Pollution Liability coverage
- Blanket additional insured status for all clients of Named Insured for pollution incidents
- Joint venture coverage
- Predecessor firm coverage
- Supplemental coverage for Insured expense reimbursement of \$300 per day
- Innocent insureds coverage
- 60-day automatic extended reporting period

Middle Market

- Punitive damages with most favourable venue
- Three year optional extended reporting period
- Claims-made coverage with circumstance reporting provision
- Claims mediation credit up to \$25,000
- Supplemental coverage for ADA and FFHA fines, sanctions, or penalties
- No lead or asbestos exclusion
- Specific project excess limits
- Primary and excess coverage available
- Automatic subsidiary coverage
- Worldwide coverage

Target Client

U.S. domiciled contracting firms that are qualified to engage in the design and construction of traditional building construction, infrastructure, and land development projects and are responsible for providing the following services:

- Design/build (self-performed design)
- Design/build (non-self-performed design)
- Design delegation
- Construction management (at risk)
- Construction management (agency)
- Self-performed design

Educators Legal Liability

Coverage

- Comprehensive coverage for the daily operations of school districts, private or charter schools, and higher educational institutions
- Distinctive and identifiable coverage grants for management liability, professional liability and EPL
- Includes provision for modified defense outside the limits
- Broader definition of Damages,
- Broader definition of Insured Educator
- Broader EPL coverage, including coverage for third party EPL claims:
 - Extends EPL coverage for media liability as well as privacy liability

- arising out of lost computer equipment, network security breaches, and identity theft
 - Covers third party liability arising out of discrimination or harassment of non-employees by employees
- Separate \$25,000 limit for crisis management covers expenses incurred by the educational institution to hire a crisis management firm and to disseminate information regarding a specific crisis
- Full coverage for claims arising out of Individual Education Plan (IEP)/ special needs due process hearings or desegregation
- \$25,000 sub-limit for claims expenses arising from breach of Fiduciary Duty claims
- Coverage for Breach of Contract claims

Loss Control and Risk Management

Benefit: EPL Assist®

- Chubb recognizes the complex employment challenges that public entities face today, where employment practices claims continue to increase. In an effort to help our policyholders reduce losses and avoid claims, all Chubb Scholastic Advantage® policyholders have access to EPL Assist, an interactive value-added service at no additional cost to the policyholder.

Limits

- Up to \$20 million

Target Client

- K-12 public schools and public school districts
- Vocational-technical schools
- Private schools, independent schools, and charter schools
- Community colleges

Employment Practices Liability for Law Firms: ABA Employers EDGE

Coverage

- ABA Employers Edge offers broad coverage for claims brought by partners and for claims for failure to make partner, and also includes:
- Punitive damages coverages - often the largest financial exposure presented by EPL claims, where those damages are insurable by law
 - Third-party coverage for claims for harassment or discrimination brought by clients or other third parties
 - Independent contractor, leased employee and volunteer coverage
 - Defense expense coverage for breach of written employment contract claims
 - Advancement of defense expenses on a current basis prior to the disposition of a claim
 - No "intentional acts" exclusion

Insurance Company Professional Liability

Coverage

- Provides coverage for lawsuits over alleged errors and omissions arising out of insurance and financial services provided to customers, such as claims handling, loss control, financial advice, asset management and product sales.

Integrity+ by Chubb

- Select from four separate Coverages, each of which are designed to work on a standalone basis or together; to create solutions customized to your business.
- Errors and Omissions Liability
 - Destructive Programming Liability
 - Cyber Liability
 - Disclosure of Confidential Information, Intellectual Property (IP) Infringement, and Reputation Disparagement

Middle Market

First Party Additional Coverages with separate first party limits of insurance for the following expenses incurred in connection with an actual or suspected privacy data breach:

- Privacy Notification
- Forensics
- Remediation and Crisis Management
- Investigation and Defense of Regulatory Actions

Other First Party Additional Coverages available with separate first party limits of insurance for:

- Cyber-Threat
- Cyber-Reward
- Fines and Penalties
- Confidential Information Breach
- Impairment of Computer Services (business income, extra expense and data recovery costs)

Target Client

- Technology*
- General & Advanced Manufacturing*
- Life Sciences*
- Healthcare Information Technology
- Clean Tech
- Federal Government Contractors
- Process Control/Integration

*(Segment extension available)

Miscellaneous Professional Liability

Coverage

- Broad definition of Wrongful Act, with the ability to manuscript the definition of Professional Services
- Broad definition of Damages, including:
 - Prejudgment and post-judgment interest on that part of any judgment paid
 - Punitive and exemplary damages and the multiplied portion of any multiple damage award, where allowed
- Broad definition of Insured, including:
 - The entity and its subsidiaries
 - Any past or present principal, partner, officer, director, trustee,

employee, or general or managing partner or principal (if the entity is a partnership)

- Independent contractors who are natural persons when performing professional services on behalf of the entity and its subsidiaries
- \$5,000 sublimit for reimbursing Insured for attendance at hearings, depositions, etc. (\$250 per day maximum)
- Duty to defend covered claims, not just “suits”

Limits

- Maximum capacity is \$20 million

Target Client

Most professional service providers offering services to a third party; targeted classes include:

- Consultants
- Staffing/Employment
- Trustees
- Business Process Outsourcing
- Claims Adjusters
- Travel Services
- Advertising/Marketing/Public Relations
- Property Managers
- Printers

Professional Liability for In-House Counsel

Benefits

- Designed for the unique malpractice risks faced by in-house attorneys
- Provides broad, responsive coverage for in-house counsel
- Chubb is an Alliance Partner of the Association of Corporate Counsel (ACC), the largest organization of in-house counsel in the United States

Professional Liability for Law Firms

Coverage

- Claims made policy, not claims made and reported

- Definition of professional services expanded to include escrow agent, arbitrator or mediator, government affairs advisor or lobbyist, and title agent
- Expanded definition of Claim
- Broad definition of Wrongful Act
- Advancement of defense costs
- Right to select own counsel in the event of a claim
- Worldwide coverage
- Innocent partner protection
- Bilateral (two-way) extended reporting period option
- Non-cancelable once the premium is paid

Limits

- Up to \$25 million available

Professional Liability Protection for Media Organizations

Coverage

- Occurrence form covers activities that occur during the policy period, regardless of when the claim is first made
- “All risk” coverage goes beyond specified “named perils” to include risks arising out of the core functions of advertising, broadcasting, publishing, and video and film production
- Built-in coverage for advertising content
- Negligent publication coverage for any claim alleging harm to a person or entity that acted or failed to act in reliance upon the information published
- Customer fully controls whether to settle or retract content and can choose between reimbursement of defense costs or duty to defend
- No “insured versus insured” exclusion with respect to internal copyright disputes
- Punitive damages coverage, where insurable by law
- Minimum of 90 days coverage for acquisitions and creations

Middle Market

Errors and Omissions

- (organizations, covered media) with potential for automatic coverage until the end of the policy period (depending upon actual or projected revenues)
- Internet Liability clause with automatic coverage for websites created following policy inception

Media Liability Insurance Programs

- National Newspaper Association Members
- Public TV and Public Radio Stations
- TV and Film Producers

