



Canadian Field Operations Playbook 2018

CHUBB®

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Chubb 2018 Second Quarter Results

Data for the three months ended June 30, 2018 unless noted

“We are taking advantage of market conditions that continue to improve in the U.S. and some territories outside the U.S. with commercial P&C price increases this quarter in those locations the best we’ve seen in some time. We wrote more new business while renewing our customers at record retention levels. In sum, our organization is running on all cylinders and we’re optimistic about our ability to continue to perform at a high level.”

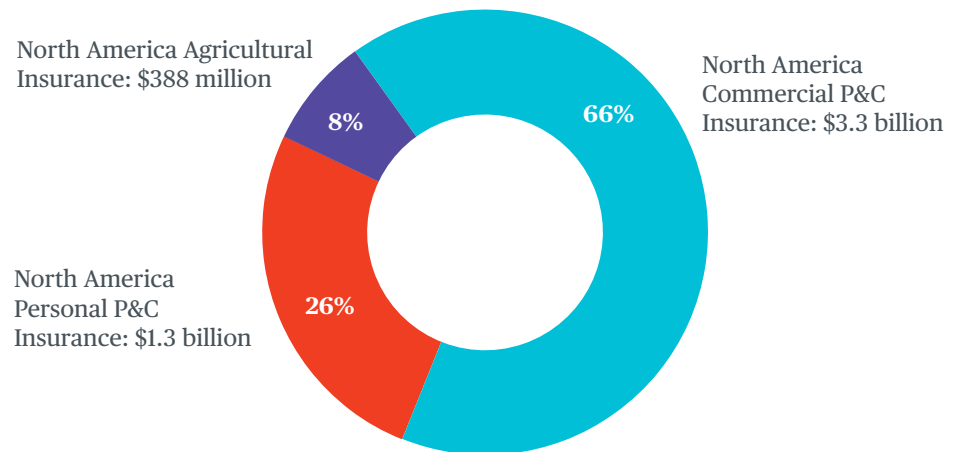
– Evan G. Greenberg,
Chairman and CEO

Chubb Limited Snapshot

- Consolidated net premiums written: \$8.0 billion
- P&C net premiums written: \$7.5 billion
- Net income: \$1.3 billion, or \$2.76 per share
- Core operating income: \$1.3 billion, or \$2.68 per share
- P&C combined ratio: 88.4% (88.1% excluding catastrophe losses and prior period development (PPD))
- Rated AA for financial strength by S&P and Fitch, and A++ by A.M. Best

North America Snapshot

Net premiums written: \$5.1 billion total



Balance Sheet Strength

As of June 30, 2018



This page contains non-GAAP financial measures. See page 27 for a reconciliation to the most directly comparable GAAP measures.

Your Storefront to All That Chubb Offers

Meet the REOs and RCOOs for:

Northeast Region

REO: Mitchell C. Schmidt
mitchell.schmidt@chubb.com
RCOO: Rich Hesselman
rhesselman@chubb.com

New York Region

REO: Peter J. Tucker
ptucker@chubb.com
RCOO: Amy Feller
afeller@chubb.com

Mid-Atlantic Region

REO: Robert M. Polisenio
robert.polisenio@chubb.com

Southeast Region

REO: James M. Shevlin
jim.shevlin@chubb.com
RCOO: Barbara Wittick
bwittick@chubb.com

Midwest Region

REO: Kelley J. Kinsella
kelley.kinsella@chubb.com
RCOO: Walter Cain
wkain@chubb.com

Southwest Region

REO: Timothy E. Rau
timothy.rau@chubb.com
RCOO: Thomas Fitzpatrick
tfitzpatrick@chubb.com

Pacific Region

REO: James A. Darling
jdarling@chubb.com
RCOO: Jeff Hager
jeff.hager@chubb.com

Canada Operations

REO: Ellen J. Moore
emoore@chubb.com

Our local footprint is broad and deep as ever. Through our 48 branch offices in eight regions across North America, we deliver on the responsiveness, accessibility, and overall service to our constituents that you have come to expect from Chubb.

Chris Maleno, Senior Vice President of Chubb Group and Division President, Field Operations, North American Insurance, leads the effort. Directly reporting to him is Jeffrey Updyke, Chief Operating Officer, North American Field Operations, as well as the eight Regional Executive Officers, who along with their respective Regional Chief Operating Officers, manage our important long-term regional business relationships across our 48 branches.

“Today, Chubb is the world’s largest publicly traded property and casualty insurer offering an expanded array of products and services to a wide range of clients, from families and the smallest businesses to growing middle market firms and global enterprises,” said Chris. “I feel confident that as leaders in their respective regions and the industry, our local teams are more capable than ever to deliver all that Chubb can offer to clients and distribution partners.”



Chris Maleno
Senior Vice President
Chubb Group
Division President
Field Operations
North American Insurance



Jeffrey Updyke
Chief Operating Officer
North American Field Operations

Meet Major Accounts



Matthew Merna
Division President
North America Major Accounts

This year, we are bringing deep expertise and particular focus to areas we recognize as high priority to our customers now, among them are critical exposures including Cyber and Transactional Risks.

Global risks are complex and interconnected as never before. The risk management challenges of large domestic and multinational businesses are great. At Chubb, we're doing more than ever to help these clients and their brokers address diverse exposures – and keep their insurance and risk management programs operating at maximum effectiveness and efficiency worldwide.

We're always listening, watching and evaluating the climates in which our clients operate. And in the year ahead, we are delivering more than ever – in underwriting, claims, service and technology – to help our largest clients meet their challenges.

Our North America Major Accounts division is dedicated to crafting innovative insurance and risk management solutions for large U.S. and Canadian-based companies.

Central to our Major Accounts solutions is our ability to address our client's full spectrum of risks... with a broad range of property, casualty, and accident and health coverages, paired with reliable risk engineering and claims services globally.

Alongside our core coverages, we provide specialty coverages that enable companies to tackle risks outside the everyday – those arising from special circumstances or situations, such as a construction project, a merger or acquisition, or a contract that sends employees overseas.

This year, we are bringing deep expertise and particular focus to areas we recognize as high priority to our customers now, chief among them Cyber Risk and Transactional Risk.

Further, our Industry Practices provide insurance coverage and risk management solutions for the special requirements of particular segments, including:

- Construction
- Energy
- Healthcare
- Private Equity
- Real Estate & Hospitality
- Transportation

Drawing on our knowledge of the sector's risks and claims trends, the professionals in our Industry Practices examine risks holistically – and respond to client needs in a comprehensive “one stop” fashion.

Whatever comes our clients' way, our experienced team is ready to work with you to develop and deploy insurance programs and services globally. Our underwriters are at your service throughout North America in eight regional offices and locally in 40 additional branch offices.

As our clients' risk profiles change, so do we, by developing new and enhanced products, services and technologies to help our large domestic and multinational clients navigate the changes – and challenges – of today's world.

Major Accounts Segment Distribution & Client Executive Programs

Steven Lucas

Canada

John Alfieri

Canada

Chubb North America Major Accounts

CHUBB®



Who We Are

Chubb North America Major Accounts specializes in meeting the risk management needs of large U.S. and Canadian-based companies that require tailored, innovative coverage solutions. We are dedicated to working collaboratively with clients and their brokers to craft and deliver differentiated solutions through Chubb's extensive global services and claims operations.

With underwriting centered in Chubb's eight North American regions and an added presence in 48 branch offices, our experienced team of underwriting managers, field-based client segment leaders, claims technicians, and service professionals are fully prepared to develop insurance programs on a global basis to serve the needs of today's large corporate and institutional marketplace.

In addition to our North America Major Accounts operating unit dedicated to large corporate accounts, Chubb has operating units focused on middle market (Chubb North America Commercial Insurance) and small business (Chubb Small Commercial Insurance) customers.

Who We Serve

Our customers are generally defined by the following account characteristics and buying habits:

- Significant client interaction expected as part of the underwriting, claims adjustment and service proposition
- Employ a risk manager or risk management program that is run by corporate finance or general counsel
- Retain significant risk via high deductibles, self-insured retentions and cash flow programs
- Use multiple broker advisors (i.e. separate property, casualty, professional lines coverages)
- Buy tailored products typically on a global basis
- Require significant capacity by product provided by multiple carriers
- Generally have revenue of \$750,000,000 and greater

Core Coverages & Services

We offer a full range of property, casualty, accident and health, risk management, and claims handling solutions on a global basis.

- Accident & Health
- Commercial Marine
- Environmental
- Excess Casualty
- Inland Marine
- Management Liability
- Primary Casualty
- Privacy & Network Security
- Professional Liability
- Property
- Surety
- ESIS- Risk Management Services and Third Party Administrator

Specialty Coverages

We provide the following specialty coverages for companies that face risks which may arise due to special circumstances or that are simply situational in nature.

- Builders' Risk
- Contingent Liability
- Contractor Controlled Insurance Programs, Maintenance Wraps, Owner Controller Insurance Program
- Defence Base Act
- Kidnap & Extortion
- Loss Portfolio Transfers
- Package/Guaranteed Costs as part of a Master Program
- Prospective Deductible Buybacks
- Representations & Warranties
- Run-off/Tail Coverage
- Tax Indemnity

Dedicated Industry Practices

Chubb North America Major Accounts offers tailored insurance coverage and risk management solutions that can fit specific company needs in the following industry segments.

- Construction
- Energy
- Financial Institutions
- Healthcare
- Life Sciences
- Private Equity
- Real Estate
- Retail
- Technology
- Transportation

Claims

Our claims philosophy and professionals are key differentiators for Chubb. Our philosophy includes a commitment to delivering unparalleled levels of customer service, providing insights and experience to help our customers manage and mitigate the retained portion of their risks, and an ongoing tradition of maintaining long term partnerships consistent with customer strategic goals.

Service

Chubb Global Services provides best-in-class multinational servicing through the extensive Chubb Network. By bringing together our local insurance professionals in 54 countries and network partners in over an additional 200 countries, innovative technology, broad product array, and legal and regulatory expertise, we are able to help our clients and their brokers manage their worldwide insurance programs.

Technology

Worldview®

Chubb's award winning portal, which is unmatched in the industry, continues to provide our clients and their brokers with the ability to manage and track all aspects of their global programs.

Key Differentiators

Underwriting & Product Innovation

- Market leading underwriters
- Dedicated coverage specialists
- Industry leading coverage

Client Relationship Development & Distribution Management

- Deep history, knowledge, relationships
- Ease of access
- Strategic & systematic account relationship approach - Global Client Executive Program
- Multinational expertise and efficiency of network
- Expanded branch network

Service Delivery Excellence

- Multinational Property, Casualty, Specialty Solutions
- Global & domestic claims expertise
- Distinctive Global Services (including Worldview and Predictive Claims Capability - Chubb 4D)
- Global/local compliance

Meet Commercial Insurance

Commercial Insurance offers a comprehensive solution for middle market customers' insurance needs.

Commercial Insurance offers a complete solution for middle market customers' commercial insurance needs. Our target customers are based in the U.S. or Canada and generally purchase a package or portfolio (i.e., multi coverage) product; as well as additional products from our broad array of Property, Casualty, Professional and Management Liability, and Accident and Health offerings. For 30 industries in which we have deep expertise, we tailor our offerings to address unique industry needs.

Our experienced team of underwriting, risk engineering, claims and related service professionals operate in 48 North American branches, in addition to centralized underwriting centers. Our underwriting centers are specialized by size and type of customer.

We seek long-standing relationships with agents, brokers and customers who value our broad, problem-solving approach backed by underwriting expertise and industry tailored solutions. Relationships are developed and fostered at the local, regional and Home Office level.

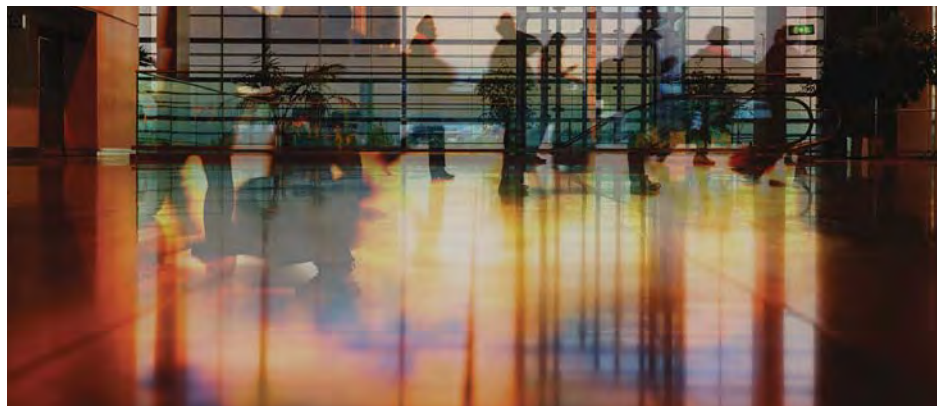
– C. Scott Gunter



C. Scott Gunter
Division President
Commercial Insurance

Chubb Commercial Insurance

CHUBB®



Who We Are

Chubb Commercial Insurance offers a comprehensive solution for middle market commercial customers' insurance needs.

Who We Serve

Our target customers are based in the US or Canada and are generally defined by the following account characteristics:

- Revenue <\$750M: all lines of business and market segments, including monoline and loss sensitive placements
- Some lines, such as Property, may be defined by additional characteristics and buying habits:
 - Purchase a package or portfolio product
 - Generally do not employ a risk manager

What We Sell

Chubb Commercial Insurance underwrites and sells a wide range of property, casualty, professional liability and management liability lines of insurance, including Package, Auto, General Liability, Umbrella, Directors and Officers, US Workers Compensation, and Errors & Omissions for worldwide exposures. While we remain strong in all these lines we are expanding depth, expertise & appetite in many specialty lines such as Environmental, Accident & Health, International & Product Recall.

The Masterkey Package product has strong brand recognition. Designed to provide a global solution, Masterkey's modular format includes: Property, GL, E&O, Inland Marine, Equipment Breakdown, Employee Benefit Liability, Crime and Non Owned Auto.

ForeFront is an integrated suite of coverages designed to help protect privately owned companies and their directors, officers and employees.

Coverage options include Directors' & Officers Liability, Employment Practices Liability, Fiduciary Liability, and Outside Directorship Liability.

Management liability products for publicly traded companies are available on a monoline basis.

Our Value Proposition

Chubb Commercial Insurance takes a holistic approach to the customer relationship, emphasizing craftsmanship in all of our products, segment expertise and supporting services such as Risk Engineering and Claims. Our objective is to address all of the customer's commercial insurance needs. We seek long standing relationships with brokers and customers who value our broad, problem solving approach backed by underwriting expertise and industry tailored solutions. Relationships are developed and fostered at the local level through our extensive branch network as well as our underwriting centers.

Our multi line approach and segment expertise create a unique offering that our customers and brokers appreciate. Our segments are built on an intimate knowledge of our customers' industry, enabling us to provide the best products and services to meet their needs.

Claims

Our claims professionals are a key differentiator for Chubb. The Chubb claims philosophy includes a commitment to delivering unparalleled customer service, providing insights to help our customers manage and mitigate the retained portion of risks, and an ongoing tradition of maintaining long term relationships consistent with our customers' strategic goals.

Products and Segments

We offer a broad range of products and segment specific solutions, allowing us to offer a comprehensive solution to our customers' insurance needs.

Core Coverages:

- Accident & Health
- Auto Liability
- Combined GL/Pollution
- Crime
- Cyber Liability
- Directors and Officers Liability
- Employment Practices Liability
- Environmental
- Equipment Breakdown
- Excess/Umbrella
- Fiduciary
- General Liability
- Inland Marine
- Kidnap ransom
- Management Liability
- Ocean Marine
- Package
- Product Recall
- Professional Liability
- Property
- US Worker's Compensation

Segments:

- Broadcasters/Media
- Construction
- Clean Technology
- Cultural Institutions
- Educational Institutions
- Energy
- Entertainment
- Financial Institutions
- Health Care
- Health Information Technology
- Law Firms
- Life Sciences
- Manufacturing
- Not-for-Profits
- Private Companies
- Publicly Traded Companies
- Private Equity
- Professional Services
- Real Estate
- Retail
- Technology
- Wholesale
- Wineries

Risk Engineering Services®

Chubb's Risk Engineering Services (formerly Chubb Loss Control Services) involve a range of services focused on identifying exposures, assessing the adequacy of existing controls, and helping customers anticipate and mitigate potential costly losses. The practice offers customized risk management and loss control programs and specialized consulting focused on lessons from losses, industry best practices and consensus standards. The network of Chubb Risk Engineers possesses deep industry knowledge and technical expertise in the wide range of industries represented by Chubb's middle market customer base.

International Capabilities

We have extensive operations in 54 countries and territories, and a network that spans 200 countries. Combined with our product breadth and financial strength, this means we can help customers manage risk around the world with confidence. In addition, we offer dedicated underwriters, tools and technologies to help customers and brokers manage programs in an efficient and effective manner.

Chubb Financial Lines Solutions

Providing peace of mind at all stages of the business cycle

CHUBB®



Chubb Insurance is a leading global provider of insurance and risk management services for commercial, financial institution businesses, and not-for-profit organizations. Across our three distinctive business segments, supported by our claims promise, we offer a myriad of products, services and thought leadership.

