

Chubb Benchmarq® for Retail Clients

Appetite Guide

Chubb Benchmarq® offers specialised coverage for lower middle market clients with revenue or declared values of up to AUD \$50 million. This Appetite Guide is an indication only of whether various risk groups are within Chubb's appetite in relation to the Chubb Benchmarq broadform liability and commercial property insurance policies for manufacturing clients.

Retail Clients	Broadform Liability	Commercial Property
Agricultural and farming supply store	Livestock and agricultural chemicals (incl. pesticides & fertilisers) not in appetite	
Auction houses		
Automotive parts and accessories	Critical vehicle parts not in appetite	
Bakeries		
Beauty and nail salons	Injectibles and cosmetic tattooing not in appetite	
Beer, wine and liquor retail		
Bicycle retail excl. Bicycle servicing, repair or hire		
Bicycle retail incl. Bicycle servicing, repair or hire		
Boat and pleasure craft dealers		
Bottled gas dealers		
Car park operations incl. Valet services		
Car washes incl. Self service or mechanical		
Caravan, camper trailer and motorhome dealers		

● Within appetite ● Will be considered ● Out of appetite

Please note that a green rating indicates that the risk falls within Chubb's appetite, an amber rating suggests that the risk can be considered but may have specific underwriting requirements, and a red rating indicates that the risk is outside of Chubb's appetite and is not target business. A 'Purple' rating means there is another specialised Chubb product available for this type of risk.

Retail Clients	Broadform Liability	Commercial Property
Charitable and opportunity shops		
Clothing retail - baby		
Clothing retail - mens/boys, womens/girls		
Computer repair and maintenance service		
Computers and associated peripherals retail		
Diving equipment retail		
Doors and window retail		
Dry cleaning and laundry services		
Electronics and appliance repair and maintenance service		
Electronics and electrical equipment retail		
Fabric and textile retail		
Fish and seafood markets		
Flooring, carpet and rug retail	Subject to acceptable installation exposure	
Florists		
Food and beverage - caterers and mobile food services		
Food and beverage - drinking places (ie. Pubs, nightclubs, late night venues)	Nightclubs or inner city bars/pubs not within appetite	
Food and beverage - licenced clubs (ie. Rsl, cultural clubs, sport clubhouses etc.)	Abuse and participation exclusions to apply where warranted, appetite for these risks predominantly on an excess basis	

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Retail Clients	Broadform Liability	Commercial Property
Food and beverage - restaurants, takeaway, cafes (with deep frying)		
Food and beverage - restaurants, takeaway, cafes (without deep frying)		
Fruit and vegetable markets		
Fruit and vegetable retail		
Furniture upholstery and repair service		
Hairdresser and barber shops		
Hardware and tools retail		
Hardware and tools hire		
Health supplements and vitamins store		
Homeware and kitchenware retail		
Household and office furniture retail		
Household appliance retail		
Laundromats		
Marine supply retail		
Markets and bazaars		
Meat markets and butchers		
Medical equipment and supplies		

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Retail Clients	Broadform Liability	Commercial Property
Mobile phone retail	Subject to EMR exclusion	
Motor scooters and golf cart dealers		
Movie theatre and cinema operation		
New & used car and motorcycle dealers (including atvs)		
Newsagencies		
Paint and wallpaper retail		
Party equipment hire	Inflatbles (ie. jumping castles) and carnival rides not in appetite	
Passenger car rental and leasing office		
Pet grooming, sitting and training services		
Petrol station - standalone	Subject to total pollution exclusion	
Petrol stations - incl. Mechanic workshop	Subject to total pollution exclusion	
Petrol stations - incl. Takeaway food	Subject to total pollution exclusion	
Pharmacies		
Plant nurseries and garden centres		
Plumbing supplies retail		
Second hand goods retail - clothing		
Second hand goods retail - furniture, electrical or appliance		

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Retail Clients	Broadform Liability	Commercial Property
Sporting goods and exercise equipment retail		
Sporting goods and equipment hire		
Supermarkets and grocery stores		
Swimming pool supply retail		
Tattoo parlours		
Tobacco, vapes and e-cigarette retail		
Toys retail	Drone or UAV sales not in appetite	
Travel agencies	Tour operation not in appetite	
Tyre retailing and retreading		
Adult entertainment, services or products		

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Ready to find out more about Chubb Benchmarq?

Contact your local relationship manager or Benchmarq underwriter.

Visit our website