Public Entity Professional Liability

Coverage

Combined liability/professional liability retained limit and follow form excess coverages, with various limits for:

- General liability, including law enforcement liability
- Automobile liability
- Public officials liability or school board liability, including Employment Practices Liability
- Employee benefits liability
- Miscellaneous professional liability
- Potential companion coverage, with various limits and attachments for
- Accident & Health, including student accident
- Aerospace/Aviation
- Builders' Risk, Bridges and Tunnels
- Construction
- Environmental Liability
- Excess Workers Compensation
- International Advantage® Package
- Kidnap & Ransom, including Child Abduction
- Privacy and Network Security Liability
- Property

Minimums & Limits

- Normal capacity offering of \$5 million to \$10 million
- Capacity up to \$20 million available
- Prefer first layer excess of self-insured retention above normal loss expectancy

Target Client

Individual Risk:

- Cities or towns with populations of 35,000 or more
- Counties with populations of 100,000 or more
- Formalized risk management program
- School districts with an average daily attendance of 7,500 or more
- Special district

Pool Risk:

- Clear pool operational strategy
- Risk sharing/risk retaining
- Selective member acceptance and pricing criteria
- Strong claims and loss prevention services

Public Officials Professional Liability

Coverage

- Discreet and identifiable coverage grants for management liability, professional liability, and employment practices liability
- First dollar protection for non-indemnifiable public officials management liability claims
- Professional liability coverage is automatically extended to employed architects, engineers, accountants, and lawyers
- Provision for modified defense outside the limits, so the policy's aggregate limit is not eroded by claims expenses until the Insured has incurred an equivalent amount of claims expenses
- Broader definition of Damages, covering:
 - Punitive and exemplary damages, where allowed
 - Front and back pay for EPL coverage
 - Liquidated damages awarded pursuant to the Age
 - Discrimination in Employment Act and the Equal Pay Act for EPL coverage
- Broader definition of Insured Person, including:

- Public officials and employees serving with an outside tax exempt entity
- Persons providing services under a mutual aid agreement
- Public officials and employees acting as directors or officers of 501c(3) non-profit organizations
- Broader EPL coverage, including coverage for third party EPL claims; this extends coverage for:
 - Mental distress, injury, anguish, or tension, pain and suffering, shock, and humiliation arising out of a Wrongful Employment Practice
 - Employment-related libel, slander, or defamation
 - Discrimination or harassment of non-employees by employees
- Separate \$25,000 limit for crisis management covers expenses incurred by the public entity to hire a crisis management firm and to disseminate information regarding a specific crisis
- Full prior acts coverage available in most instances
- Duty to defend policy wording
- Automatic 60 day extended reporting provision
- Full severability of the application and of the fraud and personal profit exclusions
- Optional extended reporting provision available for up to three years

Optional coverage available for privacy liability arising out of lost computer equipment, network security breaches, and identity theft.

Limits

- Up to \$20 million

Target Client

- States, counties, township, villages, cities
- Municipal boards and commissions
- Special District Authorities, including housing, utilities, water and sewer, mass transit, and ports
- Airports and airport authorities

Middle Market

Financial Lines ForeFront Portfolio 3.0

ForeFront Portfolio 3.0 is specifically designed to help small to midsized private and not-for-profit companies cope with potentially devastating threats to their financial well-being.

ForeFront Portfolio 3.0 gives your clients choice and flexibility in managing their most complex and catastrophic exposures.

CyberSecurity

Helps protect companies from the costs associated with cyber risks. This policy includes cyber liability and five optional first-party coverages, most notably privacy notification and crisis management expenses.

Directors & Officers (D&O) and Entity Liability

Helps protect against the exposures associated with the management actions and decisions of a company's directors and officers. Shareholders, employees, customers, suppliers, competitors, and even the government can sue a privately owned company and its board. Designed specifically for directors and officers of smaller, privately held companies, this policy provides flexible coverage tailored to your client's specific needs.

Employed Lawyers Liability

Helps protect companies and their in-house attorneys from allegations of errors and omissions in connection with the provision of legal advice and services. As one of the first insurers to offer employed lawyers liability insurance, Chubb is both committed to, and held

in high regard by, the in-house legal community. We're proud to be an ACC Alliance Partner providing employed lawyers professional liability insurance to members of the Association of Corporate Counsel (ACC), the largest organization of in-house counsel in the United States.

Employment Practices Liability (EPL)

Helps protect against allegations stemming from employment-related wrongdoing and helps mitigate EPL exposures through optional state-of-the-art loss prevention services, where permitted. Employment-related claims can have a serious financial impact on your bottom line. Chubb specifically developed this policy with the EPL exposures of private companies in mind.

Fiduciary Liability

Helps protect companies, their benefit plans, and fiduciaries against exposures resulting from breaches of fiduciary duty and allegations of errors and omissions in the administration of benefit plans.

Kidnap Ransom and Extortion

Large, global companies aren't the only ones that face business kidnapping and extortion risks. Companies of any size can be a target for kidnappers or extortionists, either domestically or abroad. Managing the costs associated with such risks can push a small to mid-size company to its financial limits. Chubb's unique coverage can assist privately owned companies in successfully managing their kidnapping and extortion exposures.

Healthcare Organizations

Healthcare organizations are increasingly burdened with financial stress and risk due to a host of complex factors. More than ever, companies need superior guidance and comprehensive coverage to stay on the road to financial viability.

Helps protect small to mid-size healthcare organizations with coverages tailored to their specific needs:

- Directors & Officers and Entity Liability
- Employment Practices Liability
- CyberSecurity
- Fiduciary Liability
- Crime
- Employed Lawyers Liability
- Kidnap Ransom and Extortion
- Workplace Violence Expense

Miscellaneous Professional Liability

Few privately owned service companies are immune to the potentially devastating effects of an expensive legal action from a customer alleging errors or omissions in the performance of promised services. Chubb's policy is specially crafted to offer the important protection your clients need.

Not-For-Profit Organizations

Chubb's ForeFront Portfolio for Not-for-Profit Organizations is specifically designed to help protect not-for-profit organizations and their directors, officers, employees, and volunteers from the most complex threats of litigation – as well as fraud, extortion and other crimes – that may impact their bottom lines.

Coverages

- Employment Practices Liability
- Fiduciary Liability
- ForeFront portfolio for not-For-Profit Educational Institutions

Middle Market

Special Coverage Features for Small Businesses

Small private companies with fewer than 250 employees have access to special coverage features, available only to you:

- Option for separate \$1 million defense cost insurance for each coverage selected: Under Forefront Portfolio 3.0, you may qualify for a separate, additional limit of liability for defense costs. This option allows you to increase your available insurance and help protect against one of your most costly exposures – paying defense costs.
- Short and simple application form: We understand your business and only ask for essential information. This speeds application approval and premium quoting.

Workplace Violence Expense

Helps protect against a wide range of expenses associated with incidents of workplace violence, including the cost of optional crisis management services, where permitted.

Workplace violence incidents can devastate a company, destroy its bottom line and threaten its survival. At special risk are companies that deal with the public, exchange money, deliver goods and services, work with unstable or volatile persons, or operate late at night. We help privately held companies offset the unexpected financial costs incurred as a result of this potentially devastating exposure.

