

Chubb Benchmarq® for Real Estate 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 intended to provide guidance on whether various risk groups are within Chubb's underwriting appetite for the Chubb Benchmarq Real Estate commercial property and broadform liability insurance products.

Real Estate Group	Broadform Liability	Commercial Property
Property owner - accommodation (hotels)		
Property owner - accommodation (motels)		Subject to commercial cooking, facilities and fire protection
Property owner - high risk & hard to place	Will be considered subject to adequate underwriting information	Includes North Queensland and/or high percentage of Expanded Polystyrene (EPS)
Property owner - vacant or unoccupied		Incidental vacancy (under 60 days) will be considered
Property owner - office		
Property owner - medical practice		
Property owner - retail (excluding shopping malls & arcade)		
Property owner - retail (shopping malls & arcades)		
Property owner - factory industrial		Subject to actual manufacturing processes conducted, storage configuration and fire protection
Property owner - commercial unit Complexes		Subject to actual manufacturing processes conducted, storage configuration and fire protection
Property owner - manufacturing (low hazard)		Subject to actual manufacturing processes conducted, storage configuration and fire protection
Property owner - manufacturing (high hazard)		Primary activity is paper, rubber, plastic, timber or chemicals manufacturing

● 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.

Real Estate Group	Broadform Liability	Commercial Property
Property owner - shopping centre (small/medium)	Subject to adequate deductibles and pricing	
Property owner - shopping centre (large)	Subject to adequate deductibles or self-insured retentions and pricing	
Property owner - warehouse (sprinklered, low hazard commodities)		Subject to storage height/configuration, commodity type and sprinkler adequacy (flow test required)
Property owner - warehouse (sprinklered, high hazard commodities)		Subject to storage height/configuration, commodity type and sprinkler adequacy (flow test required)
Property owner - warehouse (non-sprinklered, low hazard commodities)		Subject to storage height/configuration, commodity type and fire protection configuration, fire protection and commodity minimum standards
Property owner - warehouse (non-sprinklered, high hazard commodities)		
Property owner - self storage		
Property owner - vacant land	Excluding sites with increased risk factors - eg. derelict buildings, open mine shafts, undergoing remediation, high nuisance value, high bushfire exposure etc.	
Property owner - caravan park	Subject to facilities and structures to be insured	Subject to facilities and structures to be insured

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