Management Liability – Public & Private Companies and Not-For-Profit Organizations

Directors and Officers Liability

A new world of compliance and ethics standards challenge all companies today to do the near-impossible—please all of their constituents, from shareholders to employees to the government. And when lawsuits and other threats to the bottom line hit, they trust Chubb.

Public and Private Companies

Multinational Solutions

CODA Premier D&O Liability Excess

Not-For-Profit Organizations

Private Company Risk Survey

ForeFront Portfolio

Employment Practice Liability

Employers face a rising tide of employment practices litigation alleging discrimination, sexual harassment, retaliation, and other torts. Our cutting-edge insurance protection, loss control expertise and services, and partnership approach set us apart from other insurers.

Workplace Violence

Workplace Law in Canada: A Primer

Chubb Works

Fiduciary, Crime and Kidnap & Ransom

Fiduciary Liability

Plan sponsors, benefit administrators and fiduciaries need to be proactive to protect themselves in an ever-changing legal environment. Fiduciary liability insurance should be considered in any comprehensive risk management program.

Crime

Employee theft costs companies an average of 6% of total annual revenues. A trusted employee may carry out a scheme for years, resulting in financial calamity for the company—or worse. Chubb is the #1 writer of fidelity in Canada and North America.

[Fidelity Bond Insurance](#)

[Crime Insurance](#)

Kidnap & Ransom

In an increasingly perilous world, organizations with international operations require the protection of an experienced hand. For 35 years, Ackerman Group LLC has been retained by Chubb Corporation to respond to emergencies on behalf of holders of its Kidnap/Ransom & Extortion insurance.

[Kidnap & Ransom Insurance](#)

[Managing Terrorism - A Practical Guide](#)

[Lexpert Magazine: High Risk Travel](#)

Professional Liability and Cyber

Professional firms are constantly at risk of being sued over the services they perform. Even if a lawsuit has no merit, defending against one can be costly.

We understand these unique concerns and offer tailored coverage to dozens of specific types of professional firms

[Chubb Professional Portfolio Overview](#)

[Cyber ERM](#)

[MediaGuard](#)

[Lawyers Professional Liability](#)

[Miscellaneous Professional Liability](#)

Department of Financial Institutions

The changing landscape of the financial services industry presents both new opportunities and new challenges. Increasingly, mergers, acquisitions, and the competitive pressures of globalization have resulted in a whole new range of products and services in this market.

[Bankers Professional Liability](#)

[Venture Capital & Private Equity](#)

[Asset Management Protector](#)

[Insurance companies](#)

Chubb Specialty Claims

When you are a Chubb customer, you are purchasing a promise – a promise to provide you with world class claim service.

[Chubb Specialty Claims](#)

Contact Us

To contact your local underwriter please [click here](#).

For more information visit us at:
www.chubb.com/ca

Chubb. Insured.SM

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 www.chubb.com. In Canada, Chubb operates through Chubb Insurance Company of Canada and Chubb Life Insurance Company of Canada. All products may not be available in all Canadian jurisdictions. In the United States, insurance is provided by ACE American Insurance Company and its U.S. based Chubb underwriting company affiliates. This communication contains product summaries only. Coverage is subject to the language of the policies as actually issued. Chubb is the world's largest publicly traded property and casualty insurance group. 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. 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.

Meet Personal Risk Services

By combining craftsman-like precision with decades of experience, Chubb Personal Risk Services offers comprehensive personal insurance products and services to meet the evolving needs of successful families and individuals.

From rare objects to unique homes to classic cars, our seamless client experience and superior coverage protect not only our clients' most valuable possessions, but also their standard of living. Our target clients consist of successful consumers with insurance needs that typically extend beyond what mass-market carriers can offer. Our clients prioritize choice, control, convenience and comfort.

With over 48 branches across the country and operations in Canada and abroad, we deliver unparalleled service and product expertise, appetite and execution to our independent agents and brokers.

These capabilities, combined with our reputation for providing outstanding claims service, form the basis of an exceptional organization that gives agents and brokers a competitive edge in the affluent market segment.

As individuals become successful, the risks that can threaten their families and lifestyles also increase. By working with the best independent agents and brokers, we help our clients understand and manage these risks by combining superior coverage with innovative risk management solutions to deliver an extraordinary personal insurance experience.

– Fran O'Brien



Fran O'Brien
Division President
North America
Personal Risk Services

Chubb Personal Risk Services

Industry-leading protection for individuals looking for one-of-a-kind insurance.

CHUBB®



Who We Are

Chubb Personal Risk Services offers an array of property and casualty insurance products for individuals and families with fine homes and possessions. Our customers include many of the most affluent families in the world, CEOs and top art collectors.

In addition to writing over 45,000 Homeowner customers and over \$300 million in premium, Chubb insures 67% of the top 100 wealthiest Canadians.*

What We Sell

Our personal insurance policies are innovative, scalable and supported by specialized expertise. Our Masterpiece® suite of products – long the standard of excellence in the affluent market - offers insurance for custom, historic and vacation homes; valuable possessions; automobiles and watercraft; and up to \$50 million in excess liability.

Chubb is one of the few insurers to offer extended replacement cost coverage, which pays to rebuild a home after a covered loss even if the cost is greater than the policy limit.

The range of complementary services we provide customers includes: home appraisal to determine accurate replacement cost and provide life safety recommendations, and access to Masterpiece Assist™ which clients can use for travel information, Identity Theft restoration and medical assistance.

Claims

Our claims professionals are a key differentiator for Chubb. The Chubb claims philosophy includes a commitment to delivering unparalleled customer service. We maintain a reputation for fairness and integrity by treating every customer - from policy issuance to claim handling - as we would want to be treated.

Innovation

Chubb personal insurance customers can obtain policies for vacation homes, collector and antique vehicles, yachts, equipment breakdown and family protection, including kidnap and real estate fraud expense coverage. We not only invent industry - specific products but also enhance traditional products tailored to each customer's needs.

Masterpiece® Products

Home Contents

Chubb Home and Contents policies feature:

- Expert advice to reduce risk of loss
- Complementary home inspections
- Replacement cost coverage to rebuild homes
- Cash settlement option in the event of a covered total loss
- Referrals to pre-qualified service providers before or after a loss
- Options to request high limits of personal liability coverage

Home and Contents Products:

- Homeowners
- Renters
- Condominium
- Equipment breakdown

Valuable Articles

As a Chubb Masterpiece® Valuable Articles policyholder you'll get:

- Worldwide** Coverage for valuables when traveling
- Cash settlement option for losses
- Newly acquired coverage
- Access to collection experts who can assist with appraisals, security, storage, display and transportation
- Breakage coverage for fragile articles such as glasswork and sculptures

Automobile

Advantages of a Chubb auto policy include:

- Option to use original manufacturer parts for repairs / replacements
- Option to use the repair shop of choice
- Referral service for preferred repair shops
- Custom auto glass repair or replacement
- Generous rental car allowance with limit buy-up options

Watercraft

Chubb watercraft policy features include:

- Year-round navigational coverage
- Coverage for mechanical breakdown, faulty repair, ice or freezing, water-skiing, mysterious disappearance
- Full replacement cost for a total covered loss on an eligible watercraft
- Coverage when you move your watercraft out of harm's way
- Liability coverage for all full-time paid crew members and personal effects
- Coverage while you operate another boat

Excess Liability

Chubb's Masterpiece® Excess Liability policy includes:

- Worldwide** full protection for home, automobile and watercraft
- Coverage against personal injury (libel, slander, defamation of character, mental injury and wrongful eviction)
- Rental car coverage up to 60 days, anywhere in the world**
- Directors Liability (non-profit corporation or organization)
- Unlimited coverage for legal defence costs
- No deductible

International Capabilities

We have extensive operations in 54 countries and territories, and a network that spans 200 countries. Combined with our product breadth and financial strength, this means we can help customers manage risk around the world with confidence. In addition, we offer dedicated underwriters, tools and technologies to help customers and brokers manage programs in an efficient and effective manner.

*

Accident & Health

Competitive Coverage, Trusted Solution

CHUBB®



Who We Are

Chubb Life's Accident & Health (A&H) division has consistently and reliably helped protect large and small businesses, professional practices, schools and colleges, financial institutions, membership associations, civic, church and non-profit organizations, and individuals alike. Experience, integrity, knowledge and a wealth of expertise are just some of the advantages that we offer.

Through our products and services, we have demonstrated an exceptional ability for flexible, fast and creative collaboration with policyholders. A&H offers insurance solutions to our clients and their employees, members, customers and individuals should they be involved in an accident or business travel-related emergency.

What We Offer

From traditional accident protections plans for employers and citizens worldwide to specialty programs designed to meet the unique needs of our clients, Accident & Health supports a wide range of markets across a broad spectrum of insurance offerings:

Travel Accident Risk

For employers with employees living, working on traveling outside of their home country:

- Business Travel Accident
- Global Business Travel

Scholastic Risk Solutions

For students or other scholars engaging in global educational travel, and tuition coverage for students and tuition payors:

- Student Accident
- Student Travel
- Tuition Reimbursement

Employee Benefits

For employers looking to enhance or supplement their benefit offerings:

- Accidental Death & Dismemberment
- Critical Illness Insurance
- Hospital Cash Insurance
- Group Life Insurance

Special Risk

For schools, daycares, youth groups, sports teams, recreational associations, volunteers and community service organizations:

- Participant Accident



More to Offer

Chubb provides extensive resources to better understand product offerings. Our commitment to the industry is paramount: when it comes to exceeding expectations, Chubb Life Accident & Health delivers.

The Chubb Advantage

Innovation

We are solution-oriented professionals with expert industry knowledge and an entrepreneurial business philosophy that allows us to remain flexible in finding the right solution for our clients.

Superior Service

As the premier provider of multinational services, Chubb takes advantage of cutting edge technology to maintain instant connectivity with our global network and to keep up-to-date with the rapidly changing regulatory environment in each country.

Financial Strength

Accident & Health is a division of Chubb Life. Chubb Limited, the parent company of Chubb Life, consistently receives high ratings from A.M. Best for financial stability, and from Moody's and Standard & Poor's for claim-paying ability, attesting to Chubb's solid financial strength.

Global Protection

Chubb's global network can satisfy the insurance needs of companies operating worldwide through its global subsidiaries in 54 countries (on a locally admitted basis).

Contact

For more information, visit www.chubb.com/ca-en/accident/ or contact your Accident & Health underwriting team at Canada.chubblifeunderwriting@chubb.com.

Chubb. Insured.SM

This insurance coverage is underwritten by Chubb Life Insurance Company of Canada ("Chubb Life"). Product highlights are summaries only. For full benefit details including exclusions and limitations, please refer to the master policy issued to the group policyholder. Chubb Life is part of the Chubb group of insurance companies, 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. Chubb Limited, the parent company of Chubb Life, is listed on the New York Stock Exchange (NYSE: CB) and is a component of the S&P 500 index..

Choose Your Type of Service

The new Chubb offers insurance coverages, client services and risk expertise tailored to an organization of any size – as well as firms as they grow from a small business into a midsize company and eventually into a global enterprise – not to mention select individuals and families.



Contact Me

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Contact Me

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Contact Me

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Andy Hollenberg (A&H)
Andy.Hollenberg@chubb.com

Chubb Personal Risk Services

High net worth Canadian individuals and families

Chubb Personal Risk Services (PRS) is a premier insurer of high net worth individuals in North America. With over 85 years of excellence in Canadian customer service, Chubb Personal Risk Services offers leading customer experience and smart policies tailored to your customers unique and individual needs. Our products are designed to help protect the highly valued assets and customers' peace of mind. Loss prevention and mitigation service differentiate PRS, including HomeScan, Risk Assessments and Masterpiece Assist.

Chubb Commercial Insurance

Canadian Businesses with revenues up to \$750 million

Addresses all of a company's property, casualty, professional liability and management liability needs with crafted products, segment expertise and supporting services such as Risk Engineering and Claims. A variety of coverages is tailored and packaged to meet the unique needs of specific organizations such as private companies, professional services, technology firms, manufacturers, construction companies, life science businesses and more.

Chubb Major Accounts

The largest Canadian-based institutional organizations and corporate companies

Serving the risk management function of organizations representing some of the most complex risks and requiring tailored coverage solutions, often involving global underwriting expertise in regulation, loss assessment and mitigation and claims handling supported through coordinated relationship management.

Chubb Accident & Health

Chubb Accident & Health offers insurance solutions to clients and their employees, members, customers and individuals should they be involved in an accident or business travel-related emergency.

Meet Chubb Claims

Nothing is more important than providing the highest quality of service to our customers when they have a claim.

At Chubb, we believe that nothing is more important than providing the highest quality of service to our customers when they have a claim. Our experienced claims team treats each client with care while delivering technical expertise, professional and responsive service, clear communication and consistent global claims handling.

With every claim that's our opportunity to show you what "craftsmanship" means in service to you. It means a quick response when you need it most. It means Chubb people working with empathy, integrity and our renowned attention to detail to make you or your business whole. It means we honor the promises we've made to you, your loved ones, your employees, your home, your business reputation – these things are personal, for you and for us.

We tailor our approach to each and every claim, but we have never changed our unflagging commitment to providing world-class service.

– Megan Watt



Megan Watt
Executive Vice President
Head of North America Claims

Claims: The Chubb Difference

CHUBB®



The true measure of an insurance carrier is how it responds to and manages your claim. We understand that when you buy insurance, you're really buying peace of mind.

Since Chubb & Son's inception in 1882, Chubb's guiding claims principle has been to treat each customer the way we would like to be treated if we were to experience the same loss - with integrity, empathy, promptness, expertise and fairness.

We continue to honour these principles through a commitment of hiring and retaining claims professionals renowned in the industry for their technical expertise and thought leadership. This team confidently stands behind these principles at the time of a loss, when our customers need us most. This is the Chubb difference.

The Chubb claims team has staff across Canada with offices in Montreal, Toronto, Calgary and Vancouver. We can work with our insureds to resolve claims for the following lines of business:

First Party Claims

**Personal Risk, Commercial Lines
Property and Auto Physical Damage,
Boiler & Machinery, Marine,
Entertainment, Mortgage Impairment,
Collector Car, and Accident & Health**

*"This is quite remarkable service!
I reported the claim on Monday and the
cheque was issued on Thursday. I can tell
you, as hard as we tried, we never gave this
kind of claim service when I was President
of a large P&C Insurer in Canada. I
suppose this is one more reason I am with
Chubb."*

The above referenced customer testimonial is reflective of the close relationships created between our insureds and our team of claims professionals who provide unparalleled customer service across Canada. The First Party team facilitates and settles approximately 15,000 claims per year with a highly satisfied 96% customer satisfaction rating. Why would you trust the insurance of your most valued possessions to any other carrier?

Financial Lines

D&O Public and Private, EPL, Cyber, Media, Fiduciary, Crime, K&R, E&O, Reps & Warranties, Side A/DIC, FI/VCAP

What happens if you or one of your directors or top executives is sued after a massive stock drop?

What happens if hackers penetrate your company's network and steal your most valuable intellectual property?

These questions are reflective of claims our professionals handle on a daily basis. Our claims team has significant experience handling large exposure D&O claims against Canadian insureds locally and globally. It is this experience that gives our sophisticated commercial insureds and their boards of directors' invaluable peace of mind in the claims handling process.

This peace of mind comes from the following:

- handling of claims internally by bilingual Canadian examiners who are available to meet and discuss your claim at any stage which, in turn, develops an integral partnership with our insureds and assists in the resolution of claims;
- the team's local expertise with offices in Montreal, Toronto, Calgary and Vancouver;
- access to a preferred list of the most respected legal counsel across the country for duty to defend policies and examiners with strong working relationships with legal counsel on reimbursement policies;
- knowledge of mediators and the mediation process;
- the ability to respond to difficult coverage issues quickly and with transparency; and
- a dedication to training and sharing claims trends and legal issues.

Casualty

General Liability E&O, Environmental, Umbrella

The Casualty team has the capacity, depth of knowledge and in-house staffing resources to provide superior and flexible in-house claims handling solutions to suit any of our insureds' needs, whether it is handling a large frequency driven account or assisting a small commercial insured with its risk mitigation tools. The Casualty team is comprised of claims handlers with skills across all lines of commercial insurance, including niche areas such as the following: Oil & Gas, Environmental Site Liability, Life Sciences E&O and Technology.

Our claim examiners partner with our insureds to tailor flexible claims solutions, such as the following:

Multi Line Claims Liaison

Dedicated in-house Chubb examiners who oversee all of a particular insureds' claims, across all lines of Chubb business, so there is one direct line of contact within Chubb.

Business Consultant

Associates who put together special programs for our insured to monitor the erosion of self-insured retentions, negotiate rates with vendors and counsel, maintain all indemnity and vendor records for easy access during litigation, and tracks claims and loss runs.

In-House Counsel

In-house lawyers who litigate casualty claims on behalf of our insureds and who are highly respected in the industry for their integrity in the handling and negotiation of claims. Chubb counsel can also meet with our insureds to discuss the litigation process and educate on legal trends to assist our insureds with risk mitigation and loss control.

Operations

Paying and Processing for the Claims Team

To ensure speed in both acknowledging and paying your claim, Chubb has a claims operations team that processes and pays invoices and issues settlement cheques within 48 hours of approval.

If our insureds have an inquiry, our Canadian call centre, located in our Toronto office with access to management and the claims team, has an industry record dropped call rate of 2% which ensures that you will not be kept waiting when you have an urgent inquiry.