Commercial Package

Chubb Customarq

Chubb's Customarq Classic offers property and liability insurance protection with features that respond to 21st century issues. Chubb provides their clients with industry specific teams of dedicated underwriters, world-class claims handling and loss prevention expertise and tailors its property & casualty insurance solutions to address each unique and evolving exposure.

Coverage Highlights

- \$500,000 automatic blanket limit for 12 different property perils.
- Broad water perils provided for surface water, sewer backup or mud flow with no sub-limits.
- Equipment breakdown insurance included to full policy limit.
- Broad general liability form that broadens personal injury insurance such as third-party discrimination and harassment (other than employment related).
- Business income "extended period of indemnity" is unlimited.
- Building ordinance or law insurance is provided automatically to full policy limit and is not sub-limited.
- Worldwide dependent business income limit of \$250,000.
- Extra expense insurance applies to potential impairment of property as well as actual with no waiting period deductible.

Target Segments

Manufacturing Technology

- Technology
 - Sub-Segments*
 - Computer Software Developers
 - Hardware Manufacturers
 - Technology Service Providers
 - Network Service Providers
 - Adjacencies and Defined Micro Segments*
 - Government Contractors

- Healthcare Information Technology
- Clean Technology
- Process Control/Integration
- Advanced Manufacturing
- Manufacturing/Metals/Plastics
- Clean Technology

Services

- Financial Institutions/Prof./Legal
- Retail/Wholesale/Other Services
- Real Estate
- Education/Cultural Institutions

Regulated Industries

- Life Sciences
- Food Processing
- Pharmaceuticals Mfg.

Niches

- Non-SIC Based Niches
- Government Contractors
- Private Equity/Health Info Tech

Core Value Proposition

- Customer revenues up to \$1 Billion
- Proprietary form
- Modular format includes: Property, GL, E&O, Inland Marine, Equipment Breakdown, employee Benefit Liability, Crime, Non-Owned Auto
- Automatic blanket limit of insurance for selected property coverages
- Variable supplemental declarations (Basket) depending on industry
- Broad "all-risk" perils
- Flexible valuation approach
- Business income automatically includes an unlimited period of indemnity
- Ability to globalize
- Strong market recognition

Supporting Product Lines

- Boiler & Machinery
- Automobile
- Workers Compensation
- Umbrella
- International
- Inland Marine
- Builders Risk

Middle Market

Customarq Property & Business Income

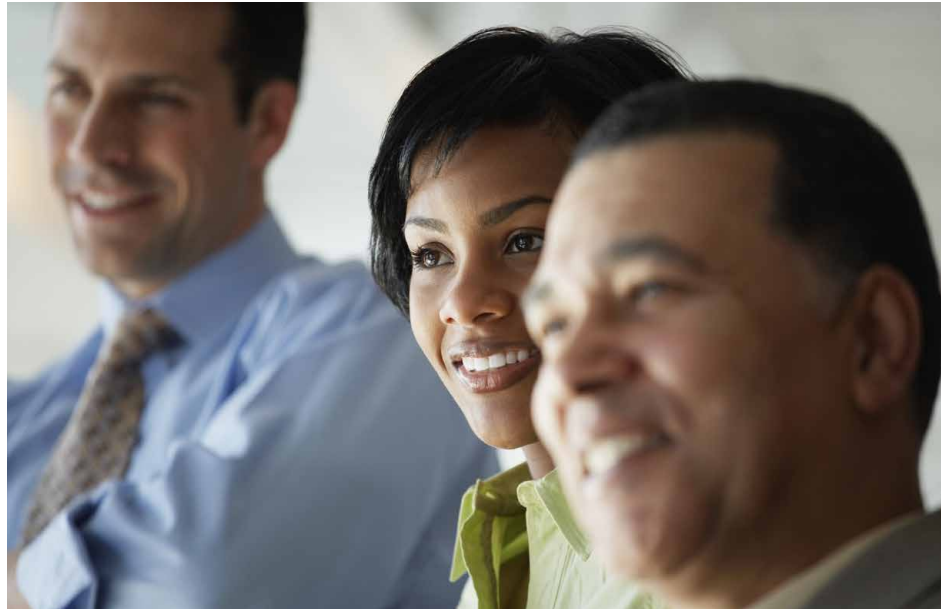
Chubb's Customarq Classic property policy sets the industry standard with its modular format and range of options.

Coverage Highlights

- Automatic Blanket Limit
 - \$500,000 automatic blanket limit of insurance for selected property exposures
 - Includes twelve property coverages
- Broad All-Risk Peril
 - Includes broad all-risk property and income perils
- Valuation includes:
 - Cost of replacement at the same or another site
 - Ordinance or law (up to building, personal property, and business income limits)
 - Selling price on finished stock
- Business Income
 - Automatically includes an unlimited period of indemnity
- Online Business Income/Extra Expense (BI/EE) calculator available to help clients estimate the appropriate limits of BI/EE insurance
- Impairment of computer services and malicious programming addresses the emerging first-party exposures presented by the Internet
- Global Extension
- Automatic Limits

Target Clients

- Real Estate and Hospitality
- Business Services
- Communications and Telecommunications
- Financial Services
- Healthcare
- Educational Institutions
- Manufacturing
- Retail
- Technology



Personal Risk Services

Chubb Masterpiece

Chubb Personal Risk Services helps individuals and families enjoy the success they have achieved by enhancing their security and protecting their assets with custom-fit insurance and risk management programs.

We know that as our customers' wealth grows, the risks that can threaten their family and lifestyle also increase. By working with the independent agents and brokers who represent us, we help our customers understand those risks, and make it easy to confront them in a simple yet comprehensive program - Chubb Masterpiece®.

Offering extraordinary protection and flexibility, Chubb Masterpiece® can often satisfy customers' needs for home, auto, valuable collections, water craft and umbrella liability insurance in one precisely tailored package policy.

When you have substantial assets to protect, you need superior coverage. Chubb Masterpiece® automatically includes broader and higher levels of coverage than standard industry policies do.

Coverages

With a high degree of flexibility, the Chubb Masterpiece® allows you to coordinate the coverages you need within a single insurance program that's easy to manage and uniquely suited to your lifestyle. The program can enhance family security and protect wealth by providing coverage for:

- High value homes and condominiums with unique features
- Vacation and secondary residences
- Multiple cars and drivers
- Fine art, antiques, jewellery, and collectibles
- Pleasure boats and yachts
- Excess liability

Sending employees, students, volunteers and other representatives abroad is part of doing business for your organization. Protect them while they travel with our crafted package of coverages.

International Advantage®

Chubb's International Advantage® Package Policy is the ideal insurance solution for U.S.-based companies, non-profits and educational institutions with employees, students, chaperones and volunteers travelling on business outside the U.S. This single, easy-to-read property and liability policy can be tailored to include some or all available coverages.

