

Chubb Small Commercial BOP Distinctiveness	Chubb Small Commercial	Other Carrier's Program	
BOP Coverages & Traits			Chubb's offering - What to talk about
Chubb Enhancements built onto ISO 2013 BOP	●	○	Broad offering with, best of Chubb and ISO, with current, up to date language and coverages
Broad Appetite including 13 Segments	●	○	Also Cultural Institutions, Medical Offices, Associations, Real Estate, Artisan Contractors, Financial Services, Manufacturing; Tech & Life Science, Food, Pet Care
\$485 Minimum Premium for package; \$250 for GL Monoline	●	○	Very Competitive for small and emerging businesses, including home-based firms
Property & General Liability as Package or Monoline	●	○	Flexible approach to coverage, including options for property deductibles and GL aggregate limits
Direct Bill, 4 Options, Including 10 Pay Plan	●	○	Flexible, with online payment options, credit card payments, and recurring payments
Optional \$10 Million Umbrella	●	○	Automatically Quoted with BOP; excess over GL, Auto, Employers Liability and International
Available for business with up to \$30 million revenue	●	○	Supports full range of small business owners; including consideration for larger accounts
Property Enhancement Coverages			Chubb's offering - What to talk about
14 Coverages included in Blanket Limit of Insurance	●	○	Additional insurance limits, applies separately to each location, ranges from \$50,000 to \$500,000
Over 60 Additional Coverages	●	○	Great variety and many coverages tailored to specific industry segments
Business Income Actual Loss Sustained	●	○	Unlimited ALS; Option for Stated Limit; includes 12 month from loss, and option extended period of indemnity
Ordinary Payroll Included	●	○	Automatically included within ALS for 365 days
Replacement Cost with seasonal increase on BPP	●	○	No Coinsurance, and not Insurance to Value Penalty
Outdoor Signs & Paved Surfaces	●	○	Covered for up to \$75,000 (signs) and \$25,000 (paved surfaces) all risk
Hired Car Physical Damage	●	○	Up to \$75,000 per rented vehicle with \$1,000 deductible
Identity Theft Expense	●	○	\$15,000 expense reimbursement
Temperature Change, Spoilage on premises and in vehicles	●	○	Up to \$50,000 for each coverage
Ordinance & Law, including Coverage demolition and increased costs	●	○	Up to \$100,000, with options to increase Coverages B & C
Business Personal Property Off Premises or in Transit	●	○	Up to \$75,000 Coverage; Higher limits by specific endorsement
Newly acquired buildings and BPP	●	○	Up to \$5,000,000 for new Buildings and \$2,500,000 for BPP
9 Version, with 8 for Specialty Industries	●	○	Distinctive Coverages, Flexible Limits
Crime Coverages Available	●	○	Employee Dishonesty, Forgery or Alteration, Money & Securities, Unauthorized Business Card
GL Enhancement Coverages			Chubb's offering - What to talk about
Broad Named Insured	●	○	All subsidiaries, including financially controlled and managerial controlled
Blanket Additional Insured	●	○	Including Lessors of Premises, Lessors of Equipment, and Vendors, and any entity require by contract
Blanket Waiver of Subrogation	●	○	As required by written contract, prior to loss
Expanded Definition of Bodily Injury	●	○	Includes Mental Anguish, Mental Injury, and Shock
Worldwide Territory for Occurrence	●	○	Coverage for Worldwide occurrence when claim or suit is brought in US
Broadened Personal Injury	●	○	Personal Injury definition broadened to include Discrimination
Damages to Premises rented to Insured (All Risk)	●	○	\$1,000,000 Standard limit
GL Aggregate Limit per Location	●	○	Coverage includes a Combined Total Aggregate of \$10,000,000 or more
Optional Coverages With BOP			Chubb's offering - What to talk about
Privacy Liability and Data Breach (Cyber 1st and 3rd Party) within BOP; or	●	○	Liability limits up to \$100,000; \$10,000 1st party reimbursement; Higher Limitson CYBER ERM or DIGITECH ERM
Employment Practices Liability	●	○	Limits from \$25,000 to \$250,000, prior acts, retroactive date option, for firms with 50 or less employees
Foreign Coverage	●	○	Incidental property & liability for exposures outside North America, import/export products coverage
Equipment Breakdown/Boiler & Machinery	●	○	Full value for Building and BPP, options for jurisdiction inspections, flexible deductibles
Professional Liability Coverage Extensions	●	○	Multiple Classes including Printers, Veterinarians, Salons, Pet Care, Dental Labs, Florists and more
Chubb Platform & Model			Chubb's offering - What to talk about
Marketplace -Online Portal for Multiple Products	●	○	Most advanced agent portal in the industry
Chubb Claims Services	●	○	Highly rated from customer satisfaction surveys
Knowledge Center within Marketplafe	●	○	Sample Coverage forms and other information easily accessed
Chubb Commercial Client Center	●	○	EFT Billing, Documents, Simple Certificates
Three Underwriting Centers, Dedicated Tech & Life Science Team	●	○	Underwriters are true Craftspeople, Knowledge & Availability
SCI Help Desk	●	○	Service Needs

Chubb Small Commercial Other Lines of Business			Chubb's offering - What to talk about
Auto with Broad Form Coverages	●	○	Full Suite of Coverages, High Valued Vehicles
Workers Compensation	●	○	Competitive Pricing, Claims Management
International	●	○	International Advantage for Exporters Package; Grow into Multinational Coverages with Local Placements
ForeFront - Management Liability Suite	●	○	Broad Options, Private Companies, Non-Profit
Risk Engineering - Online Portal	●	○	Onsite and Online Service Needs
Chubb Small Commercial Appetite			Chubb's offering - What to talk about
Clubs & Associations	●	○	Business, Civic, Social
Cultural Institutions	●	○	Museums, Galleries
Financial Services	●	○	Accountants, Advisors, Insurance Agents
Healthcare	●	○	Medical, Dental Offices & Practices
Business Services	●	○	Multiple Classes
Retail	●	○	Multiple Classes
Wholesale	●	○	Multiple Classes
Technology	●	○	Information Tech, Computer Services, Broadcasting, Web Based and Social Media
Life Science	●	○	Biotechnology, Medical Device, Pharmaceutical, Nutraceutical
Manufacturing	●	○	Durable Goods, Products Liability, Product Recall Expense
Artisan Contractors	●	○	Trade Contractors, Variety of Coverage Options
Food & Restaurant	●	○	Fine Dining, Casual, Fast Food
Home Healthcare	●	○	Includes Medical Malpractice Option
Pet Care	●	○	Veterinary, Groomers, Boarding, Mobile, Pet Sitting
Clean Technology	●	○	Solar, Wind Technologies
Advanced Manufacturing	●	○	3-D Printing, Robotic Manufacturing
Consolidations, Programs	●	○	Large and Small Scale Options