Contact Information

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E lbrabander@chubb.com

Derek Kea
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E dkea@chubb.com

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Lily Kornijenko
AVP, Claim Manager, Casualty Claims
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The ESIS Advantage:

Design. Integrate. Achieve.

ESIS®



What matters to you, matters to us. Our collaborative approach to program design and ongoing pursuit of excellence gives you the power to achieve your risk management goals.

With ESIS, you can discover the ways we help our clients design programs that integrate with their initiatives and achieve superior results.

Design: Your program is different. So is our collaborative approach.

ESIS recognizes each risk management program is unique, and we are committed to providing consultative and innovative solutions to drive superior results for your program. Our culture and vision enables us to effectively operate as an extension of your risk management program, aligning combined goals to form a collaborative partnership.

Integrate: Powerful resources. Exceptional service.

We recognize our clients' desire to do things differently, and we are confident that our integrated approach will deliver

better overall results for your program. ESIS' specialized claim intervention strategy integrates an effective deployment of resources and appropriate actions, which are essential to your program's success, including:

- **Supervisor involvement** – Targeted supervision over claims with the greatest potential for higher costs through the use of predictive modeling is an integral part of our claims best practices.
- ESIS partners with clients to meet the Workers Compensation Board risk management challenges. Our professionals have specialized knowledge and competencies that can help you save money.
- Beyond ESIS' claim management acumen, we offer distinctive risk management advisory services on the Workers' Compensation Board premium front. By reviewing your business activities and operational structure, we can assist in pursuing the lowest possible premium rate. We also review your payroll reporting to help minimize insurable earnings and premium levies.

Achieve: Tangible outcomes.
Measurable results. Lower loss costs.

Our success in helping clients mitigate their loss costs provides us with a clear vision of how we can help you achieve your risk management goals. We understand how a proper design and integration leads to achieving the best results. We continually measure our performance, ensuring optimum outcomes for our clients, including:

- A comprehensive quality review program and self-audit process to demonstrate consistency and value
- Customized scorecards using Key Performance Indicators (KPIs) to monitor and measure our performance
- Benchmarking and root cause analysis that explains trends and identifies opportunities

Sophisticated Tools

We understand that risk managers need sophisticated tools to exercise greater control over outcomes. ESIS Global Risk Advantage® helps generate useful risk management reports, analyze loss trends, and perform other necessary tasks to help drive informed decision making. Features include:

- Our mobile app that provides you with on-the-go access to the most essential information
- Dynamic, interactive, and intuitive program analysis functionality
- Automated triggers/alerts for reserve increases, return to work, claim closure, etc.
- Data monitoring that provides instant access to claim information

ESIS Advanced Analytics in Action® helps to determine the overall health of your risk management program and enables us to isolate opportunities for improvement. Our comprehensive approach to client benchmarking begins with a retrospective analysis of outcomes data. We make valid comparisons and note proportional divergence from benchmarks over time. This leads to the identification of beneficial and adverse trends, helps pinpoint correlative

patterns, and leads to the development of theories concerning causation. This ongoing effort helps to reduce claim frequency, improve closure rates, and achieve better outcomes.

Ancillary Services

ESIS offers a variety of ancillary services to further support your risk management goals.

ESIS Health, Safety and Environmental (ESIS HSE) consulting services help create a healthier and more productive work environment for employees by helping your business reduce workplace hazards and organizational risk factors that cause occupational illnesses. We offer a variety of occupational health and safety products, including a full suite of environmental services.

ESIS Catastrophe Services offers a full range of services that cater to many types of companies to help protect your business before, during, and after an incident. ESIS' catastrophe services team understands the impact and adverse effects catastrophic events can have on your business' reputation and bottom line.

ESIS Construction provides a dedicated team of professionals who understand the unique exposures and specialized claims handling required for the construction industry. ESIS On Call™, our proprietary mobile application, helps to quickly and easily report an incident or accident to ESIS, initiating rapid mobilization of crucial risk management resources – an important first step and one that may help mitigate claim severity and associated loss costs.

ESIS Overview

Customer Focus

- Provides service across North America
- Dedicated to providing exceptional service
- Consultative partnership for improved client outcomes and demonstrated results
- 96% average client retention

Experience

- Managing over \$2.5B of customer losses/320,000 new claims across North America
- More than 1,400 experienced associates in US and Canada
- Excellence in claims administration for more than 60 years
- Fully licensed adjusters in all provinces of Canada
- A network of vendors readily available encompassing engineers, appraisers, field adjusters, forensic accountants and many more

Financial Strength

- Sustained and profitable growth since 1953
- Continual investment in our products, services, and innovative technologies

Scope of Services

- Providing a fully integrated suite of services
- ESIS is an approved TPA among more than 20 insurance carriers
- More than 50% of our business is in an unbundled arrangement

Our Products

ESIS offers one of the industry's broadest selections of risk management products and services, including:

- Workers' Compensation oversight, auto and general liability, professional and product liability claims management
- ESIS Global RiskAdvantage, a proprietary, industry-leading RMIS
- Health, Safety and Environmental (HSE) consulting
- Catastrophe claim management services
- Global claims services in more than 80 countries
- Special Investigation Unit
- Recovery services

ESIS Contact

May Ng
Senior Director of ESIS Services, Canada
O 647.798.6147
E may.ng@esis.com

Please visit www.esis.com to learn more.

Marketing Sheets

CHUBB®

Commercial Auto Insurance

50 years of combined expertise you can trust

CHUBB®



Commercial auto fleets can present a challenging set of exposures for a company. In addition to the wide range of products Chubb already offers, we also have comprehensive automobile fleet solutions for a number of different industries.

With expertise you can trust, there is no better solution for your company's auto fleet and business needs.

Areas of Expertise

- Vehicles used in the mining industry
- Broad spectrum of sales and service vehicles
- Vehicles unique to the film and television industry such as trailers, shoot vehicles and camera cars
- Contractor Fleets
- Delivery of Owned Goods
- Cross Border exposure

The Chubb Advantage

Financial Strength

You can count on us to manage our business so you can manage yours. Chubb receives consistently high ratings for financial strength from A.M. Best, Moody's, and Standard & Poor's, the leading independent analysts for the insurance industry.

Claims Handling

Our global network of claims professionals has experience handling large, complex liability claims and is available to assist you promptly manage potential litigation.

Experience

Our underwriters and loss control representatives have the experience to understand your business and offer solutions accordingly.

Global Reach

You do not need to worry about the unique cross border challenges posed by claims. We offer a coordinated approach using our extensive worldwide branch office network.

Contact Us

To start placing more commercial auto with Chubb, contact your local commercial auto underwriter today.

Toronto
416.863.0550

Montreal
514.938.4000

Calgary
403.261.3881

Vancouver
604.685.2113

Chubb.com/ca

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Clean Technology

Clean Technology companies need an insurance company that understands their world

CHUBB®



Insurance Solutions for Every Stage of Your Business Growth

From R&D to commercialization, from local to global, from practical to complex, Chubb works with you to create solutions that help protect your clean technology business today and tomorrow.

Early Stage Clean Tech Companies May Need

- **Insurance protection for prototypes and written plans**, such as Chubb's R&D property insurance as well as R&D business income insurance.
- **Protection for employees traveling outside their home countries** through Chubb's foreign voluntary workers' compensation insurance. Our policy gives your covered employees access to a travel risk intelligence portal to help them prepare for trips as well as 24/7 access to a global medical assistance provider to respond to their medical needs.

Commercialized Companies May Need

- **Business resiliency planning and protection**, supported by Chubb's property and business income insurance. Our business income insurance policy offers an unlimited period of indemnity, extending the policy for as long as it takes to restore your company to the level that would have existed had there been no loss, subject to the limit of insurance.
- **Supply chain risk mitigation** through Chubb's property and business income insurance, which includes contingent business income insurance to help minimize the impact to your company's bottom line if your supply chain is disrupted.
- **Global insurance protection** that extends wherever your company does business. Chubb's global program, tailored to your company's specific needs, pairs a master policy issued in Canada with local policies issued around the world.
- **Protection for a contract breach or product malfunction** through Chubb's

errors and omissions insurance, which addresses economic injuries caused by product defects or deficiencies as well as failure to perform in accordance with an agreement or a contract.

- **Equipment breakdown insurance solutions** to help keep your business running, even if critical equipment suffers damage.

Areas of Expertise

Renewable energy producers, including:

- Solar electricity systems operator
- Developer of biodiesel from algae
- Wind farm developer and operator
- Landfill gas power generation operator

Manufacturers and service providers, including:

- Wind turbine component manufacturer
- Hybrid vehicle power conversion system manufacturer
- Biodegradable products

Software and hardware companies, including:

- Smart grid technologies
- Utility data analytics software
- Building energy management software and hardware
- Energy efficiency analytics software

Emerging companies, including:

- R&D of sugar fermentation technology for biodiesel
- Bio-oil R&D
- Cellulose feed stock producer
- Clean engine technology R&D

The Chubb Advantage

Drawing on global experience in alternative energy and related fields, Chubb risk engineers, underwriters, and claims representatives use their knowledge, flexibility, and ingenuity to give you the trusted advice your company needs wherever you do business.

Chubb has specialized in insuring companies with complex risks since 1882. In addition, Chubb has remained part of an elite group of insurers that have maintained the highest ratings of A.M. Best, the insurance industry's standard.

Contact Us

To learn more about how you can place your clean technology company with Chubb, contact your local underwriter.

Chubb.com/ca

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¹Based on total market capitalization, which reflects our capacity to take on risk, of \$61.8 billion. As of September 30, 2016

²Financial Rating as per AM Best as of February 2017

³2016 National Underwriter Risk Manager Choice Awards

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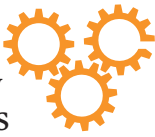
Form 40-01-0129 (Ed. 4/17)

Chubb Commercial Insurance Your Partner for Success

CHUBB®

Largest 
Global P&C Carrier¹

20
Industry
Practices



30+
Innovative
Products
to meet your customers' needs



Appetite for over
1000
SIC Codes



Rated #1
 Commercial
Claims Handling
by risk managers³

Rated A++
 For Superior
Financial Strength²

Top 5 Market

Package | Professional Lines | D&O | Cyber

Approximately

1700



Underwriting Experts,
Risk Engineers and local
Claims Professionals dedicated
to our brokers and customers

48 Local Branch
Offices in North America
with the ability to
write business in
200
countries

3330



Appointed
Brokers
—some spanning decades

Key Benefits:



- Hallmark Claims Service
- Full service underwriting centers as an extension of our branch network
- Consistently high ratings for financial strength from A.M. Best, Moody's and Standard & Poor's
- International capabilities to manage risk around the world with confidence

Builders' Risk Services

CHUBB®



Builders Risk at Chubb

Designed for general contractors, developers, and owners with ongoing construction needs, coverage can be tailored to meet project specific requirements. Chubb's appetite is broad enough to include all sizes of risks from engineering-related civil construction, such as water treatment facilities and light road work to standard four wall commercial and residential exposures.

With considerable capacity for projects, and available critical catastrophic capacity for flood, earthquake, and named windstorm, Chubb can craft a Policy to meet your clients' needs.

Coverage

- Individual Project Builders' Risk and Master Programs
- Physical Damage, Testing, and Delay in Opening coverages are available
- International Builders' Risk for Canadian / US based clients, including local policies where needed
- Phased Structure endorsement for projects containing multiple buildings with varying start and completion dates
- Contract Penalty coverage available as a result of a covered physical damage loss
- 100% placements and quota share lead terms, as well as the ability to provide quota share coverage with our follow form; terms are based on underwriting review and client needs
- Various optional coverages and endorsements based on client need, including coverage for loss to existing property during renovations and Green Endorsements
- DIC for construction projects on a selected basis

Advantages & Benefits

- A large team of Builder's Risk underwriters, with local representation in nearly 40 branches in North America - providing for local, firsthand knowledge for small, medium, and large complex risks
- Service-oriented account coordination and handling by highly experienced, construction underwriters with the ability to handle time sensitive bids and builds
- Significant capacity, including critical catastrophe capacity for perils such as earthquake, flood, and named wind storms
- Coverage can be crafted to meet the specific needs of the project and/or account
- Backed by the financial strength of Chubb, which has consistently received among the highest ratings for financial strength from the industry's principal rating agencies
- Flexibility to provide capacity in a full limits or quota-share position on individual projects and to provide master program solutions for clients with ongoing construction needs who are looking for consistency in coverage, pricing, and a carrier partner for their Builders' Risk needs.

Builders Risk - Risk Engineering Services

- Experienced loss control and engineering specialists available to act as a resource to risk managers to assess risk, analyze productivity, and develop solutions for improvement
- Consultative approach to loss prevention and mitigation
- Engineering evaluations and construction risk management services for builders' risk and engineered risk accounts

Claims

- Chubb has a demonstrated experience in the Construction industry with a dedication to Claims Service
- Dedicated and experienced claims personnel to handle construction losses
- Network of leading lawyers

Contacts:

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Crime Insurance

Social Engineering Fraud Endorsement

CHUBB®



Your closest vendor sent you an email asking you to change its banking information. You should trust the vendor, right?

In today's interconnected world, fraudsters hide in the anonymity of cyber space. They can infiltrate even the best-managed firms through what's called social engineering fraud - deceptively gaining the confidence of an employee to induce him or her to part with money or securities. A fraud scheme by someone who is posing as a trusted vendor, new client or employee may cost a firm hundreds of thousands of dollars—or more.

Even if your organization conducts vendor background screenings, employs fraud detection systems, segregates financial duties, and educates employees on how to detect fraud, it may still be vulnerable.

That's why Chubb, a leader in crime/fidelity insurance, created the Social Engineering Fraud Endorsement for its Crime Insurance policy.

Why Your Organization Might Need Insurance for Social Engineering Fraud

- **Frauds of confidence and deception** can be difficult to detect and can result in a firm handing over tens of thousands of dollars to a criminal without even realizing it - until it's too late. Your organization might find it difficult to absorb such a financial impact without feeling dramatic, even devastating effects.
- **Social engineering fraud and scams** are increasingly common.
- **Your organization can be victimized by anyone** - even a trusted vendor can be the victim of a hacker who poses as the vendor, redirecting your next payment.
- **Smaller organizations often are more vulnerable** - to fraud because they may lack financial or wire transfer controls that larger organizations may routinely employ.

Social Engineering Fraud Endorsement: Coverage Highlights

When added to a Chubb Crime Insurance policy, the Social Engineering Fraud Endorsement insures a range of social engineering fraud losses, including:

- Vendor or supplier impersonation.
- Executive impersonation.
- Client impersonation.

With additional advantages:

- **Full carve-back** to the voluntary parting exclusion.
- **Broad all-risk language** wherein loss does not have to occur through use of computer, email or phone.
- Streamlined supplemental questionnaire.
- **No requirement** for vendors and suppliers to carry crime or fidelity insurance to trigger coverage.
- **Coverage is available up to \$250,000** per occurrence, with no annual aggregate, though higher limits can be considered with additional underwriting.

Social Engineering Fraud Scenario: Trusted Vendor, or Thief?

The controller for a distributor of component parts was responsible for making regular payments to overseas vendors from which the distributor purchased products for resale in Canada. After many months of working with one particular vendor and receiving regular shipments, the controller received an email that appeared to come from his vendor contact, indicating that the vendor's bank was having issues with accepting payments, and asking if the next payment could be made to a new bank. Due to the vendor's overseas location, verification was a challenge. After the supposed vendor applied some pressure, the controller paid the invoice via wire transfer.

The following month, the real vendor realized that the distributors' payment was overdue. An investigation was launched and it was determined that the fraudster had tricked the distributor into believing that the requested bank account change was authentic. The fraudster absconded with the almost \$250,000 payment.

The Social Engineering Fraud Endorsement may be added to Chubb Insurance Company of Canada's Commercial Crime Policy Form CE 14-02-4028 only.

To Learn More

For more information about Chubb's Social Engineering Fraud Endorsement for Chubb's Crime Insurance, please contact your insurance broker or visit us online at Chubb.com/ca.

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Social Engineering Frauds

Loss Scenarios

CHUBB®



Vendor Email Hacked

Coverage:	Crime Insurance
Cause of action:	Social Engineering Fraud
Type of organization:	Private Company
Number of employees:	Less than 250
Annual revenue:	Less than \$250 million

The controller for a distributor of component parts was responsible for making regular payments to overseas vendors from which the distributor purchased products for resale in Canada. After many months of working with one particular vendor and receiving regular shipments, the controller received an email that appeared to come from his vendor contact, indicating that the vendor's bank was having issues with accepting payments, and asking if the next payment could be made to a new bank. Due to the vendor's overseas location, verification was a challenge. After the supposed vendor applied some pressure, the controller paid the invoice via wire transfer.

Resolution

The following month, the real vendor realized that the distributors' payment

was overdue. An investigation was launched and it was determined that the fraudster had tricked the distributor into believing that the requested bank account change was authentic. The fraudster absconded with the almost \$250,000 payment.

Fake CEO Scam

Coverage:	Crime Insurance
Cause of action:	Social Engineering Fraud
Type of organization:	Public Company
Number of employees:	More than 250
Annual revenue:	More than \$150 million

The regional CFO of a subsidiary of a large, publically traded company received an email purporting to be from the assistant to the CEO in Canada. The email requested that the CFO transfer a large sum of money immediately to facilitate covering a tax payment in China. When the CFO questioned the request, a follow-up phone call was made to the CFO, assuring him that the proper authority was granted and that it had come "from the highest levels" within the organization. With intimate

knowledge of company policies, and an official looking letter on company letterhead “authorizing” the transfer, the CFO transferred the money by wire. The scam was detected after another attempt at transferring funds was stopped by the subsidiary’s bank.