Benefits

- Package coverages on a single policy form
- Guaranteed cost/no deductible
- Three-year policy term option and up to 15 percent premium discount if prepaid
- Dedicated team of international specialists in 16 major U.S. cities
- Chubb global network of underwriting and claims professionals in more than 200 countries

Coverage

Commercial General Liability

- Employers Responsibility with Executive Assistance® Services
 - Automatic Emergency Medical Evacuation/Repatriation
 - Automatic Political Evacuation/Relocation
 - Foreign Voluntary Compensation
 - Contingent Employers Liability
- Contingent Auto Liability
- Kidnap & Extortion
- International AD&D and Medical - Employee
- International AD&D and Medical - Student & Chaperone
- Commercial Property and Time Element

Automatic Coverages

The International Advantage Package Policy automatically includes the following coverages and limits:

- Emergency Political Evacuation automatic coverage \$2,500 per covered person per event up to \$10,000 policy

limit. Emergency political evacuation services now available through

Executive Assistance® Services

- \$1M Emergency Medical Evacuation/Repatriation limit
- \$50,000 per accident/policy limit for Hired Auto Physical Damage coverage
- Employers Responsibility automatically includes foreign voluntary compensation
- \$250,000 automatic Kidnap & Extortion limit (higher limits available)
- \$50,000 automatic AD&D limit (higher limits available)

Target Client

- Companies with employees who travel internationally
- Companies with employees stationed in foreign countries (temporarily or permanently)
- International event attendees and exhibitors (conferences, trade fairs)
- Exporters
- Professional firms or other businesses that perform work overseas
- Sponsors of overseas trips, tours or study-abroad programs
- Companies with overseas sales offices or operations (owned or leased)
- Companies doing business via the Internet (sale of goods or services)
- Educational Institutions and non-profit organizations

In an Emergency

- Executive Assistance® - The Emergency Service That's Always On Call
 - Automatically provided with Employers Responsibility coverage
 - Provides 24 hours a day/seven days a week toll-free global telephone access to representatives specially trained to respond to traveling employees' needs for assistance with medical, travel, personal, legal or security emergencies

Marine

Inland Marine

Builders Risk

Adhering to an established budget while maintaining tight construction timetables is a key concern for clients. Chubb's Builders Risk provides access to funds to get projects back on track on an accelerated basis.

Benefits

- Capacity - \$200M - physical damage including soft costs and delay in opening
- Single Project Policies or Master Builders Risk Policies for your capital improvement programs
- Catastrophe Coverage Available - Earth Movement, Flood, named Windstorm, and Terrorism
- Entire Risk, Primary Limits, Quota-Share and Excess Options available
- Builders Risk: Underwriting appetite for virtually any occupancy (commercial and residential), building, infrastructure and engineering projects, size or type of construction. (Some Earthquake capacity) \$25M capacity in Frame, Homes, Condos, Apartments

Target Client

General contractors, developers and owners with ongoing construction needs. Can be tailored to meet project specific requirements, addressing customers' potential financial losses stemming from four-wall building projects as well as engineering-related civil construction, such as bridges, tunnels, pipelines, water treatment facilities and dams.

Contractors Equipment

Chubb's Contractors Equipment Coverage offers comprehensive insurance to meet the needs of clients in the construction industry with significant equipment fleets.

Coverages

Comprehensive coverage that can be combined with real and personal property if needed. Automatic Extensions of Coverage, sub-limits provided for:

- Debris Removal Expense
- Newly Acquired Contractors Equipment
- Pollutant Clean-Up
- Fire Department Service Charge
- Fire Protection Services
- Expendable Supplies
- Expediting Expenses
- Office and Construction Trailers (and their contents)
- Recovery Expenses
- Coverage Options are available for:
 - Rental Expense
 - Leased or Rented Contractors Equipment
 - Employees' Tools
 - Unscheduled Mobile Equipment
 - Replacement Cost Valuation on Covered Property (not more than 5 years old)
 - No Overload Exclusion
 - Endorsements available for Waterborne Coverage

Minimums and Limits

- Minimums: \$7,500 minimum premium
- Minimum deductible varies based on type and size of risk, generally \$1,000 to \$5,000
- Limits up to \$100M (excl. Catastrophe)

Worldwide Marine Cargo

As U.S. companies expand into global markets, the risks that can occur while merchandise is transported becomes more complex.

Chubb Commercial Marine is an industry leader in providing innovative cargo insurance solutions for international and domestic trade. The worldwide marine cargo insurance policy protects against loss from the time cargo leaves the point of origin until it reaches a final destination around the globe.

Target Client

- Exporters / Importers
- Logistics companies and businesses that ship unusual or distinctive products
- Manufacturers

Benefits

- Comprehensive protection on goods in transit worldwide (including storage)
- Fast, flexible underwriting response
- Streamlined billing and simplified accounting
- Customized global claim and recovery programs
- Broad Chubb global network capabilities with Chubb-owned offices in all major markets and network of long term partners committed to Chubb global standards
- Backed by Chubb financial strength and industry-leading technology
- Flat annual premiums with no reporting of shipments or sales
- Coverage endorsement to the property policy

Minimums & Limits

- Minimum Premium - \$2,500
- Limits - Up to \$60 million

Product recalls happen more than you think and they can be time consuming, costly and damaging to businesses. With Chubb, insureds can get broad coverage tailored to their needs.

Product Recall Property

Product Recall

Recall PlusSM

Recall PlusSM protects the insureds balance sheet by reimbursing them for their financial loss resulting from a recall. It also provides services to help them respond quickly and effectively to protect their brand name. Recall Plus offers three distinct policies:

Consumable Products

Designed for companies that produce products consumed or used topically by humans, you get flexible coverage with this solution tailored to fit your specific needs. Target industries are food & pharmaceuticals.

Component Parts

For manufacturers of component parts, this solution provides broad, flexible coverage for when you are affected by a recall. Target risks are component parts which are used in the general manufacturing, electronic, medical device, automotive and aviation industry.

Consumer Goods

For producers of consumer goods, you can get broad coverage with this solution designed with your needs in mind. Target risks are finished products in the areas of appliances, electronics/electrical, clothes, furniture, household, children's products, outdoor goods and equipment and products, etc.

Benefits

- Perfect for the new or established business owner.
- Coverages are made-to-order allowing policyholders to select "add-on" coverages based on their needs or their budget.
- Crisis consultants available 24/7 via our emergency hotline.
- No minimum premium
- Deductibles start at \$25,000
- Limits 250k- 25M
- Recall costs, defence costs

Property

Complex Multinational Property

For more than 30 years, Chubb has provided client-focused, global property solutions that are customized for the broad range of risk management issues facing a multinational company.

Coverages

- Multinational fronted and controlled master programs

Limits

- Fronted captive program limits up to \$1 billion
- Fronted non-captive program limits up to \$500 million

Target Client

- U.S.-based multinational companies:
 - General property fronted captive and non-captive insurance programs
 - Energy property fronted captive insurance programs
- U.S.-based real estate and hospitality companies:
 - Multinational property fronted captive and non-captive insurance programs
 - U.S. domestic-only property fronted captive

Equipment Breakdown

Coverage Highlights

Advantages

- Significant capacity available
- Separate, higher limits of insurance available for selected coverages if needed, or a higher blanket limit may be purchased
- Flexible terms and conditions
- Additional insurance can be purchased separately if higher limits required
- Green Standards feature included for existing "green" buildings and equipment

Property Railroad

Target Client

- Municipalities
- Water and Sewer Processing Utilities
- Wholesale and Retail
- Schools, Colleges and Universities
- Commercial and Residential Real Estate
- Hospitals and Nursing Homes
- *Manufacturing*
- Food Processing and Cold Storage
- Hotels and Motels
- Publishing and Printing
- Communications and Broadcasting
- Life Sciences and Biotech Companies
- Museums and Cultural Institutions
- Electronics
- Chemical Manufacturers

Property

Comprehensive full-limit (package or monoline), primary, quota share and excess all-risk property insurance to U.S.-based companies requiring domestic, international or global property coverage.

Coverage

- All-risk property insurance
- Customary Property and Business Income

Limits

- Significant capacity is available for all-risks and critical CAT exposures

Target Client

- Real Estate and Hospitality
- Business Services
- Communications and Telecommunications
- Financial Services
- Healthcare
- Educational Institutions
- Manufacturing
- Retail
- Technology



Railroad

TRACKSSM - Railroad Protection

From regional railroads to short line railroad operators to locomotive and railroad parts manufacturers, each has unique insurance requirements that demand specialized coverages as well as access to sophisticated loss prevention and risk management services.

Chubb's comprehensive railroad insurance solution TracksSM is specifically designed to provide coverage for damages resulting from covered perils to protect your railroad operations and railroad contractor clients.

TracksSM is Broad Specialized Coverage for Railroad Companies

- Railroad liability claims made and occurrence forms including Federal Employers' Liability Act (FELA), foreign rolling stock and bill of lading coverage
- General liability with tailored coverages for railroad contractors
- Railroad protective liability (ISO) filed forms may be available

- Excursion railroad liability occurrence coverage with tailored coverages for your client's unique exposures

Minimums & Limits

- Railroad contractors & excursion operations minimum deductible of \$5,000
- Up to \$25 million
- Railroad liability minimum SIR of \$25,000

Target Client

- Railroad Contractors
- Railcar Lessors & Lessees
- Suppliers
- Shortline Railroads
- Regional Railroads
- Rail Service Companies
- Tourist & Excursion Rail Operations
- Rail Car/Locomotive & Parts Manufacturers
- Track Owners



Specialty Casualty Solutions

Casualty Solutions for Entertainment Industry

Solutions designed to address the specific needs of select segments of the U.S. entertainment industry.

Coverages

- Primary General Liability (stand alone or combined)
- Primary Commercial Automobile
- Lead umbrella
- Buffer Excess General Liability, Auto Liability and Employers Liability
- 24 hours per day, seven days per week claim reporting, including expanded coverage for large severity events through ACE Catastrophe Management Coverage extensions
- Workers Compensation, Property and Professional Liability available for select risks, coordinated with related ACE product offers
- Flexible product array includes primary general liability, primary commercial automobile, lead umbrella, general liability buffer excess layers and auto liability buffer excess layers of insurance

Minimums & Limits

- Primary General Liability
 - \$2 million per occurrence / \$4 million general aggregate / \$4 million product-completed operations aggregate
 - Admitted and non-admitted placements
- Primary Auto Liability
 - \$1 million CSL
 - Guaranteed cost coverage
 - Admitted placements
- Lead Umbrella
 - \$10 million per occurrence / \$10 million aggregate capacity (up to \$25 million capacity for select risks)
 - Admitted and non-admitted placements

Target Client

- U.S.-based companies of all revenue sizes in the following entertainment segments:
 - Amusement ride operators and manufacturers
 - Casinos and gaming operations
 - Outdoor and recreational equipment manufacturers
 - Race tracks
 - Resorts and hotels
 - Special events
 - Stadiums, arenas and similar venues
 - Water parks (publicly traded or connected with hospitality/hotel operations)

Commercial General Liability-Buffer Liability

Flexible limits to fit unique exposures.

Coverages

- Proprietary manuscript coverage parts and endorsements tailored to each insured's needs
- Current ISO General Liability coverage parts and standard ISO endorsements
- Claims made or occurrence coverage triggers

Minimums

- Flexible to fit exposure
- Minimum deductible \$25,000
- Minimum SIR \$25,000

Target Client Examples

- 12,000 seat arena
- Animal shelter
- Apartment complexes
- Bars / taverns / nightclubs
- Catering hall
- Chain of wine stores
- Electric car manufacturer
- Fitness facility
- Golf cart dealer
- Homeowner associations
- Interior / exterior door manufacturer

- Lumber yard
- Modular classroom manufacturer
- Non-profit organization
- Ornamental metal fabricator
- Plastics additive manufacturer
- Restaurants
- Ski resorts
- Special events
- Truck box body manufacturer
- Zip line operation

Construction (For mid-sized businesses)

Non-collateralized primary solutions for GL driven construction risks.

- General Liability
- Supported Umbrella and Excess
- Admitted paper available in all states
- Non-admitted paper available in all states

Project Policies

- Preferred Client Characteristics:
 - Construction Projects with \$10 million to \$200 million total construction cost

Practice Policies

- Preferred Client Characteristics:
 - Construction Companies with \$10 million to \$200 million of gross sales

Target Classes

- GL only wraps
- OCIP
- CCIP
- General Contractor Controlled
- Owners Interest of Construction
- Non-preferred Classes
- New York Contracting
- West Coast Residential

Enhancements Available

- Blanket Additional Insured
- Primary/Non-contributory
- Extended completed operations
- Term-of-project policies

Specialty Casualty Solutions

Foreign Supplier Liability

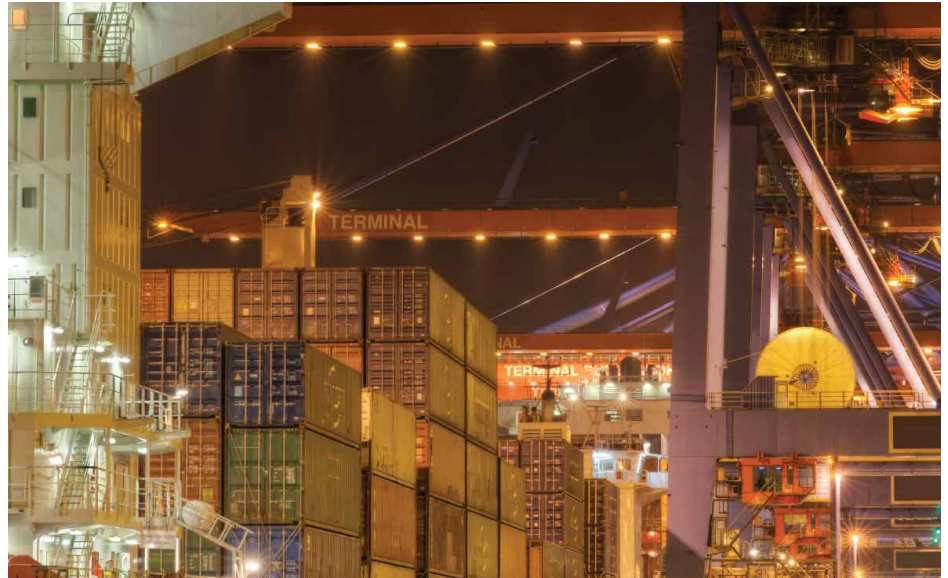
Coverages & Services

Domestic U.S. Primary and Excess Coverage

- Primary ISO 2007 Products-Completed Operations form
- Program structure options: guaranteed cost, deductibles, self-insured retentions and fronted captive basis
- Non-admitted basis to provide freedom of rate and form
- Occurrence or claims made basis
- U.S. distributor listed as first named insured on policy;
- Each designated foreign supplier added individually to policy as additional insured
- Differentiated rates provided by product category
- Up to a three year extension of coverage for U.S. distributor for discontinued suppliers
- General Aggregates available on per supplier basis, subject to policy level cap
- Option to add suppliers throughout policy term (subject to underwriting criteria and acceptance)
- Catastrophe Management coverage extension available
- Zero collateral required for deductible policies for qualified insureds

International Coverage

- Program structure can match domestic U.S. coverage grants and structure
- Option for contingent coverage
- Worldwide suits coverage available via endorsement to domestic U.S. policy (coverage for claims that occur anywhere in the world and suits brought both in the U.S. and overseas, where available and permissible by law)
- Option for global coverage for subsidiaries on an excess DIC basis, or on an in-country basis through placement of local Chubb policies in foreign countries.