Resolution

After recovering only a portion of the original wire transfer, the subsidiary suffered a \$1 million loss.

Illegitimate Client

Coverage: Crime Insurance
Cause of action: Social Engineering Fraud
Type of organization: Private Company
Number of employees: Less than 50
Annual revenue: Less than \$100 million

A business manager handling bill payment and bookkeeping services received an email, purportedly from his client, inquiring about her balance and availability of funds for a wire transfer. The email included details regarding the scope of services the business manager provided, as well as information about other transactions that had recently been performed. The wire, for \$100,000, was to go to an offshore account, purportedly for the purchase of a new piece of real estate. Given the amount of information the “client” was able to provide, she won the business manager’s trust, and he authorized the wire into a fraudster’s account.

Resolution

After noticing some activity in her spam account, the legitimate client grew suspicious

and contacted her bank. When she was informed of the wire she requested that it be stopped, but it had already been processed and all \$100,000 was lost.

Something for Nothing?

Coverage: Crime Insurance
Cause of action: Social Engineering Fraud
Type of organization: Law Firm
Number of employees: More than 200
Annual revenue: Less than \$100 million

A law firm receives a request to sign up a new client from overseas. The new client wishes the firm to pursue a debtor in Canada who is delinquent on its bills. The client explains that it will pay the required retainer and enters in to an agreement with the law firm. During the vetting process, the client informs the firm that the debtor has agreed to pay its bill, and has already issued the cheque to the law firm. The client then instructs the law firm to cash the cheque that has just arrived, deduct its legal fees, and wire the balance to the client.

Resolution

The law firm does not wait for the hold to clear before wiring out the money, and by the time the firm has been notified that the cheque has bounced, the client has the money, leaving the law firm out of pocket for the entire \$250,000 amount.

This endorsement is available on Chubb Insurance Company of Canada’s Commercial Crime Policy Form CE 14-02-4028 only.

To Learn More

For more information about Chubb’s Social Engineering Fraud Endorsement for Chubb’s Crime Insurance, please contact your insurance broker or visit us online at Chubb.com/ca.

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Cyber Services for Loss Mitigation

Signature Assessments Overview

Welcome to Chubb’s Cyber Services for Loss Mitigation! We offer these services because we believe that being ready to respond will help reduce the exposure to a loss when a cyber event occurs. As a Chubb cyber policyholder, you have access to a suite of Loss Mitigation Services to help mitigate potential cyber exposures before an event happens as well as several Signature Assessments which can help your company quickly gauge and understand key areas of cyber risk. These services are provided directly to you by a panel of Chubb pre-approved vendors at a pre-negotiated flat rate.

For a complete list of services, please visit www.chubb.com/ca.

Response Readiness Assessment	
Delivered by Fidelis	<p>Evaluate your company’s response plan or get started creating one.</p> <p>Fidelis Cybersecurity will provide a personalized consultation to walk your organization through a streamlined process and assess your incident response plan based on industry standards. In cases where a response plan does not already exist, Fidelis will help your organization through a process to jump start the development of one.</p> <p>Fidelis will first request that your organization execute a mutual non-disclosure agreement to establish a confidential relationship with your company. Fidelis will then provide their multipart assessment for your company to complete. The assessment will include requests for any existing incident response plan documentation that Fidelis can include in the overall review. Fidelis will then conduct a review of the materials, focusing on the internal and external response capabilities of your organization. The final report will include findings and suggested action items for the client to remediate. The scope includes missing documents, technical and software recommendations and regulatory benchmarks.</p> <p>More information on Fidelis can be found at www.fideliscybersecurity.com.</p>
Security Performance Benchmarking	
Delivered by BitSight	<p>Monitor the security of your organization and third party vendors through external data gathered from the public Internet.</p> <p>Cyber policyholders receive a personalized login to the BitSight portal for 12 months, allowing you to continuously monitor your organization and up to three vendors of your choice.</p> <p>BitSight’s online platform continuously analyzes, rates and monitors the security posture of companies, all from the outside. Ratings are generated on a daily basis, giving continuous visibility into the performance of your security program. With the ability to determine the security details used to generate your company’s rating, pertinent security issues can be mitigated and tracked over time.</p> <p>More information on BitSight can be found at www.bitsighttech.com.</p>

Network Vulnerability Testing

Delivered by
NetDiligence

Assess vulnerabilities on your external network - a common method threat actors use to gain access to company networks.

NetDiligence will conduct an automated vulnerability scan of up to 8 external network addresses that represent some of your company's external systems, such as firewalls, web applications, and mail servers. Once the scan is completed, an Interpretive Summary Report is generated to bring together the key points and risk factors that should be prioritized for remediation. In addition to the summary report, the "raw" results are also provided to help your IT Staff validate and remediate the findings.

Note: Additional internal scanning options are available but require the assistance of on-site IT/networking personnel who can perform installation and placement of a "virtual scanner software" on the internal network.

More information on NetDiligence can be found at www.netdiligence.com.

Phishing Stimulation

Delivered by
Wombat Security

Test a sample of your employees to see how well they respond to a simulated phishing attack.

Electronic mail continues to be used by threat actors as a primary delivery mechanism to get employees to click on malicious links or attachments. For the unaware employee, taking action on these malicious emails can lead to malware infection, theft of usernames/passwords or cyber extortion via ransomware.

For this effort, Wombat Security will work with your company to run a phishing simulation for up to 500 employee email addresses. Individuals who fall victim to the simulation are forwarded to educational material on phishing and its effects on company security. At the conclusion of the campaign, a report will be provided to help determine if additional training is required based on the number of individuals that did not pass the simulation.

More information on Wombat Security can be found at www.wombatsecurity.com.

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Cyber Enterprise Risk Management

A distinctive level of cyber protection that only Chubb can offer

CHUBB®



Chubb has handled cyber incidents and underwritten cyber exposures for policyholders for more than 15 years. Over this time, Chubb has cataloged a considerable amount of loss data. A careful analysis of this proprietary data shows that the best way to combat the constantly evolving world of cyber risk is to implement a three-prong approach to cyber underwriting that incorporates risk transfer, loss mitigation services and post-incident services. Why? Because technology and cyber risks are enterprise-wide issues that require an enterprise-wide solution: Chubb's Cyber Enterprise Risk Management (Cyber ERM).

With Cyber ERM, Chubb's policyholders have access to coverage that builds on all of the cyber products that have come before it, incorporating insight gained from years of claims and underwriting experience. This premier coverage is backed by the financial strength of Chubb's A++ balance sheet and supported by Chubb's extensive cyber services:

- Loss Mitigation Services - access to the tools and resources needed to address and gauge key areas of cyber security risks before an event occurs.

- Incident Response Services - a diverse team of experts in the legal, computer forensics, notification, call center, public relations, fraud consultation, credit monitoring, and identity restoration service areas to help limit exposure to a loss when an event occurs.

Competitive Advantages

- Leading provider of cyber risk solutions since first product was launched in 1998
- Extensive claims experience - helped notify more than 300 million individuals of a privacy breach
- Market-leading, highly customizable solutions to address clients' unique needs, regardless of size, industry or type of risk
- Cybercrime coverage by endorsement or explicitly provided under separate cover from Chubb's industry-leading Fidelity and Crime products
- Cyber Incident Response Expenses, with expansive consumer-based solutions that are ahead of regulatory requirements
- No minimum premiums; premiums scale for all sizes of risks based on scope of coverage and limits

Key Features

- Industry-leading coverage designed to address evolving regulatory, legal and cybersecurity standards and built to consider future changes
- Easy-to-read form:
 - Structure aligned with the flow of a typical incident
 - Presentation of Cyber Incident Response Expenses aligned with the typical flow of decision-making throughout an incident
- Clearly labeled exclusions with competitive carve-backs
- Payment Card Loss coverage built into the base form
- Discovery-based coverage at a Control Group level
- Includes enhanced Business Interruption and Extra Expense language
- Broadened definition of Protected Information includes biometrics, internet browsing history and personally identifiable photos and videos
- Extortion Expenses explicitly include Bitcoin and other cryptocurrencies
- Coverage Territory applicable to anywhere in the universe to address continued evolution of hosting and data storage

Coverage Synopsis

The following coverages are available with Cyber ERM:

Third-Party Liability Coverage

- **Cyber, Privacy and Network Security Liability:** Failure to protect private or confidential information of others, and failure to prevent a cyber incident from impacting others' systems
- **Payment Card Loss:** Contractual liabilities owed as a result of a cyber incident
- **Regulatory Proceedings:** Defense for regulatory actions and coverage for fines and penalties
- **Media Liability:** Copyright and trademark infringement within scope of defined media content

First-Party Coverage

- **Cyber Incident Response Fund:** Legal fees, forensics, notification costs, credit monitoring, public relations, etc.
- **Business Interruption:** Loss of profits and expenses from interruptions of insured's systems; and with Contingent Business Interruption, adds losses from interruptions of others' systems
- **Digital Data Recovery:** Costs to restore or replace lost or damaged data or software
- **Telephone Toll Fraud:** Costs incurred as phone bill charges due to fraudulent calling
- **Network Extortion:** Payments to prevent digital destruction/impairment

Cyber Crime (by endorsement)

- **Computer Fraud:** Third party accessing insured's computers to take money
- **Funds Transfer Fraud:** Third party tricking a bank into transferring funds from insured's account
- **Social Engineering Fraud:** Third party tricking an employee into transferring money

Contact

To learn more about Cyber ERM, contact your local underwriter or visit www.chubb.com/ca.

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Cyber Services

Loss Mitigation for Cyber Policyholders

CHUBB®



At Chubb, we believe that being prepared for a cyber incident can go a long way in limiting losses when one occurs. To complement our superior insurance protection, we offer enhanced benefits and services through various third party service providers to deliver extra assurance and specialized attention for our cyber policyholders.

Password Defence

Chubb offers policyholders a password manager application for your desktop and mobile devices to help improve cyber security by making it easier for employees to create and use stronger passwords. Motivate individuals to keep healthier password habits by generating strong passwords for websites, storing them in a secure vault and synchronizing them across multiple devices. This system encourages employees not to write down or reuse passwords.

Password Defence: FAQs

How does the application strengthen passwords?

The application's Security Dashboard provides metrics of overall password health, helping individuals easily identify and replace weak or reused passwords.

How are passwords added to the password manager?

Passwords are entered manually through the application on any browser. Individuals can also import passwords that are stored in a browser or other password manager applications.

How does the application secure passwords?

The patented architecture is built to ensure only the account holder can access his/her passwords.

How much does password defence cost?

The offer is complimentary for Chubb's cyber policyholders.

Online Cyber Education

Chubb's cyber policyholders have access to two online cyber education courses that can be quickly and easily deployed to educate employees: Security Awareness Basics and Security Awareness for Information Technology. The online training teaches the basics of:

- Identifying potential threats
- Protecting sensitive data
- Escalating issues to the right people when necessary

Managers are able to download reports from the system to identify who has completed the courses.

Online Cyber Education: FAQs

Who can access the courses?

Both courses can be made available to all employees.

Can employees print certificates when they complete a course?

Yes, certificates can be printed to show that an employee has completed the course.

How long does it take to complete each course?

Each course has been designed to take approximately 20 to 30 minutes.

Can additional courses be added to the training portal?

Yes, additional courses are available for purchase.

How much does online cyber education cost?

The offer is complimentary for Chubb's cyber policyholders.

Signature Assessments

Packaged assessments help Chubb's cyber policyholders quickly gauge and understand key areas of risk. These cost-effective, consultative engagements are offered at a flat rate and are performed by a select group of industry-leading service providers. Signature assessments are available for the following:

- Validating a cyber incident response plan
- Identifying sensitive information
- Simulating a phishing attack
- Scanning for network vulnerabilities
- Monitoring cyber security scores

Signature Assessments: FAQs

Are the assessments completed remotely or onsite?

The assessments are designed to be completed remotely. Some providers can complete assessments onsite if necessary.

Does hardware or software have to be installed for the assessments?

No. Assessments can be performed without installations or downloads.

Does Chubb see the results of the signature assessments?

No, Chubb does not receive a copy of the results.

Can policyholders expand the scope of services?

Yes. Policyholders can work directly with each provider to expand the package as needed.

How much does each signature assessment cost?

Chubb's cyber policyholders are able to access assessments at a flat rate of \$3,000 USD each.

Contact Us

To learn more about Chubb's cyber services, email us at chubb@cyber.com or visit the cyber page at www.chubb.com/ca.

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DigiTechSM

Digital Technology & Professional Liability Insurance

CHUBB®



Technology companies operate in a high-risk business arena where potential service, product and network risk exposures continuously evolve. Consultants, software designers, data processors and manufacturers face litigation from dissatisfied customers. The loss or theft of sensitive customer data is a recurring risk for vendors and can result in reputational damage, extortion threats, legal action, and regulatory scrutiny. Chubb DigiTechSM offers comprehensive professional liability coverage for your technology products and services, as well as state-of-the-art network security and privacy liability protection for the sensitive data hosted on your systems.

Target Risks

- Application service providers
- Data processors and process outsourcing
- Software engineers and developers
- Technology consultants
- Website operators
- Diversified technology companies
- Internet service providers (ISPs)

Coverage Highlights

- Privacy coverage includes:
 - Personal information in any format
 - Network, as well as non-network security breaches
 - Customer and employee information
- Policy covers wrongful acts of Insured and its service providers
- Free access to eRisk Hub[®], a web-based loss prevention resource containing information and technical resources, to help policyholders manage their privacy and network risk
- Data breach expenses include voluntary notification and expenses to comply with the consumer notification provisions of the applicable jurisdiction that most favours coverage
- Access to Chubb's Data Breach Team, a pool of independent third-party professional service providers, that offers specific solutions for data breach response
- Data Breach Coach staffed by legal experts from the law firm of Fasken Martineau DuMoulin LLP

- Option for single data breach fund limit that falls outside the policy's liability limits for all data breach expenses, provided by the Data Breach Fund Sidecar endorsement
- No coinsurance, prior written approval, or post-discovery time restrictions for Data Breach Fund (voluntary notification subject to prior written approval)
- Privacy Regulations coverage includes the latest regulations including the Personal Information Protection and Electronic Documents Act (PIPEDA), Personal Health Information Protection Act (PHIPA), the Identity Theft Red Flags Rule, HITECH Act and Massachusetts 201 CMR 17
- Definition of damages includes regulatory fines (where permitted by law), a consumer redress fund awarded from a regulatory proceeding, and punitive and exemplary damages (most favourable jurisdiction language)
- Coverage carve backs on applicable exclusions for Regulatory Proceeding, Severability and Defence
- Specified officers, directors, principals, and partners for Notice and Representations
- Bodily injury exclusion includes a carve back for mental injury, mental anguish, mental tension, emotional distress, pain and suffering or shock resulting from Privacy Liability

Coverages

- Technology and Internet Errors and Omissions Liability
- Electronic Media Activities Liability
- Network Security Liability
- Privacy Liability
- Data Breach Fund
- Network Extortion Threat
- Miscellaneous Professional Services Liability

Contact Us

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Wind Energy

More than 25 years of experience in Wind Energy insurance solutions

CHUBB®



A four million dollar wind turbine collapses and is destroyed. The result? Property damage. Decreased productivity leading to loss of Business Income. Maybe a small forest fire. Perhaps even bodily injury.

The wind power industry faces the possibility of exposures like these on a daily basis. Fortunately, Chubb has the deep expertise - rooted in more than 25 years of experience in the wind industry - required to understand the unique risks your company faces.

A Tailored Solution

Whether you are exploring business opportunities abroad or managing a wind farm operation here in Canada, Chubb can provide your company with an array of insurance products and solutions, featuring large-capacity limits and specialized protection.

Customarq from Chubb - our hallmark package product - features a modular format and a \$250,000 automatic blanket limit for certain property extensions that allows you to spend your insurance

dollars where you need them most following a loss. Chubb has a Wind Power Property Policy Form dedicated to insuring operational onshore wind farms.

Round out your insurance program:

To complement your Customarq policy, Chubb also offers insurance protection for:

- Commercial Auto
- General Liability
- Umbrella / Excess Liability
- Executive Protection
- Multinational Programs
- Pollution Liability
- Surety
- Foreign Voluntary Workers Compensation
- Wrap-Up Liability & Construction All Risk

Target Customer Profile

- Wind exploration
- Wind project development
- Wind project construction
- Operational wind farms

Policy Highlights Include:

- **Construction and Operational All-Risk Property Policies** - provides protection for exposures during the construction period and the operational phase.
- **Wind equipment**, such as meteorological towers and spares parts (ie: blades, etc), as well as newly acquired equipment, is automatically included.
- **Machinery Breakdown**, provides protection for machinery and equipment that is vital to your operation.
- **Business Income**, provides protection for business income loss resulting from direct physical loss or damage to insured property. Coverage includes loss of income, continued operating expenses and ordinary payroll. Coverage can be extended to include Contingent Business Income as well as Extra Expense insurance.
- **Liability insurance**, provides protection for Bodily Injury, Property Damage, Personal Injury and Advertising Injury. It includes General Liability insurance for owned wind farm operations, as well as newly acquired or formed organizations.
- **Pollution insurance**, for contractors during construction, for operational site liabilities and clean-up expenses, as well as for any on-site tanks.