ESIS® Third Party Administered Claim and Risk Control Services

- Claim handling on self-insured retention can be provided by Chubb claim service affiliate, ESIS, Inc., another acceptable TPA, or self-administered, subject to the provisions of the policy. All deductible policies are quoted utilizing Chubb USA claims handling
- Domestic U.S. and international risk control services available, provided and coordinated by ESIS globe staff and affiliates

Minimum Premium

- for U.S. coverage: \$50,000

Limits

- U.S. coverage: primary limits up to \$5 million occurrence / \$10 million aggregate with excess limits available
- Foreign coverage option: primary up to \$2 million per occurrence / \$4 million aggregate
- General aggregates available on a per supplier basis subject to underwriting review

Target Client

U.S. based companies of all revenue sizes, including:

- Distributors
- Importers
- Manufacturers that source components outside the U.S.
- Retailers
- Wholesalers

GL Plus

Offers a single insurance policy combining primary commercial general liability and pollution liability coverage and primary commercial automobile and follow-form lead umbrella coverage for a cross-section of industries.

Specialized Coverage

- Experienced and responsive underwriting specialists with significant expertise in casualty and environmental insurance
- Combined pollution liability and general liability policy form
- Dedicated claims and risk control services

Specialty Casualty Solutions

Broad Specialized Coverage

- Primary General Liability and Pollution Liability:
 - Coverage available on an occurrence or claims made basis
 - Policies can be written on first dollar/ guaranteed cost basis or by utilizing a deductible or a self-insured retention
- Pollution liability coverage extensions include:
 - Transportation and Disposal Sites Pollution Coverage
 - Products Pollution Coverage
 - Pollution Discovery Clean-up Coverage

Legacy Liability

Primary general liability and excess coverage for exposures related to merger and acquisition activity or historic and future liability issues of clients.

Coverages

- Merger & Acquisition liabilities (successor liability)
- Commercial General Liability
- Mono-line products-completed operations
- Isolated Liability Exposures (discontinued products/laser coverage for specific products)
- Liability trigger conversion (claims made to occurrence)
- Retroactive limits of liability

Minimums

- Minimum premium: \$25,000

Limits

- Primary limits up to \$2 million occurrence/\$4 million aggregate
- Excess Limits up to \$15 million per occurrence/aggregate

Target Client

- U.S. companies of all sizes, especially those actively involved in mergers and acquisitions
- Venture Capital or Private Equity firms

Public Entity Practice

Chubb's Public Entity Professional Liability policy is designed to address the unique exposures of public entity individual risks and pools.

Coverage

Public entity is defined as political subdivisions, agencies and authorities, public and private schools (K-12), and colleges.

Combined liability/professional liability retained limit and follow form excess coverages, with various limits for:

- General liability, including law enforcement liability
- Automobile liability
- Public officials liability or school board liability, including Employment Practices Liability
- Employee benefits liability
- Miscellaneous professional liability

Potential companion coverage, with various limits and attachments for:

- Accident & Health, including student accident
- Aerospace/Aviation
- Builders' Risk, Bridges and Tunnels
- Construction
- Environmental Liability
- Excess Workers Compensation
- International Advantage® Package
- Kidnap & Ransom, including Child Abduction
- Privacy and Network Security Liability
- Property

Minimums & Limits

- Normal capacity offering of \$5 million to \$10 million

- Capacity up to \$20 million available
- Prefer first layer excess of self-insured retention above normal loss expectancy

Target Client

Individual Risk:

- Cities or towns with populations of 35,000 or more
- Counties with populations of 100,000 or more
- Formalized risk management program
- School districts with an average daily attendance of 7,500 or more
- Special district

Pool Risk:

- Clear pool operational strategy
- Risk sharing/risk retaining
- Selective member acceptance and pricing criteria
- Strong claims and loss prevention services

Renewable Energy Solutions

Chubb's packaged solutions provide comprehensive, multi-line protection for the full scope of renewable energy operations.

Coverage

- Primary General Liability
 - Occurrence or claims made basis
 - ISO policy forms
 - Guaranteed cost and deductible policies include ACE USA claim handling
 - Options for first dollar/guaranteed cost, deductibles or self-insured retention
 - Time element pollution coverage available, including sudden and accidental BI/PD with remediation expense coverage
- Primary Commercial Automobile
 - Coverage written on an admitted basis, using 2006 ISO policy form
 - Liability and physical damage coverage available
 - Hired and non-owned coverage only available

Specialty Casualty Solutions

- Property / Machinery Breakdown / Inland Marine
 - All risk and admitted coverage
 - Dedicated underwriting expertise
 - Comprehensive coverage including Business Income and Delay in Start Up
 - California Earthquake and Flood limits available
 - Loss control services, including expertise in LEED Building
 - Certification and Green Building requirements
- Lead Umbrella
 - Follow form time element pollution coverage available
 - Schedule of underlying insurance can include employers' liability coverage provided by a non-ACE policy, subject to a minimum insurer financial rating on A-VI by A.M. Best
 - Catastrophe Management Coverage Extension
 - Follow form time element pollution coverage available
 - Schedule of underlying insurance can include employers' liability coverage provided by a non-ACE policy, subject to minimum insurer financial rating on A-VI by A.M. Best
- Catastrophe Management Coverage Extension
- Primary All Risk Property Coverage
- Builders Risk
- Contractors Equipment
- Pollution Liability
- Premises Pollution Liability
- Property / Machinery Breakdown / Inland Marine
- Workers Compensation - Statutory

Target Client

- Power Generation and Utility Operators
- Wind
- Environmental/Engineering Services
- Maintenance/Service Contractors
- Owners/Operators
- Project Developers
- Project Builders Risk
- Solar
- Commercial and Utility Scale Solar

- Thermal Installations
- Concentrated Solar Power; Power Towers, Dish Systems, P.V.
- Systems
- Installation Contractors
- Solar Fabricators
- Solar Developers & Integrators
- Independent Power Producers
- Biomass Utilization
- Gasification Plants
- Hydroelectric Generation
- Thermal Generation
- Waste to Energy
- Biofuel Plants
- Ethanol or Biodiesel Plants
- Landfill Gas Recovery
- Anaerobic Digestion Gas Recovery
- Refuse Derived Fuels
- Coal Bed Methane
- Algae
- Component Part OEM (original equipment manufacturer)
- Emerging & Evolving Renewable Energy Technology Manufacturers
- Photovoltaic Panel Manufacturers
- Solar Panel Manufacturers
- Wind Turbine Parts Manufacturers

Select Risk

Individualized account casualty programs for companies with challenging exposures on small deductible, SIR, or guaranteed cost program structures.

Coverages

- Flexible product array included:
- Primary general liability
 - Primary commercial automobile
 - Lead umbrella
 - General liability buffer excess layers

Primary General Liability

- For qualified risks on an admitted basis in all 50 states and D.C.
- Non-admitted coverage available for insureds with unique risks
- Occurrence or claims made basis
- ISO policy forms

- Environmental impairment coverage available, including sudden and accidental BI/PD (Named Peril and Time Element) and options to include remediation and expense coverage
- Claims handling within self insured retention can be provided by Chubb claim handling affiliate, ESIS, Inc., another acceptable TPA, or self administered, subject to policy provisions
- Deductible policies quoted utilizing Chubb claim handling
- Zero collateral required for deductible policies for qualified insureds
- Catastrophe Management Coverage extension with sub-limit of \$250,000 for select risks
- Liquor Liability Coverage extension with \$1M limit available where needed
- World-wide Products Coverage available
- Stop Gap Coverage in monopolistic states available when there is no other Workers Compensation insurance
- Stand Alone Premises or Products Coverage available

Primary Commercial Automobile

- Admitted basis via use of ISO policy form
- Liability and physical damage coverage available
- Hired and non-owned coverage only available
- Low minimum premium available to facilitate primary general liability placements

Lead Umbrella

- Coverage written on ISO based policy form
- Coverage available for qualified risks on admitted basis in all 50 states
- Schedule of underlying insurance can include employers liability coverage provided by a non-Chubb policy, subject to a minimum insurer financial rating of A- VI by A.M. Best



Specialty Casualty Solutions

Buffer Excess General Liability

- For qualified risks on admitted basis in all 50 states and D.C.
- Non-admitted coverage also available for unique risks
- For Chubb primary insured risks

Minimums

Minimum premium:

- \$1,500 primary commercial automobile
- \$25,000 lead umbrella
- \$25,000 primary general liability
- \$100,000 buffer excess general liability

Minimum attachment points:

- Primary general liability: \$25,000 self insured retention, or \$1,000 deductible or first dollar if applicable
- Primary commercial automobile: first dollar/guaranteed cost
- Lead umbrella: \$1 million general liability and primary auto; \$500,000 employers' liability
- Buffer excess general liability: \$1 million in total underlying insurance

Limits

- Primary general liability: Limits up to \$1 million occurrence/\$2 million aggregate with higher limits available for select risks
- Primary commercial automobile: \$1 million combined single limit
- Lead umbrella: \$10 million occurrence / \$10 million aggregate with higher limits available to \$25 million for select risks
- Buffer excess general liability: Limits up to \$5 million occurrence/\$5 million aggregate with higher limits available for select risks

Target Client

U.S.-based companies of all revenue sizes, including:

- Product manufacturers of all types, from light to heavy industrial (incidental installation exposures acceptable)
- Premises and service/operational risks with high claim severity exposure

- Insureds with historically limited options in standard market
- Insureds with unique attributes that require underwriting, coverage and pricing flexibility (admitted and non-admitted coverage available)
- Insureds with a variety of dissimilar operations and compressed time schedules (Private Equity Groups)

Traditional Energy for Middle Market Select Risk

Comprehensive solutions for midsize companies involved in traditional energy production.

Coverage

- Primary General Liability
 - For qualified risks, on an admitted basis in all 50 states; non-admitted coverage available for unique risks through surplus lines brokers
 - Occurrence or claims made basis
 - ISO policy forms
 - First dollar/guaranteed cost basis or deductible or self-insured retention
- Time element pollution available, including sudden and accidental BI/PD with remediation expense coverage (minimum deductible of \$10,000 per pollution incident)
- Guaranteed cost and deductible policies quoted using ACE USA claims handling. Claims handling within a self-insured retention can be provided by ACE claim service affiliate, ESIS, Inc., another acceptable TPA, or self-administered, subject to policy provisions

- Zero collateral required for deductible policies for qualified insureds.
- Primary Commercial Automobile
 - Admitted basis via use of 2006 ISO policy form
 - Liability and physical damage available
 - Hired and non-owned coverage only available
 - Low minimum premium available to facilitate primary general liability placements
- Lead Umbrella
 - For qualified risks on an admitted basis in all 50 states
 - Follow form time element pollution coverage available
 - Schedule of underlying insurance can include employers' liability coverage provided by non-ACE policy, subject to minimum insurer financial rating of A-VI by A.M. Best.
- Pollution Liability

Target Client

- U.S.-based companies, typically with revenues below \$1 billion, including:
 - Drilling contractors
 - Mine blasting contractors
 - Non-operating working interests
 - Oil & gas lease operators
 - Pipeline operators - gathering systems only
 - Surface mining
 - Utilities and power generation
 - Independent power producers
 - Cogeneration
 - Electric, gas and water utilities
 - Regulated and unregulated utilities
 - Public and municipal utilities
 - Public and private cooperatives
 - Well servicing contractors

Our packaged solutions can include coordinated general liability, commercial auto, umbrella excess and pollution coverages that provide clients with comprehensive protection for the full scope of their energy operations.

Specialty Casualty Solutions

Chubb offers umbrella and excess liability insurance solutions for smaller and mid-sized companies through the global multinationals. We have tailored solutions for a myriad of industries, including energy, construction and real estate and hospitality.

Umbrella/Excess

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Large Global & National Companies

When faced with a wide spectrum of risks that need excess capacity coverage to help protect against future potential catastrophic loss, Chubb specializes in offering Lead Umbrella and Excess Liability Insurance for large U.S. and Canadian-based companies that require tailored, innovative coverage solutions.

Coverage

- Lead or Excess placements
- \$50M limits available (with option to ventilate)
- Auto Liability: \$1M CSL \$10M Transportation Risks
- Catastrophe Management
- Foreign Local Admitted Policies

Minimum Premium

- \$50,000 per Policy unless on an excess basis

Minimum Underlying Requirements

- General liability: \$1M per Occurrence/\$2M General Aggregate/\$2M Products Aggregate
- Auto liability: \$1M CSL/\$5M- \$10M Transportation Risks
- Employers liability: \$1M

Available coverage enhancements

- Local Admitted Policies in Foreign Countries where required
- Cat Management 2.5SM
- Most Favorable Jurisdiction
- Third Party Discrimination
- Specialty Suite CoveragesSM for Real Estate, Hospitality & Restaurant Risks

Target Client

- Financial institutions
- Hospitality risks
- Light manufacturing
- Real estate portfolio
- Pharmaceuticals (if excluding products)
- Retail operations
- Wholesale distributors

Mid-sized Companies

Chubb's Umbrella & Excess Casualty insurance offers mid-sized companies commercial excess and umbrella liability coverages to protect you against a broad range of critical risk exposures such as catastrophic events and reputational risk.