The Chubb Advantage

Global reach - Through an extensive network of wholly owned offices around the world, Chubb provides locally admitted and global insurance products.

Claim service - Accessible via a toll-free number from anywhere in the world, our Multinational Claim Unit provides service 24/7 in more than 140 languages.

Stability - Chubb consistently earns high ratings from A.M. Best Company for financial stability and from Standard & Poor's and Moody's for claim-paying ability.

Loss control - To help reduce the risk of loss and minimize the severity if a loss occurs, our risk engineers can offer loss-mitigation and disaster planning services:

- Hazard analysis of equipment exposures
- Fire detection consultation
- Adequate selection of portable fire extinguishers
- Design and implementation of hot work safety permit program
- Infrared testing on electrical devices
- Evaluation of preventative maintenance
- Risk management for exposures associated with visiting contractors and potential trespassers
- Technical guidance for pollution liability issues
- Identification of proper spare parts availability
- Pre-identification of crane suppliers in the event of repair or reconstruction

Contact Us

Consider the advantages of Chubb Insurance for your power company. Then talk to your broker about creating a solution that is right for you.

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Contractors Pollution Liability / E&O

A Package Policy Covering Contractors Pollution Liability and Errors and Omissions

CHUBB®



Chubb Environmental Risk offers a package policy specifically designed for environmental contractors, general contractors and consultants. As the lines of responsibility between design firms and contractors continue to blur, contractors are assuming nontraditional risks that their core insurance coverages may not address. Professional Liability coverage has become just as essential to a contractor as it is to an architect or engineer. New methods of project delivery have created challenges and exposures that need to be understood, assessed and adequately insured by the parties accepting the risk. One of the most significant challenges faced by risk managers is identifying and managing risk when design and engineering responsibilities are shared among many project participants.

The Contractor's Professional Liability insurance program is designed for contractors with the design-build or construction management responsibilities. Underwritten through Chubb Environmental, the program is designed to help take the worry out of

construction projects and let companies focus on what they do best.

Target Segments

- Environmental contractors, environmental consultants, environmental engineers, general contractors / design builders, trade contractors, (HVAC / Mechanical)

Coverage Highlights

- Protects the consultant/contractor's ability to continue doing business in the event of a claim
- Offers option of tailoring coverage through endorsements and manuscript language
- Helps insured realize cost savings by eliminating multiple premium payments for separate policies
- Combines Contractors Pollution Liability and Errors & Omissions coverage to reduce the potential for gaps in coverage
- Covers the contractor in cases where an error or omission causes the release of harmful pollutants

Coverage and Limits

- Errors & Omissions available on a claims-made basis; Contractors Pollution Liability available on a claims-made or occurrence basis
- Policy limits up to \$50 million per/aggregate, subject to a minimum self-insured retention of \$25,000 per loss for E&O and \$10,000 per loss for Contractors Pollution Liability
- Minimum policy premium of \$15,000
- Policies available on a blanket or project-specific basis

Why Chubb?

- Chubb financial stability (rated AA- by Standard & Poor's and A+ by A.M. Best)
- With Chubb-owned offices in all major markets and a network of long-term partners committed to our high standards, we can provide unmatched expertise in more than 170 countries.
- Option to tailor coverage, such as project excess requirements
- Experienced underwriting specialists in Canada.
- Specialized claims and risk control expertise
- Broad range of services available through national and international network of best-in-class engineering consultants, including environmental risk control experts.
- Long Term Tail Coverage/Completed Operations available on project placements
- Thought Leadership that addresses the complexities of domestic and global environmental regulations and compliance
- Valued long term relationships

Contact Us

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Contractors Pollution Liability

CHUBB®



Contractors continues to face a wide range of risks, including pollution exposure of any size and from a greater variety of sources. A pollution incident or loss can seriously damage a contractor's operations, balance sheet and even reputation.

The 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. The product is specifically designed to offer pollution liability protection for gradual as well as sudden and accidental third-party environmental liability arising out of the covered operations of an insured.

Target Segments

- General contracting
- Painting
- Concrete
- Landscaping
- Insulation
- Environmental
- Carpentry or framing
- Construction management
- Roofing
- Masonry
- Electrical

- Plumbing
- Mechanical/HVAC
- Drywall
- Excavation/site development
- Civil
- Street/road
- Heavy highway/bridge
- Healthcare
- Public Entity
- Energy

Coverage

Policy Types available including: Practice, Project (including OCIP, CCIP, Green and Healthcare) and Follow-Form Excess

- Coverage for domestic and services abroad
- Potential environmental losses for work performed by or on behalf of Named Insured
- No base policy exclusions for construction defects or water intrusion
- Claims-Made and Reported or Occurrence Triggers available
- Built-in Completed Operations coverage on occurrence form
- Practice/Project Policy Specific Placements (Practice Policy up to two years/Project-specific construction policy period plus completed ops: terms available up to 17 years)

- Sudden and accidental and non-sudden/gradual pollution events
- Transportation coverage included
- Silt, Soil and Sedimentation built into the definition of Pollution Condition
- Built-in coverage for Emergency Response Costs
- Emergency Response timeline 7 days
- Mould coverage
- Legionella coverage
- Occurrence based Non-owned Disposal Site coverage
- Owned or leased locations coverage
- Catastrophe Management coverage
- Defense outside the limits available
- Owned site coverage for contractor's owned/leased locations available
- Loss includes civil fines, penalties and punitive damages
- No jurisdiction and venue or choice of law provisions
- Pollution definition includes illicit abandonment
- Environmental Incident ALERTSM - our complimentary program developed to assist clients find and dispatch qualified incident response contractors, monitor cleanup costs and mitigate potential liabilities associated with environmental releases

Capacity

- Limits available up to \$50 million per claim/aggregate limit

Minimums

- Minimum SIR: \$1,500
- Minimum premium: \$1,500
- Capacity available up to \$50 million per/aggregate limit, inclusive of legal defence costs

Why Chubb?

- Chubb financial stability (rated AA- by Standard & Poor's and A+ by A.M. Best)
- With Chubb-owned offices in all major markets and a network of long-term partners committed to our high standards, we can provide unmatched expertise in more than 170 countries.
- Option to tailor coverage, such as project excess requirements
- Experienced underwriting specialists in Canada.
- Specialized claims and risk control expertise
- Broad range of services available through national and international network of best-in-class engineering consultants, including environmental risk control experts.
- Long Term Tail Coverage/Completed Operations available on project placements
- Thought Leadership that addresses the complexities of domestic and global environmental regulations and compliance
- Valued long term relationships

Contact Us

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Premises Pollution Liability (PPL) Coverage

CHUBB®



Today, businesses of all sizes face new and often unrecognized risks from their daily actions. In addition, a far greater range of business operations are subject to continually evolving environmental laws and regulations. Even environmentally conscious businesses may not recognize the full extent of the risks that their daily operations may entail or if those environmental exposures are specifically covered under a general liability policy.

Chubb Environmental Risk professionals understand that environmental liabilities can impact almost any business operation. We specialize in underwriting pollution coverages within our suite of Premises Pollution Liability (PPL) products, which can be structures to offer residential, commercial, retail, agricultural and industrial property owners, manager and operators a broad range of pollution liability protection for gradual, as well as sudden and accidental, first-party and third-party environmental liabilities to help manage future, potentially unforeseen pollution exposures.

Minimums and Limits

- Minimum self-insured retention: \$10,000
- Minimum premium: \$5,000
- Capacity available up to \$50 million per/aggregate limit, inclusive of legal defence costs

Coverage

- Premises Pollution Liability (PPL)
Policy types available include:
PPL and PPL Portfolio
- Industry-specific endorsements to provide unique coverages for Healthcare, Public Entities/Education and Multinational businesses
- Coverage for domestic and Canada-based multinational companies
- Admitted local policies outside of Canada can be placed as part of a master Canadian program
- Claims-made and reported coverage form
- Sudden and accidental and non-sudden/gradual pollution events

- Owned, operated, managed, leased or maintained locations coverage may be available on a blanket basis by endorsement
- Broad definition of pollution conditions including illicit abandonment and medical, redbag, infectious, and pathological wastes
- Indoor Environmental Conditions coverage, including fungi, and legionella pneumophila
- Third-party Property Damage coverage including National Resources Damages
- Built-in coverage for Emergency Response Costs
- Transportation coverage
- Non-owned Disposal Site coverage
- Business Interruption and Delay Expense coverage
- Catastrophe Management Costs coverage
- Products pollution coverage may be available by endorsement
- Off-site operations coverage for work performed by or on behalf of a Named Insured may be available by endorsement

Industry Segments

Including but not limited to:

- Agriculture
- Chemical/Petroleum Storage
- Commercial
- Education (Pre-K through 12, Higher education)
- Healthcare
- Hospitality
- Industrial
- Manufacturing
- Mergers & Acquisitions
- Mixed Use/Residential
- Public Entity
- Quarrying
- Real Estate
- Recreation
- Renewable Energy
- Research & Development
- Retail
- Warehousing and Distribution

Key Benefits

- Chubb financial stability (rated AA by Standard & Poor's and A++ by A.M. Best)
- Option to tailor coverage for complex risks, such as mergers and acquisitions and multinationals
- Chubb AlertSM - our complimentary program developed to assist clients find and dispatch qualified incident response contractors, monitor cleanup costs and mitigate potential liabilities associated with environmental releases.
- Experienced underwriting specialists across Canada and specialized claims expertise
- Broad range of risk control services available through national and international network of best-in-class engineering consultants, including environmental risk control experts from ESIS, Inc.®
- Thought leadership that addresses the complexities of domestic and global environmental regulations and compliance
- Valued long term relationships

Contact Us

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Chubb Environmental Risk TankSafe®

Frequently Asked Questions

CHUBB®



During the course of accessing the TankSafe® online system, you may run across some questions or troubleshooting issues. This document provides information and solutions to help guide you through our portal. If you find that your questions are not addressed through the FAQ document please refer to the TankSafe® User Guide or email tanksafecanada@chubb.com for additional assistance.

Administrative Questions

How do I receive user access to TankSafe®?

If you are new to the system and have not previously registered, please contact produceradmin@chubb.com or your Chubb underwriting contact to secure a user name and password for system access. Please allow for three full business days to receive your access information.

Access information and a copy of the TankSafe® User Guide will be sent from produceradmin@chubb.com.

Will ONE User ID and Password suffice for an office?

Chubb recommends that multiple employees at a specific broker office each obtain their own user name and password to access TankSafe®. Be advised that users should not share IDs and Passwords. In the event that the sole employee is not available to bind a previously quoted account, Chubb will not be able to bind coverage on your behalf. Therefore, it is important for each employee to secure their own user credentials.

Who do I contact if my TankSafe® account goes inactive?

Current users who have not been active on the site within the past 90 days will become inactive. To reactivate your user name and reset your password, contact produceradmin@chubb.com and please allow one full business day for reactivation.

Do I need to send Chubb a copy of the signed application?

No, however please retain an electronic or hard copy in your files.

What are Chubb's requirements with respect to our files?

As an approved broker in TankSafe®, Chubb requires that you retain an insured signed and dated Chubb application along with a completed inventory sheet in the file. Please note that Chubb conducts periodic audits of broker files and will request this documentation to confirm the accuracy of the submission in TankSafe®.

How do I renew my policy?

An email is sent to the broker about 65 days prior to the renewal period as a reminder that a particular account will need to be renewed. Because TankSafe® is an online system, it is the broker's responsibility to review and renew each of their accounts. Renewal submissions can be found in your homescreen Work Queue under the Upcoming Policies for Renewal section. All information for the renewal is prepopulated into the system with the exception of the Application Questions.

Will any post bind or midterm changes appear on my renewal?

No. For any post-bind or midterm changes that were processed you must add these to the renewal submission. It is the broker's responsibility during the renewal process to make sure all account information is properly updated in TankSafe® prior to quoting and binding.

How do I bind accounts in TankSafe®?

After you have logged into TankSafe®, please select the appropriate account in your Work Queue. Selecting the appropriate account will route you to the Application Preview section. Once this screen appears-select Next at the bottom of the page. The following screen will provide you with the option to Bind Coverage, please select Bind Coverage. Please note however that it is not necessary to send a bind order request to your underwriter.

How do I make changes to a policy after it has been bound?

The broker cannot make changes to a policy in TankSafe® once it is bound. Please send any change requests to:

tanksafecanada@chubb.com. Please include the insured name and policy number in your correspondence.

How do I correct the name of an insured that is spelled incorrectly on the Policy in TankSafe®?

Please send an email to tanksafecanada@chubb.com and include the policy number and the insured name as it appears on the policy.

How do I obtain loss runs?

Please send your request for loss runs to: tanksafecanada@chubb.com with the policy number and insured name in your correspondence.

Are accounts within TankSafe® transferrable?

No, all accounts are non-transferrable.

If I need an endorsement added to a current TankSafe® account, can that be created in the system?

No, endorsements are created manually and you would need to contact tanksafecanada@chubb.com.

If I am traveling on business or out of the office and do not have access to the TankSafe® online system, can an Chubb underwriter quote and bind business on my behalf?

No, Chubb underwriters cannot quote and bind business on the broker's behalf based on verbal or email requests from the broker or accessing TankSafe®. It is the broker's responsibility to quote and bind business, or coordinate during their absence with an employee in their brokerage office that has their own user name and password, to quote and bind coverage for an account.

How do I access the print feature in TankSafe®?

If at any point you need to print documents you can do so by searching your policy number from the work queue or home screen. Searching the policy number will open up printer access in the left hand column menu within the system.

Billing Questions

How should I process a Broker of Record (BOR) request?

Please send all BOR requests to tanksafecanada@chubb.com. Please note that all BOR requests must be sent to Chubb 30 days prior to expiring for processing. Once a BOR is processed you will receive our acknowledgement letter which allows 5 days for the incumbent to challenge. The renewal submission can be transferred to you 30 days prior to expiring. Please send a request at that time.

Whom do I contact regarding my TankSafe® invoice or any finance related questions?

Please send your invoice or finance related questions to tanksafecanada@chubb.com.

Coverage Questions

Will TankSafe® cover storage tanks that are empty, closed, abandoned, portable or out of compliance?

No, it is not part of Chubb's intent or our appetite to insure storage tanks that are empty, closed, abandoned, portable or out of compliance. Please discuss this further with your underwriter if you have additional questions.

Does TankSafe® cover oil and water separators?

No. For additional information please contact your underwriter.

Will TankSafe® consider coverage for residential storage tanks?

No. The storage tank pollution liability policy only covers storage tanks located at commercial properties.

What are TankSafe® guidelines with respect to older underground storage tanks?

The online TankSafe® system prohibits coverage for any storage tank 30 years of age or older.

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Equipment Breakdown Insurance

When your critical equipment stops, your business can too.

CHUBB®



An Insurance Carrier That Knows Equipment Breakdown Can Help Keep Your Business in Rhythm.

An ammonia line breaks at a cold storage facility where expensive food products or other perishable items are stored. A power surge from a local utility causes arcing in the main electrical panel of a high school. Field mice gnaw through a cabinet that houses a hospital telecommunications system. A maintenance worker accidentally spills coffee into the electrical server for a metalworking press. A 350-ton air conditioning system shorts out on the roof of a hotel. Unexpected occurrences like these can damage your valuable equipment and cause expensive production delays or interrupt cash flow. How will you continue to run your business in the event of an equipment breakdown?

A Winning Combination

With nearly 100 years' experience in equipment breakdown insurance, Chubb understands the rhythm of your business.

We offer the industry-leading insurance products and services you need if there is an abrupt and accidental breakdown of your mechanical or electrical system or apparatus. Our underwriting appetite is very broad - from food storage to healthcare and wastewater treatment we'll team up with you to maintain business continuity.

Chubb Equipment Breakdown Solutions

Chubb has a number of options to protect you from an Equipment Breakdown loss:

- **Stand-alone Comprehensive policy**
We offer a wide choice of terms and conditions. A Green Standards feature is included in the policy for existing "green buildings" and equipment. You can rebuild to the LEED standards that your building met prior to the loss or replace damaged energy-efficient equipment with equipment of the same kind. When combined with Chubb's claim philosophy and loss control capabilities, this form is anything but standard.

- **MasterKey™**

When Chubb is protecting your client with a MasterKey™ policy, Equipment Breakdown insurance can be included. We provide one policy, one limit and one deductible to help reduce the gaps that can exist when two policies and two companies are protecting a risk.

Areas of Expertise

- 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
- Museums and cultural Institutions
- Electronics

The Chubb Advantage

Chubb's reputation for superior loss control services and empathetic, fair and prompt claim handling backs every Chubb policy. This gives us - and you - a leading edge in the marketplace.

Loss control

We understand the hazards that could cripple your business. Our dedicated, national board-certified Equipment

Breakdown Risk Engineers have industry-specific knowledge to help reduce or minimize loss. Chubb Equipment Breakdown Risk Engineers perform required jurisdictional inspections and conduct surveys and accident investigations as needed. Loss prevention services include infrared imaging, oil and vibration analysis and other predictive tests.

Claim service

Our reputation for claim-handling excellence stems from a focus on getting you back to business as soon as possible after a loss. Our claim department provides superior service through our consistent, team-oriented approach. What's more, if you have a loss, there is a good chance that the same risk engineer who conducted the original inspection will also conduct your initial loss investigation, for continuity of service.

Financial stability

You can count on us to be there when you have a loss. Chubb has consistently maintained very high financial ratings from A.M. Best company. Our ability to pay claims is also backed by Standard & Poor's and Moody's financial ratings.

Global reach

You do not need to worry about the unique challenges posed by claims that cross borders. We offer a coordinated approach using our extensive worldwide branch office network.

Contact Us Today

To start placing more Equipment Breakdown insurance with Chubb, contact your local underwriter.

Visit: Chubb.com/ca

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Chubb Professional Portfolio

Integrated Miscellaneous Professional Liability, Technology Errors & Omissions, Media Liability and CyberSecurity Insurance

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It shouldn't surprise you that your company can be held accountable for its actions when it provides professional services; a technology product or service; produces, promotes or publishes media, advertising or other content; and collects, stores or transmits private or proprietary information.

It used to be that you only had to worry about the risks associated with any one of these activities. As today's interconnected, technology-driven world evolves, your business is likely engaged in several or all of these activities, and the risks to your company are converging.

Consider: In the course of providing a service to a customer, you are processing or storing your customer's confidential data on your system.

- If that confidential data is accessed by an unauthorized party, who is legally responsible for the protection of that data?
- Which party is legally responsible for notifying affected parties of the unauthorized access and accruing those notification costs?
- Are you relying on insurance to respond to a lawsuit by your customer or other affected parties? How does your insurance respond to claims for notification costs, whether incurred by you or your customer?

These types of questions may apply to most companies, including yours, even if they do not process or store confidential customer data on their systems. Perhaps your company relies on confidential sources for information or material that, if exposed, would be detrimental to you and your customers. Or, your company may provide products that could include an unknown security defect, exposing your customers to a security breach.

How you answer these questions will depend on your company's business operations and contractual obligations. But if you are relying on a single type of insurance, such as general liability, to respond to the risks described above, you may have significant coverage gaps.

Mistakes can happen, and when they do, those who feel wronged may seek accountable parties. If targeted, your company can incur significant loss and expense.

Coverage Features

- **Miscellaneous Professional and Technology Services Liability** Coverage Part automatically includes a technology services coverage extension.
- **Technology Products and Services Liability** Coverage Part is customized for technology companies.
- **MediaGuard Coverage** Part may be purchased on a claims-made or occurrence basis.
- Privacy Regulatory Action coverage is available as part of your **CyberSecurity Coverage** Part purchase.

What Do Miscellaneous Professional Liability, Technology Errors and Omissions, Media Liability and Cyber Insurance Have in Common?

They help protect companies like yours against the financial devastation that may result from errors or omissions - whether actual or alleged - when performing your business activities.

In addition to the loss your company may be obligated to pay and costs incurred defending your company, you could incur expenses resulting from a network security breach. Those expenses may include forensic investigation costs, costs to notify affected parties and fund a call centre, public relations consulting fees, additional expenses incurred to keep your network operational (and loss of earnings if you cannot), and fees relating to cyber threats and extortion.

Knowing what your company's real risks are—and the types of insurance your company needs to protect its assets—is more important than ever in today's converging risk environment. Professional service firms, media organizations and technology companies need an integrated and seamless insurance solution from a trusted insurer.

With **Chubb Professional Portfolio** you can be confident that your insurance policy will address a variety of errors and omissions (E&O), media liability and cyber exposures. You can select from a

portfolio of integrated coverage parts designed to work as standalone policies or together to create solutions customized to your business needs:

- **Miscellaneous Professional and Technology Services Liability** - For companies that provide professional services. This E&O coverage part is designed for companies that may provide technology services in addition to professional services.
- **Technology Products and Services Liability** - For companies that provide technology products or services. This E&O coverage part is designed for information and network technology companies.
- **MediaGuard** - For companies that produce, promote, or publish media, advertising or other content. This media liability coverage part is available on a claims-made or occurrence basis.
- **CyberSecurity** - For this cyber liability (third-party) and expense (first-party) coverage part is designed for companies that collect, store or transmit private or proprietary information.

Unique and Benefits of Chubb Professional Portfolio

- The single policy contains integrated and flexible coverage parts, providing you with confidence that it helps to seamlessly address your converging risks and reduces potential gaps in coverage.
- The modular approach to coverage streamlines the claims handling process with a single insurer.
- The comprehensive coverage is tailored to address your converging E&O, media liability and cyber exposures.
- An agile policy design offers you the ability to select the coverage parts needed to address your specific exposures and peace of mind that it can adapt to meet your needs as your company evolves.

The Chubb Advantage

- Broad insurance coverage and deep underwriting expertise conveniently

located around the globe.

- Superior reputation for handling claims fairly and efficiently. We employ experienced Chubb claims lawyers, who understand our policies and obligations and can offer assistance when it is most needed.
- Rated among the world's best insurers for financial stability and ability to pay claims.

Network security is not the only driver of converging risks. Business models necessary for financial success in today's competitive environment often require companies such as yours to provide services and create original content for your customer.

Consider: In the course of providing a service to your customer, your company creates original content, such as advertising material or ghost-writing an article for the customer's website.

- If a third party alleges your customer committed copyright in fringement by publishing the content your company created, which party is legally responsible for the content?
- Would an infringement allegation adversely affect the professional services provided to your customer? Would it also impair the ability of your customer to conduct its operations?
- Are you relying on your insurance to respond to a lawsuit by your customer or the third party asserting its intellectual property rights?

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To learn more about Chubb Professional Portfolio contact your broker or visit:

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Excess Workers' Compensation Indemnity

Catastrophic Coverage Protection for Ontario Schedule 2 Employers

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Since 1928, Chubb has been delivering exceptional property and casualty insurance products and services, to both businesses and individuals. Chubb Insurance Company of Canada has branches in Toronto, Montreal, Calgary and Vancouver. Chubb is recognized as a leader in the global insurance industry based on its expertise, superior service, size and longevity.

In addition, The Chubb Group of Companies carry the following financial strength ratings:

- A++ AM Best
- AA Standard & Poor
- Aa2 Moody's

Why is this important?

Because financial stability and long term presence in the Canadian insurance market matters. Most employers work hard to protect their business from catastrophic liability but large losses can happen. Often, these types of claims take years to settle and you need an insurer who will be there.

Schedule 2 Excess Workers' Compensation Indemnity Coverage From Chubb

In Ontario, The Workplace Safety Insurance Act contains two schedules (or lists) of employer types for which provincially legislated coverage is compulsory. Schedule 1 Employers operate under the collective liability insurance principal, while Schedule 2 Employers do not. Schedule 2 Employers are fully responsible for the full costs of accident claims filed by workers. The Workplace Safety and Insurance Board maintains full authority over the Schedule 2 claim entitlement process however, and bills the actual benefit costs plus an administration fee back to the Schedule 2 Employer.

Chubb has a product for this known as Schedule 2 Excess Workers' Compensation Indemnity. This policy covers an Employer's liability to pay benefits under the Workplace Safety Insurance Act and laws of Ontario; the liability arising from bodily injury by workplace accident or occupational disease sustained by a covered employee.

Target Employer Segments

- Ontario School Boards
- Ontario Colleges
- Ontario Municipalities

Coverage Information

- Limits available: \$5,000,000 up to \$25,000,000
- Separate, dedicated limits for Employee Accident and Employee Disease
- \$500,000 minimum SIR
- \$10,000 minimum premium
- Available on a 'net' or commission basis

Added Value Chubb Services

- Chubb Loss Control Engineer site or telephone surveys and inspections
- Fire, Life & Safety program reviews available
- Accident prevention program review available
- Claims management system review available
- Annual electronic communication
- Loss prevention tips and resources
- Annual webcast seminar
- Exhibitor and Presenter at past Schedule 2 Employer's Group Conferences

Contact Us

For additional information, applications, or to submit a risk, please contact:

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Executive Protection: Fiduciary Liability Settlor Plus Endorsement

Quick Reference Guide



Trustees of employee benefit plans have a duty to act in the best interests of their plan participants. They may even be held personally liable for the decisions they make. In today's litigious environment, concerns about a benefits plan can quickly escalate into a lawsuit, which may cost millions of dollars to defend and settle. To help protect your company, fiduciaries, and the benefit plans they manage, Chubb has taken broad coverage to the next level with our new Fiduciary Liability Settlor Plus Endorsement.

Highlights

Chubb's new Fiduciary Liability Settlor Plus Endorsement offers many new features to address the evolving needs of corporations and their fiduciaries. For qualifying customers, Chubb can provide policy limits up to \$25 million on a primary or excess basis.

Definition of Wrongful Acts	Expanded to include acts, errors or omissions solely in an insured's settlor capacity with respect to establishing, amending, terminating or funding a trust or plan.
Prior Notice	Exclusion applies to notices of circumstances "accepted" rather than "given".
Canadian and U.S. Civil Penalties Coverage	Where insurable by law, we provide coverage with sublimits for: <ul style="list-style-type: none">• Canadian Pension Penalties (newly defined term) - civil penalties imposed under the Pension Benefits Standards Act.• United States: Health Insurance Portability and Accountability Act (HIPPA), Patient Protection and Affordable Care Act (PPACA), Internal Revenue Code 4975 tax penalty, Pension Protection Act (PPA).• No sublimit for ERISA Sections 502 (i) and 502 (l).
Definition of Insured	Amended to include: <ul style="list-style-type: none">• Past employees or executives retained as a fiduciary or plan consultant to the sponsored plan.• Committee that consists of natural person members who are executives or employees.

Highlights

Libel and Slander	Exclusion is removed.
Loss	Broader definition includes: <ul style="list-style-type: none">• Compensatory damages.• Punitive, exemplary and multiplied damages where insurable by law.• Claimant attorney fees awarded by a court pursuant to Section 502 (g) of ERISA.• Pre-judgment and post-judgment interest where insurable by law.• Reasonable fees and expenses of an independent fiduciary retained to review a proposed settlement of a covered claim.
Non-Renewal	Chubb is obligated to provide 60 days' notice of non-renewal.
Cancellation	The policy is non-cancellable by Chubb except for non-payment of premium.
Other Insurance	Amended to "valid and collectible" rather than ""valid".
Defence and Settlement	<ul style="list-style-type: none">• The policy advances defence costs to insured persons if the organization refuses in writing to indemnify or fails to do so within 60 days of the insured person's written request for indemnification.• Subject to the applicable aggregate limit of liability, there is no cap on Chubb's liability should the insured refuse to consent to a recommended settlement.• Chubb will only recoup advanced defence costs when there has been a final non-appealable adjudication of the conduct exclusion.• The policy allows full settlement within the deductible without prior consent for reported claims.• The policy allows Chubb, at its sole discretion, to consider payment under the policy for defence costs incurred within 90 days prior to tender of the claim to Chubb.• Chubb remains liable only for loss incurred with its prior written consent.
Administration	Expanded to include: <ul style="list-style-type: none">• Advising, counseling or failing to provide proper or timely notice.• Providing interpretations with respect to any benefit program.• Handling of records or effecting enrollment, termination or cancellation.
Claim	Expanded to include: <ul style="list-style-type: none">• Arbitration or mediation.• Extradition with respect to criminal proceedings.• Regulatory proceeding against an insured person fiduciary by an enforcement unit including a Wells notice, target letter or search warrant.• Written requests upon insured persons for witness testimony commenced by the service of a subpoena or other similar documents in connection with a Wrongful Act.

The Chubb Advantage

Market Leadership - Operating in Canada for over 30 years, we have earned our leadership position in the fiduciary liability marketplace by our unflinching commitment to providing broad fiduciary liability coverage and outstanding underwriting expertise. We are pleased to be the insurance provider with whom organizations continue to entrust their complex fiduciary liability risk.

Superior Claims Management - Our reputation for fair claims handling and superior service offers you additional peace of mind.

Full Suite of Products - Chubb is one of the few insurers that can offer organizations a complete spectrum of fiduciary liability insurance solutions including manuscripting of coverages.

Local Carrier - At Chubb we have significant claims and underwriting teams in Canada that are well versed in Canadian legal and risk issues.

Global Capacity - Our worldwide expertise and local presence enable us to solve complex global protection problems.

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Financial Institution Bond Insurance

Chubb Insurance Company of Canada
Department of Financial Institutions

CHUBB®



Chubb is Number One in the Fidelity Market

When one of your customers suffers a Financial Institution Bond loss, aren't you relieved to know they have coverage from a leader in fidelity bond insurance?

In 2014, for the tenth year in a row, Chubb ranked as the #1 writer of fidelity bonds in Canada and North America, based on premium, according to the Surety & Fidelity Association of America (SFAA).

Our broad spectrum of comprehensive financial fidelity offerings include the following:

Form-A or 24: For banks, trust companies, and other lending institutions

Form-B or 14: For firms in all of the National Instrument 31-103 registration categories of Adviser, Dealer, or Investment Fund Manager

Form-C or 25: For insurance companies

The Chubb Difference

Chubb is a market leader because of our excellent reputation for service and for handling claims fairly and promptly. Plus, we can provide required local expertise through our more than 70 offices conveniently located throughout the United States and Canada, including from Chubb Insurance Company of Canada's branches in Toronto, Montreal, Vancouver, and Calgary.

National Instrument 31-103

Chubb Insurance Company of Canada's Form-B and Form-14 Financial Institution Bonds meet all of the registration requirements of National Instrument 31-103, including:

- The provision of a double aggregate limit
- Insuring Clauses 1-8 (Form-B) and A to E (Form-14)
- Notice of Cancellation/Termination to the relevant provincial or territorial securities commissions (done by endorsement)

Chubb Insurance Company of Canada also has the ability to provide limit combinations up to and including the maximum required of \$25,000,000.

Financial Strength

Chubb Insurance Company of Canada is one of the most highly rated property and casualty insurance companies in the industry, a reflection of our overall quality, strong financial condition, and strong capital position:

- Chubb Insurance Company of Canada's current financial strength rating is "A++" from A.M. Best, an independent evaluator of the insurance industry. This is their single highest rating assigned, something that we have enjoyed uninterrupted for the past 50 years.
- Chubb also currently has financial strength ratings of "AA" from Fitch, "Aa2" from Moody's, and "AA" from Standard & Poor's - also all independent evaluators of the insurance industry.
- Chubb currently has a stable outlook with all four rating agencies.

Bond Form-B and Form-14

Chubb Insurance Company of Canada's Form-B and Form-14 Financial Institution Bonds protect Advisers, Dealers, and Investment Fund Managers against loss resulting from:

- Employee Dishonesty (including trade or loan fraud)
 - On Premises Theft (including robbery and burglary)
 - In-Transit Theft
 - Forgery or Alteration
 - Extended Forgery (which meets the NI 31-103 requirement for securities coverage)
- Chubb Insurance Company of Canada's Form-B Financial Institution Bond adds the following features:
- Broad coverage for employee dishonesty, including the elimination of manifest intent requirements
 - The elimination of the dual trigger in the Employee Dishonesty Insuring Clause
 - Automatic protection for newly acquired subsidiaries
 - Central handling of securities
 - Uncertified securities
 - Computer Systems Fraud coverage
 - Facsimile Signatures coverage
 - Fraudulent instructions forgery includes signatures of employees
 - Counterfeit Money Insuring Clause applies to money of any country
 - Non-Cancelable by Chubb Insurance Company of Canada except for Non-Payment of Premium

Contact Us

Please call your Chubb Insurance Company of Canada Financial Institutions Underwriter today.

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Asset Management Protector™

Customized Insurance for Asset Management Firms and Investment Funds

CHUBB®



Product Overview

The business of managing investments is riskier and more complex than ever. Asset management firms and investment funds face an unprecedented array of potential professional and management liability exposures, any of which can result in a devastating lawsuit, regulatory proceeding, or a written demand by a disgruntled client. Even if a firm or fund does nothing wrong, defence and settlement costs can escalate to hundreds of thousands (if not millions) of dollars and result in immeasurable damage to a firm's reputation and bottom line.

The Solution: Asset Management Protector™ by Chubb

As a leader in insuring asset management firms and investment funds for more than 30 years, Chubb understands the complex nature of the exposures faced by the asset management industry today. That's why we created Asset Management Protector™ - a flexible, modular liability insurance policy that helps protect firms and funds from their most critical professional and management liability exposures.

What Is Asset Management Protector™?

A modular insurance solution consisting of a declarations page and six available coverage parts.

For asset management firms:

- Professional Liability
- Directors and Officers (D&O) Liability (options for public and private companies)
- Employment Practices Liability
- Fiduciary Liability

For investment funds:

- Investment Company Professional Liability and D&O
- Private Fund Professional Liability and D&O
- Addresses the full range of asset management industry organizational models, products and services.
- Can be customized to various business models and corresponding insurance needs.

Who Is It For?

Chubb designed Asset Management Protector™ specifically for the full array of asset management firms

and investment funds, including investment advisers, wealth management firms, mutual funds, pooled funds, hedge funds, fund of funds, real estate investment trusts

What Does It Insure?

Chubb created Asset Management Protector™ with coverage features that address many of the most important professional liability and D&O exposures faced by asset management firms.