Limits

- Up to \$50M Occurrence/Aggregate
- Per location aggregate available
- Admitted coverage (all states except Alaska, Louisiana and Vermont), even if one or more underlying policies are non-admitted

Target Client

- Companies who have the following:
- Up to \$1 billion in annual revenue
 - Industries that need financially sound capacity and competitive prices
 - Place value on consistent underwriting and pricing
 - Place value on expertise in claims handling based upon clear coverage forms
 - International exposures

Crisis Assistance

Chubb Crisis Assistance for Excess and Umbrella is automatic endorsement to our Commercial Umbrella Insurance policy.

Specialty Casualty Solutions

Energy Industry

Commercial Umbrella Liability Insurance for the Energy Industry

Solutions designed to address unique energy casualty coverage requirements Servicing power generation, alternative energy, oil & gas, pipelines, mining, chemical and petrochemical manufacturing and distribution.

Coverage

- Occurrence, claims-made and occurrence reported coverages
- Lead or Excess Capacity- Umbrella or Follow Form Excess
- Term of coverage extensions may include: sudden and accidental pollution, failure to supply and joint venture covers

Target Client

Risks of all sizes in the following areas:

- Mining
- Oil & Gas
- Chemicals

Construction Industry

A leading provider of excess capacity to the construction industry, Chubb can provide you with casualty coverage to protect your business against future potential catastrophic loss.

Coverage

- Lead or Excess Capacity - Umbrella or Follow Form Excess
- Practice policies
- Project specific policies including extended completed operations coverage
- Wrap-Ups (CCIP/OCIP)

Minimums

- Minimum premium: \$50,000
- Minimum underlying requirements: \$2M per occurrence/\$4M aggregate for general liability (except in NY where \$25M limits are required), \$1M for employers liability and \$1M for auto liability

- General Contractors - \$100M revenue or greater
- Trade Contractors - \$50M revenue or greater
- OCIP's, CCIP's, Joint Ventures, Project Specifics - Projects with Construction Value of \$100M or more

Limits

- Up to \$25M per occurrence/aggregate- additional limits may be available
- Attachment point: preferred attachment point within first \$100M excess of underlying insurance

Target Client

- Commercial contractors
- Commercial Occupancies - Manufacturing, Industrial contractors, Warehouse or Office
- Healthcare projects
- Hospitality
- Infrastructure Projects - bridges, tunnels
- Apartments - units not owner occupied
- Maintenance Wraps - energy, manufacturing, utilities
- Energy Plants - new and upgrades

Chubb Express Umbrella Online Platform

- Umbrella insurance through a web-based platform
- 24 hours a day, 7 days a week for over 400 classes of business
- Rapid referral response

In an ever-connected world, it is important to be able to fill insurance needs at any time. Chubb's ExpressSM Umbrella online platform is a proprietary web-based portal designed for use by appointed brokers to reserve, quote, bind and issue business at any time. The tool can help develop homogeneous books of business and broker specialties.

Coverage

- Chubb Catastrophe Management insurance with annual limits up to \$250,000 on all policies

Minimums & Limits

- Minimum premium \$500 per million (excluding Terrorism - TRIA (TRIPRA). Different minimums may apply to specialty classes
- Limits: \$10 million available directly to producers
- AM Best A-VI minimum rating for underlying insurers
- Minimum Attachment Points
 - General liability*
 - \$1,000,000 Per Occurrence
 - \$2,000,000 General Aggregate
 - \$1,000,000 Products-Completed Operations Aggregate
 - \$1,000,000 Personal and Advertising Injury
 - Employee Benefits Liability:*
 - \$1,000,000 Each Occurrence/\$1,000,000 General Aggregate
 - Auto liability:* \$1,000,000 CSL
 - Employers' liability:* \$500,000/\$500,000/\$500,000
 - Liquor Liability:
 - \$1,000,000 Each Common Cause or Each Occurrence/\$1,000,000 General Aggregate

*including Foreign on a DIC/DIL basis

Target Client

All Standard Classes of Business:

- Commercial Real Estate
- Manufacturing (Low to Medium Hazard)
- Restaurants
- Retail Trade
- Wholesale Trade
- Service Industry
- Bowling Centers
- Financial Institutions
- Golf Courses

Surety Transportation

Surety

Recognizing that agriculture clients may require commercial surety bonds in multiple states, Chubb Agribusiness employs an account based underwriting approach to best meet the needs of the client. We specialize in underwriting the following types of commercial surety bonds to ensure compliance with state and federal regulations.

Warehouse Bonds, Warehouse Keeper Bonds, Warehouse Operator Bonds

- Guarantee warehouse operator's compliance with all laws governing the storage and handling of commodities in their facility

Grain Warehouse Bonds

- Required for most grain elevator operators

Dealer Bonds

- Required for anyone licensed with the Department of Agriculture to buy and resell agricultural products
- Grain, hay, livestock, milk, produce dealers

Fuel Tax Bonds

- Guarantees that fuel sellers will pay the state government required taxes, penalties and interest

Seed Permit Bonds

- Required by state governments for wholesale dealers of seed to retailers, distributors, brokers or other wholesalers for resale

Transportation

Hazardous Material and General Freight Transportation Coverage

Navigating the many challenges of the transportation industry can leave your clients confused when managing their transportation risks. At Westchester* we understand these transportation risks. We offer customized risk management solutions and liability insurance products and services designed to address hazardous material and general freight transportation exposures.

Product Description

- Primary Coverage for Bulk Hazmat/Non Hazmat and General Freight haulers
- Motor Carrier/Trucker coverage including Pollution
 - Commercial General Liability

Client Profile

- For hire or private fleets transporting product between commercial locations
- Formalized safety programs in place and acceptable financials
- Minimal General Liability exposure (aside from terminal operations)
- Favorable CSA/SMS scores

Minimum

- 10 Tractor units hauling at least 50% hazardous materials
- 25 Tractors for oilfield related bulk haulers such as brine/drilling mud/frac sand
- 20 - 100 Tractors Min-Max for General Freight

Limits

Hazardous Material/Non-Hazardous Bulk:

- To \$5M bodily injury and property damage liability capacity (Oilfield operators: \$1M Max)
- Statutory coverages as required
- Physical damage, subject to various deductibles (Oilfield operators: no physical damage)

General Freight

- Minimal or no flatbed
- Maximum liability is \$1M
- No gulf states or northeast exposures
- Prefer regional radius (under 500 miles)

Restricted Classes

- Explosives haulers (UN Hazard Class 1 Explosives)
- Garbage or refuse (Non-Hazardous Waste) Haulers
- Residential delivery of product (Gasoline/Petroleum/Fuel Oil/Propane, etc.)
- Massachusetts garaged or licensed vehicles

Key Advantages

- Pollution coverage included on auto form
- Admitted/non-admitted available
- State and federal filings as needed
- Experienced and responsive underwriting
- 24 hour/7-day/365-day emergency claims response through ACE AlertSM
- Loss control and value added services
- Chubb financial strength and superior ratings from the industry's principal agencies

*Insurance provided by Westchester Fire Insurance Company and its U.S. based Chubb underwriting company affiliates. Chubb is the marketing name used to refer to subsidiaries of Chubb Limited providing insurance and related services. For a list of these subsidiaries, please visit our website at new.chubb.com.