- Claims by clients for breaches of investment guidelines
- Prospectus liability claims against mutual fund directors, advisers, and service providers
- Regulatory investigations into alleged trading violations
- Claims alleging failure to disclose risks or conflicts of interest
- Defence of fee-based claims
- Claims for failure to perform due diligence in the selection and oversight of sub-advisers or outside funds
- Performance misrepresentations
- Improper valuation of fund assets
- Allegations by pension fund clients of ERISA violations

This flexible insurance solution is also designed to help protect asset management firms from increasingly common employment practices liability and fiduciary liability exposures including:

- Employee discrimination
- Sexual harassment
- Breach of fiduciary duty imposed by ERISA

Design Features

Chubb designed Asset Management Protector™ to be flexible so that customers can:

- Select a combination of coverage parts to meet their business's needs,
- Elect sublimits for coverage parts or share a single limit among all coverage parts, and
- Customize retentions for each coverage part.

Coverage Parts All Coverage

Distinct Coverage Features

- Policy is fully non-rescindable.
- No retention for non-indemnifiable loss under all coverage parts.
- Ability to settle without consent within 50% of the retention.
- No penalty for opting not to settle and to continue defence.
- Customer has right to choose own defence counsel, subject to our approval.
- Includes newly created and acquired subsidiaries less than or equal to 25% of assets under management or revenues.
- Automatic runoff for terminated or sold subsidiaries.
- Bilateral extended reporting period.
- Definition of claim includes written demands for monetary or non-monetary relief, criminal proceedings, and regulatory, administrative, and arbitration proceedings.
- Loss includes punitive, exemplary and multiplied damages, if such damages are insurable under the law of the jurisdiction pursuant to which the policy is construed.
- Priority of payments automatically included.
- Non-cancelable by insurer (except for non-payment of premium).
- Includes foreign equivalent language in definition of Insured and regulatory references.
- Worldwide protection.

Professional Liability

Provides errors and omissions (E&O) liability coverage for the investment adviser/manager and affiliated service providers for investment advisory, sub-advisory, and fund services.

Distinct Coverage Features

- Customer selects any one, or combination of, three insuring clauses: separate account advisory liability, fund advisory liability, and fund service provider liability.
- Broad definition of investment adviser services includes - in addition to investment advisory and management services - asset allocation, selection of outside managers and service providers, services in an ERISA fiduciary capacity, and publication of written material.

- Vicarious liability coverage for wrongful acts committed by another party for whom the investment manager has legal responsibility.
- Insured versus insured exclusion carves back coverage for bankruptcy trustee, an insured person who is a client, and former insured persons after three years.
- Coverage carvebacks to exclusions such as pollution, property damage, bodily injury, libel and slander, and counterparty insolvency.
- No exclusion for market-timing, late-trading, or defence of fee-based claims.
- Does not exclude claims brought by fund independent directors.
- No need to schedule fund affiliated service providers on the policy.

Coverage Parts

Directors and Officers Liability

Provides D&O liability coverage for the investment adviser/ management firm.

Distinct Coverage Features

Public or private company D&O coverage available, depending on organization's ownership

- Private company coverage includes broad form entity coverage.
- Public company coverage includes entity coverage for securities claims.
- Includes not-for-profit outside directorship liability (ODL).
- Insured versus insured exclusion carves back coverage for shareholder derivative demands including whistleblowers, bankruptcy trustee, a former insured person after three years, and wrongful termination claims brought by executives.
- Automatic \$1,000,000 additional excess limit for Independent Review Committee (IRC) members or independent directors with option to purchase additional limits.

Investment Company

Provides D&O and E&O liability coverage for registered investment companies.

- Broad form entity coverage and no professional services exclusion.

- Vicarious liability coverage for wrongful acts committed by another party for whom the investment company has legal responsibility.
- Definition of investment company includes series and portfolios.
- Automatic coverage for newly created registered funds, no notice requirement and no additional premium.
- Includes acquired funds with assets less than the stated threshold in the policy declarations, as well as continued coverage for funds that change name during the policy period.
- Automatic runoff coverage for sold, terminated, and deregistered funds.
- Insured versus insured exclusion carves back coverage for bankruptcy trustee, shareholder derivative demands including whistleblowers, any insured person who is an independent director, and a former insured person after three years.
- Exclusion exceptions for pollution, property damage, bodily injury, libel and slander, and counterparty insolvency.
- No exclusion for defence of fee based claims.
- Does not exclude claims brought by the investment adviser against the fund or its directors.

Coverage Parts Private Fund

Distinct Coverage Features

- Broad definition of insured encompasses large variety of legal structures and domiciles.
- Broad definition of professional services includes - in addition to investment advice and the management and operation of private funds - asset allocation; the selection and oversight of outside service providers; marketing and solicitation of private funds; the formation, capitalization, and disposition of portfolio companies, including acts in the capacity of a Controlling Shareholder; and the review, analysis, and selection of other funds.
- Insured includes investment holding companies of private funds.
- Includes outside directorship liability (ODL) for all private portfolio

companies and any scheduled public company.

- Option to purchase excess dedicated limit for independent fund directors.
- Automatic coverage with no additional premium for newly created funds with assets less than the stated amount in the policy declarations; 60 days coverage for all other newly created funds.
- No need to schedule fund affiliated service providers on the policy.
- Insured versus insured exclusion carves back coverage for shareholder or investor derivative claims, including whistleblowers; bankruptcy trustee; former insured person after three years; and claims by an insured where failure to bring claim would result in legal liability.
- Exclusion exceptions to pollution, property damage, bodily injury, libel and slander, and counterparty insolvency.
- No exclusion for defence of fee based claims.

Employment Practices Liability

Provides coverage for employment practices allegations made against the organization and insured persons.

Distinct Coverage Features

- Broad definition of wrongful act encompasses employment harassment and discrimination, breach of employment contract, retaliation, workplace tort, wrongful termination, and wrongful employment decision.

Coverage Parts Fiduciary Liability

Distinct Coverage Features

- Broad definition of covered plan includes any employee benefit plan, pension benefit plan, or welfare benefit plan defined in ERISA plus any non-ERISA sponsored plan or program for the benefit of employees, and any plan that is actively being developed or proposed.

What Choosing Chubb Means for You

Only a handful of insurance companies are able to meet the increasingly complex professional and management liability protection needs of the asset management industry. Chubb embodies unique characteristics - such as strength, agility, and performance - that help us stand out among insurers to the asset management industry:

Strength

Chubb rates among the best in the insurance industry, as attested by Standard & Poor's and A.M. Best Company, the leading insurance rating services. For more than 50 years, Chubb has remained part of an elite group of insurers that have maintained Best's highest ratings.

Agility

Our experienced underwriting specialists are able to deliver insurance solutions that can be tailored to the unique needs and business structures of asset managers. Our global network of offices means our expert underwriting and standout claim services are accessible in financial centers the world over.

Performance

Chubb has been meeting the complex needs of the asset management industry for more than 30 years by providing prompt, expert response to our customers worldwide.

Contact Us

For additional information about Chubb
Asset Management Protector™ Insurance

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Asset Management Protector™ Insurance

Asset Management Protector™ by Chubb Professional & Management Liability Insurance for Asset Management Firms & Investment Funds

CHUBB®



Asset Management Protector™ - a flexible, modular liability insurance policy that helps protect firms and funds from their most critical professional and management liability exposures:

- Professional Liability (Errors and Omissions (E&O) Liability)
- Directors and Officers (D&O) Liability
- Employment Practices Liability
- Fiduciary Liability

Coverage Parts	Distinct Coverage Features
All Coverages	<ul style="list-style-type: none">• Policy is fully non-rescindable.• No retention for non-indemnifiable loss under all coverage parts.• Insured has ability to settle without consent within 50% of the retention.• No penalty for the insured opting not to settle and to continue to defence.• Customer has right to choose own defence counsel, subject to our approval.• Automatic coverage for newly created and acquired subsidiaries less than or equal to 25% of assets under management or revenues, with no notice requirement and no additional premium.• Automatic runoff for terminated or sold subsidiaries.• Bilateral extended reporting period.• Definition of “claim” includes written demands for monetary or non-monetary relief, criminal proceedings, and regulatory, administrative, and arbitration proceedings.• “Loss” includes punitive, exemplary, and multiplied damages, if such damages are insurable under the law of the jurisdiction pursuant to which the policy is construed.

Coverage Parts	Distinct Coverage Features
<p>All Coverages (continued)</p>	<ul style="list-style-type: none"> • Priority of payments automatically included. • Non-cancelable by insurer (except for non-payment of premium). • Includes foreign equivalent language in definition of Insured and regulatory references. • Worldwide protection.
<p>Professional Liability Provides E&O Liability coverage for the investment adviser/manager and affiliated service providers.</p>	<ul style="list-style-type: none"> • Broad definition of “investment advisor services” includes - in addition to investment advisory and management services - asset allocation, selection of outside managers and service providers, services in ERISA fiduciary capital capacity, and publication of written material. • Vicarious liability coverage for wrongful acts committed by another party for whom the investment manager has legal responsibility. • “Insured versus insured” exclusion carves back coverage for bankruptcy trustee, an insured person who is a client, and former insured persons after three years. • Coverage carvebacks to exclusions such as pollution, property damage, bodily injury, libel and slander, and counterparty insolvency. • No exclusion for defence of fee-based claims. • Does not exclude claims brought by fund independent directors
<p>Directors and Officers Liability Provides Public Company or Private Company D&O Liability coverage for the investment adviser management firm.</p>	<ul style="list-style-type: none"> • Private company coverage includes broad form entity coverage. • Public company coverage includes entity coverage for securities claims. • Includes not-for-profit outside directorship liability (ODL). • “Insured versus insured” exclusion carves back coverage for shareholder derivative demands including whistleblowers, bankruptcy trustee, a former insured person after three years, and wrongful termination claims brought by executives. • Automatic \$1,000,000 additional excess limit for Independent Review Committee (IRC) members or Independent Directors with option to purchase additional limits.
<p>Employment Practices Liability Provides coverage for employment practices allegations made against the organization and insured persons.</p>	<ul style="list-style-type: none"> • Broad definition of “wrongful act” encompasses employment harassment and discrimination, breach of employment contract, retaliation, workplace tort, wrongful termination, and wrongful employment decision.
<p>Investment Company Provides D&O and E&O Liability coverage for registered investment companies.</p>	<ul style="list-style-type: none"> • Broad form entity coverage and no professional services exclusion. • Vicarious liability coverage for wrongful acts committed by another party for whom the investment company has legal responsibility. • Definition of “investment company” includes series and portfolios. • Automatic coverage for newly created registered funds, no notice requirement and no additional premium. • Automatic coverage for acquired funds with assets up to the elected threshold in the policy declarations, as well as continued coverage for funds that change name during the policy period. • Automatic runoff coverage for sold, terminated, and deregistered funds. • “Insured versus insured” exclusion carves back coverage for bankruptcy trustee, shareholder derivative demands (including whistleblowers), any insured person who is an independent director, and a former insured person after three years. • Exclusion exceptions for pollution, property damage, bodily injury, libel and slander, and counterparty insolvency. • No exclusion for defence of fee based claims. • Does not exclude claims brought by the investment adviser against the fund or its directors.
<p>Private Fund Provides D&O and E&O Liability coverage for private funds and E&O liability for their fund manager.</p>	<ul style="list-style-type: none"> • Broad definition of “insured” encompasses large variety of legal structures and domiciles. • Broad definition of “professional services” includes - in addition to investment advice and the management and operation of private funds - asset allocation; the selection and oversight of outside service providers; marketing and solicitation of private funds; the formation, capitalization, and disposition of portfolio companies, including acts in the capacity of a controlling shareholder; and the review, analysis and selection of other funds. • “Insured” includes investment holding companies of private funds and the fund advisory board members. • Includes outside directorship liability (ODL) for all private portfolio companies and any scheduled public company. • Option to purchase excess dedicated limit for independent fund directors.

Coverage Parts	Distinct Coverage Features
<p>Private Fund (continued) Provides D&E and E&O Liability coverage for private funds and E&O liability for their fund manager.</p>	<ul style="list-style-type: none"> • Automatic coverage with no additional premium for newly created funds with assets up to the stated amount in the policy declarations • 60 days coverage for all other newly created funds, • “Insured versus insured” exclusion carves back coverage for shareholder or investor derivative claims (including whistleblowers), bankruptcy trustees, former insured persons after three years and claims by an insured where failure to bring claim would result in legal liability, • Exclusion exceptions for pollution, property damage, bodily injury, libel and slander, and counterparty insolvency.
<p>Fiduciary Liability</p>	<ul style="list-style-type: none"> • Broad definition of “covered plan” includes an employee benefit plan, pension benefit plan, or welfare benefit plan defined in ERISA, plus any non-ERISA sponsored plan or program for the benefit of employees, and any plan that is actively being developed or proposed.

What Choosing Chubb Means for You

Only a handful of insurance companies are able to meet the increasingly complex professional and management liability protection needs of the asset management industry. Chubb embodies unique characteristics - such as strength, agility, and performance - that help us stand out among insurers to the asset management industry:

Strength

Chubb rates among the best in the insurance industry, as attested by Standard & Poor’s and A.M. Best Company, the leading insurance rating services. For more than 50 years, Chubb has remained part of an elite group of insurers that have maintained Best’s highest ratings.

Agility

Our experienced underwriting specialists are able to deliver insurance solutions that can be tailored to the unique needs and business structures of asset managers. Our global network of offices means our expert underwriting and standout claim services are accessible in financial centers the world over.

Performance

Chubb has been meeting the complex needs of the asset management industry for more than 30 years by providing prompt, expert response to our customers worldwide.

Contact Us

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Branch Offices

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Cyber Hedged Loss Scenarios

Fraud Loss Scenarios

CHUBB®

Fraud - Example 1

Tom, an Employee of Joe's Best Investment Advice, LLC., is assigned to Mrs. Frank, a new Customer. Tom tells Mrs. Frank that he thinks she should be investing in a "no lose" silver mine investment in Russia. All she needs to do is to give Tom a cheque, made out to him, for \$500,000 and he will handle the purchase of her shares in the mine.

Tom absconds with the funds.

Coverage: Customer Capital

Addresses loss to the Customer when fraud is perpetrated by an Employee of the Assured and the fraudulent acts were committed with the intent to cause the Customer to sustain such loss. The definition of Capital includes "money".

Fraud - Example 2

Irene, an Employee of Lilliputian Investments, LLC., the well regarded private equity company, contacts Mr. Jones and tells him that the American Auto Body Repair Shop fund he has committed to invest in is making its first capital call. Irene tells Mr. Jones to wire \$500,000 to a specific bank and account number she provides him. Mr. Jones thinks it is odd that the bank is in Romania, when the fund is investing only in U.S. auto body shops, but he complies.

Irene and her Romanian sister abscond with the funds.

Coverage: Customer Capital

Addresses loss to the Customer when fraud is perpetrated by an Employee of the Assured and the fraudulent acts were committed with the intent to cause the Customer to sustain such loss.

Fraud - Example 3

Warren has very specialized knowledge of the auto body repair business and he has been retained by Lilliputian as a sub-advisor for the American Auto Body Repair Shop Fund. Warren calls the bank that is the custodian for American Auto and tells them to wire \$1 Million to a new custodian in the Maldives. The custodian tells Warren he has no authority to do this. Warren sends an email, with a letter from the Fund Manager attached, that appears to give him the authority.

The custodian wires the funds, which, of course, are never seen again.

Coverage: Employee

While the custodian is not an Assured, the loss is a loss to Lilliputian, as the fiduciary for its investors. The fraud was perpetrated by a sub-adviser to one of Lilliputian's funds. The sub-adviser is an Employee under the endorsement.

Fraud - Example 4

At Joe's Best Investment Advice, Gerry, an Employee receives an email from Mrs. Frank instructing him to:

1. Liquidate all her investments in gold;
2. Reinvest 50% of the proceeds in The All-Tech Stock Fund; and
3. Wire the other 50% to an offshore bank account specified in the email.

Gerry is concerned about investing so much in the All-Tech Stock Fund. He wants to speak with her about it, but she said in the email that she was about to board a plane to go salmon fishing in Alaska and won't be available for the next two weeks. But, because he is also worried about the price of gold, Gerry complies.

The funds sent to the offshore account are never seen again.

Coverage: Cyber Fraud

Gerry acted on a Command (as defined in the endorsement). Gerry is an Employee, but he did not commit the fraud - he only failed to properly authenticate the instructions. There is no precedent to coverage for “authentication”.

Fraud - Example 5

One Friday, the CFO of Lilliputian Investments gets an email appearing to be from Local Community Bank, the custodian for Lilliputian’s investment funds, telling the CFO to click on a link and then update the firm’s online banking credentials (passwords, security questions, etc.). The CFO complies.

On Monday morning, the CFO realizes that all the funds from one of their investment accounts have been wired out

of the account. Local Community Bank confirms that the funds were wired, and that their system followed the instructions they received. Accordingly, they are not responsible for the lost funds.

Coverage: Cyber Fraud

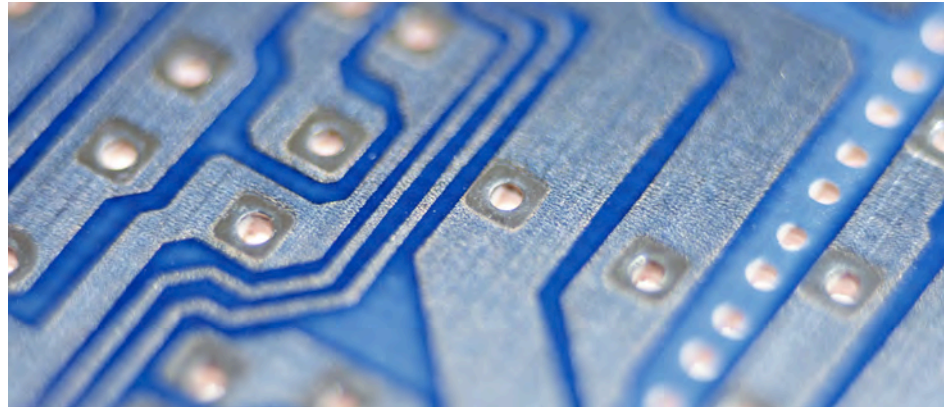
The CFO was the victim of “spear phishing”. This enabled the criminal to have access to what they needed to make a (fraudulent) wire transfer. It is implied that the criminal was a third party and not an Employee.

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Cyber Hedged-Enhanced Fidelity Endorsement for Asset Managers

CHUBB®



Are your clients concerned over the threat posed to their accounts by cyber criminals ... and do they want assurance that your firm addresses its cyber risks with insurance?

No doubt, your clients see the daily news stories about cyber crime. As sophisticated investors, they realize technology has opened the door for hackers and dishonest insiders to gain access to your firm's accounts-and to theirs-putting their assets and confidential information at risk.

The fact is that data breaches are increasingly common, more than doubling in recent years, according to a joint PwC, CIO magazine and CSO magazine study.¹

A Potentially Costly Risk

Cyber crime is costly, too-data breach detection, notification and response costs can easily run into millions of dollars. In fact, a Ponemon Institute study found that an organization's average annualized cost of cyber crime is nearly \$12 million.²

Furthermore, the potential impact of a cyber breach on your organization can go

well beyond direct monetary costs. Senior executives may be forced to take time away from day-to-day tasks, and publicity surrounding an incident can inflict serious damage to your firm's reputation.

How well your firm is able to protect client assets could very well be the deciding factor in a potential client's decision to use your services.

Chubb's Solution

Chubb's Cyber Hedged-Enhanced Fidelity Endorsement for Asset Managers is a unique, cost-effective insurance solution that can give you and your clients' peace of mind by providing important insurance protection against today's important risks:

- The transfer of your capital or your clients' capital through fraudulent instructions over the Internet.
- Financial loss resulting from Internet related extortion events.
- The cost of complying with state-mandated "breach notification laws" and the cost of related public relations expenses.

¹ "The Global State of Information Security Survey 2014"

² "2013 Cost of Cybercrime Study," The Ponemon Institute.

Cyber Hedged provides responses to your clients' operational controls due diligence questions.

What if...

- Assets from a client's account were improperly disbursed as a result of fraudulent wire transfer instructions?
- A hacker gained access to your firm's personal account information and threatened to sell it unless you paid a large sum of money?
- A data breach occurred and your firm must comply with state notification requirements and take steps to protect its reputation?
- You provide the personal information of managers on an unencrypted thumb drive to a consultant to perform background checks, and the consultant loses the thumb drive?
- A general partner siphoned money out of a client's fund to an offshore bank account?

We start by providing you with specialized coverage through our Financial Fidelity Bond. Then, we take it a step further to include Cyber Fraud protection. These combined coverage enhancements allow you to insure your cyber and data breach exposure while providing your customers with peace of mind.

Financial Fidelity Bond—New Enhancements

- Client(s) contributed capital. Our customized form includes explicit coverage for the loss of client(s) contributed capital held by the Assured in its capacity as a fiduciary, whether within the control of the Assured or by a third party.

- Third-party service providers. The definition of "employee" is broadened to include third-party service providers contracted by the Assured.
- Expanded definition of "Assured." The definition is extended to include funds and other investment vehicles managed but not owned by the Assured.

Cyber Fraud—New Coverages

- Cyber transfer fraud. Our policy insures loss to the customer or Assured due to the fraudulent transfer of funds. Also, we no longer include language tying coverage to the method of cyber fraud and the strength of the Assured's loss controls.
- Threats to property or confidential data. Our policy insures the loss of electronic data or the customer's or Assured's property due to cyber attack.
- Privacy notification costs. Our policy reimburses the Assured for costs involved with sending notifications, regardless of the cause of the breach, and for providing call-center and credit-monitoring services for customers.
- Crisis management expenses: Our policy reimburses the Assured for the cost of crisis management expenses, including lawyers, forensic specialists, and public relations and other media specialists who may be retained by the Assured in the event of a data breach.

As concerns about cyber attacks and data breaches continue to rise, potential clients may ask for proof of insurance while performing their due diligence. It is to your firm's advantage to be able to show them that it has purchased a Chubb Financial Fidelity Bond, enhanced with our Cyber Fraud Endorsement, to insure against these risks.

Why Chubb

Experience – Only a handful of insurance companies are able to meet the increasingly complex needs of private funds. Chubb has met the needs of private funds for more than 30 years by providing prompt, knowledgeable responses to our customers worldwide.

Flexibility – Chubb's insurance solutions stand out in the industry for their flexible options tailored to the real-world needs of asset managers.

Strength – Chubb receives consistently high ratings for financial strength from A.M. Best, Moody's and Standard & Poor's, the leading independent analysts for the insurance industry.

Proven cyber risk expertise—Chubb has been a leader in insuring cyber security risks since 2001.

Chubb's Cyber Hedged—Enhanced Fidelity Endorsement for Asset Managers provides enhanced insurance protection for funds and the firms that manage them, including:

- Hedge funds
- Private equity funds
- Venture capital funds
- Real estate funds
- Registered investment advisers

To Learn More

For additional information about Chubb's Cyber Hedged—Enhanced Fidelity Endorsement for Asset Managers, please contact your insurance broker or visit us online at Chubb.com/ca.

Chubb. Insured.SM

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Fidelity Loss Scenarios



Insurance Company - Adjuster Fraud

Description of Event:

Our insured, an insurance company, suffered a loss of over \$300,000 as the result of one of its accident benefits claims adjusters intentionally processing payments for fraudulent invoices in claim files.

The adjuster had authority to approve invoices and issue payments to third party vendors who provided medical services to the company's insureds. Taking advantage of the information at her disposal, the adjuster colluded with outside parties to perpetrate the scheme. The claim's adjuster was able to avoid detection for over 3 years by ensuring that the file notes always reflected a legitimate payee, even when the cheques were made payable to the fraudulent vendors. The scheme was eventually discovered when an internal auditor noted that the adjuster was regularly issuing cheques to vendors that no other claims adjusters were issuing payments to, and that the medical services being billed did not match the patient treatment plans on file. Chubb provided coverage in the amount of \$175,000.

Insurance Company - Agent Fraud

Description of Event:

Our insured, an insurance company offering life, medical, and investment products, suffered losses of over \$2 million as the result of a premium rebating scheme perpetrated by one of its sales agent employees (the agent). The agent sold life insurance policies to individual clients, receiving upfront commissions on these sales from the insured. After several years of service, the agent began binding policies to actual client accounts without their knowledge and funded the premiums herself in order to collect the upfront commissions.

As a result of the rebating scheme, our insured suffered a direct loss based on the dishonest acts of its agent, as well as significant consequential losses. Chubb provided coverage in the amount of over \$2 million.

Bank - Cheque Kiting Scheme

Description of Event:

Our insured, a Financial Institution, suffered losses over a 10 year period as the result of a cheque kiting scheme perpetrated by a dishonest employee. The long-standing employee, had access to blank cheques for one of the company's clearing accounts. For years, he issued cheques for amounts between \$3,000 and \$15,000 payable to "cash" from the clearing account, which he then misappropriated. Taking advantage of his intimate knowledge of the process and payment schedules, the employee was able to shift deficits from one account to another in order to hide them on month-end reports. To mask the deficit from an accounting standpoint, he falsified daily deposit ledgers and recorded backdated reimbursements to hide the additional transactions. Chubb provided coverage in the amount of \$2 million.

Bank Acquired Subsidiary Loss

Description of Event:

Our insured, a bank, suffered a cheque kiting loss committed by an administrative manager of a recently acquired asset management firm. The thefts were committed both pre-acquisition and post-acquisition, and involved an employee falsifying reconciliation reports and account statements in order to steal funds from internal accounts. In order to mask the thefts, the employee would credit the accounts left in deficit by replenishing them with funds stolen from other accounts. The employee also fraudulently modified general ledger entries, and as a result, was able to covertly steal funds for a period of 10-15 years. In total the employee stole approximately \$3.5 million; net of deductible Chubb provided coverage in an amount of approximately \$3 million.

Asset Manager - Cyber Hedged Fraud

Description of Event:

Our insured, an asset management firm, shared a mutual client with a third party asset management firm (the "TPAM"). The TPAM had its email system compromised by an unknown attacker, which resulted in a fraudulent phishing email being sent from the TPAM to our insured. An employee of our insured clicked a link within the email and entered their username and password when prompted; this resulted in their email account being accessible to the attacker. Our insured quickly identified the breach and blocked further access within 48 hours. That said, two weeks later the attacker sent an email to a separate client of our insured (posing as their Portfolio Manager) using a spoof email address. The spoof email requested that the client transfer \$260,000 held in their account to a third party bank account. The client transferred the funds to the third party bank account, and upon realizing that it was a fraudulent request notified our insured. Our insured thereafter contacted a Chubb referred breach coach who helped guide the insured through a cyber-breach remediation. Working in concert with the breach coach, and a Chubb referred electronic forensic firm, our insured was provided with a thorough analysis of the incident and assurance that the breach had now been completely sealed off. This feedback further assisted our insured in strengthening their security systems. Chubb provided crisis management expense coverage under its *Cyber Hedged* enhancement coverage, for the breach coach and forensic firm in the amount of approximately \$50,000.

Chubb. Insured.SM

Foreign Voluntary Workers Compensation

Employees are your most valuable asset—and most vulnerable when traveling abroad on business.

CHUBB®



That's why you need global insurance protection that travels too.

A Canadian employee contracts malaria while on a short-term work assignment in Africa...A taxi strikes an executive from Canada en route to a business meeting in London...During a visit to a remote customer site in Turkey, a Brazilian national slips and falls.

When your employees travel outside their home country for work, a world of risk opens up for them—and your company. Your clients' workers compensation policy may not offer protection from unique international exposures or the services your employees need should an injury occur overseas. You need a multinational solution that connects your employees with specialized services wherever you do business.

Chubb's Foreign Voluntary Workers Compensation

Chubb's Foreign Voluntary Workers Compensation addresses a broad range of risks that your employees may face abroad. Here's how:

- Primary insurance for bodily injury from accidents or diseases—including endemic diseases—that occur while your employees are working outside of their home country.
- 24/7 protection for work-related injuries for Canadian and U.S. employees during travel outside of their home country.
- Repatriation Expenses cover travel expenses for emergency medical treatment when employees are sick or injured abroad, including travel costs for an accompanying spouse and children.
- No automatic exclusion for War and Terrorism.
- Defence Base Act Benefits available for the injury or death of employees working under contract with the U.S. government.

Protecting your employees helps protect your company, too:

- Employers Liability protection if your employees outside North America sue your company as a result of a work-related injury.

Does your company have:

- Employees who travel outside of Canada and the U.S. for business?
- Employees on long-term assignments outside of their home country?
- International employees on long-term assignments in Canada or the U.S.?

If so, your company needs Foreign Voluntary Workers Compensation insurance to protect your employees.

- Pre-trip reports provide destination information to help prepare for international travel, including local health risks, common diseases and recommended immunizations.
- Medical assistance in an emergency includes facilitation of hospital admissions; medical records transfer; medication, vaccine and blood transfers; and treatment evaluation.
- Medical evacuation arrangements are made if an employee is injured or becomes ill and adequate local care is not available.

Our dedicated Multinational Claim Unit is available 24/7 and in constant communication with our global medical assistance provider to ensure seamless claim handling, no matter where a loss occurs.

Connect with us today

Chubb's Foreign Voluntary Workers Compensation offers the global insurance solutions and services your business needs to protect your employees. Contact your trusted broker or find out more about Chubb Multinational Solutions at www.chubb.com/ca.

Global service, with a local touch

Language barriers, volatile political climates, endemic diseases - as your employees navigate the innate risks of international travel, connect them to the vital services they need. Chubb's Foreign Voluntary Workers Compensation insurance ensures that your employee has access to 24/7 emergency assistance through a leading global medical assistance provider—virtually anywhere in the world.

Why Chubb?

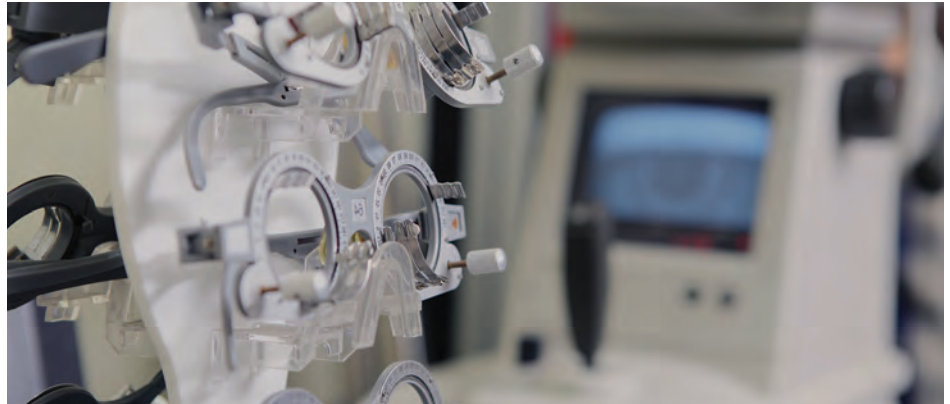
- Experience—With decades of multinational experience and a reputation for integrity that reaches back more than a century, we are uniquely positioned to handle your risks abroad.
- Connections—We have 120 Chubb offices in 27 countries and affiliate relationships with local insurers in more than 80 countries.
- Strength—You want an insurer with the financial stability needed to handle global risks. Chubb has maintained A.M. Best Company's highest ratings for more than 75 years.

Chubb. Insured.SM

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Miscellaneous Medical Facilities

CHUBB®



Chubb provides liability coverage to meet the needs of an ever expanding array of healthcare facilities, ranging from teaching to diagnostic to treatment to procurement to rehabilitation facilities. We specialize in providing customized risk management solutions and liability insurance products and services designed to manage a broad spectrum of exposures.

Limits and Coverage

- Limits available:
 - Up to \$10 million each claim;
 - \$10 million aggregateLimits available are based upon underwriting and account characteristics.
- Medical Professional and General Liability Coverage
- Primary and excess insurance
- Retention and deductible options available

Client Profile

- Home Healthcare Agencies
- Hospice Facilities
- Staffing/Nurse Registries
- Ambulatory Surgery Centres
- Laboratories
- Imaging Facilities

- Dialysis Centres
- Physical, Occupational or Speech Therapy Centres
- Student Health Centres
- Lithotripsy Centres
- Community or County Health Centres
- Rehabilitation Centres
- Medical Schools including Physician, Dental, Allied Health Pharmacies
- Optical Establishments
- Cancer Treatment Facilities
- Clinics
- Health and Wellness Centres
- Mental Health Centres
- Correctional Health Care

Other Available Coverages

- Management Protection Liability, Employment Practices Liability, Fiduciary Liability, and Fidelity and Crime Insurance for public, private and not-for-profit organizations
- Privacy and Network Security Liability for healthcare
- Healthcare Premises Pollution Liability Insurance
- Property Coverage
- Builders Risk Insurance for mid-size and large construction projects
- Commercial Automobile

Why Chubb?

- Financial stability - Chubb Insurance is rated AA- by Standard & Poor's and A++ by A.M. Best
- Experienced employees who are customer-focused, understand the unique and complex challenges of the healthcare industry and are committed to long term partnerships
- Creative structures available
- Competitive coverage terms

Chubb. Insured.SM

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Outpatient Medical Healthcare



Chubb Healthcare provides coverage to meet the needs of an ever expanding array of healthcare facilities, ranging from teaching to diagnostic to treatment to procurement to rehabilitation facilities. We specialize in providing customized risk management solutions and liability insurance products and services designed to manage a broad spectrum of exposures.

Liability Limits and Coverage

- Limits available: Up to \$10 million each claim
- Medical Professional and General Liability Coverage
- Claims made professional liability and occurrence or claims made general liability
- Deductible options of varying size available
- Excess or Umbrella Coverage available

(Not available on all accounts. Limits available are based upon underwriting and account characteristics.)

Other Available Coverages

- Management Protection Liability, Employment Practices Liability, Fiduciary Liability, and Fidelity and Crime Insurance for public, private and not-for-profit organizations
- Privacy and Network Security Liability for healthcare
- Healthcare Premises Pollution Liability Insurance

- Property Coverage
- Builders Risk Insurance for mid-size and large construction projects
- Commercial Automobile
- Equipment Breakdown
- Accident & Health
- Surety

Client Profile

- Home Healthcare Agencies
- Hospice Facilities
- Staffing/Nurse Registries
- Lithotripsy Centres
- Student Health Centres
- Dialysis Centres
- Imaging Facilities
- Physical, Occupational or Speech Therapy Centres
- Medical Schools
- Dental, Allied Health
- Ambulatory Surgery Centres
- Community Health Centres
- Rehabilitation Centres
- Mental Health Centres
- Clinics
- Laboratories
- Pharmacies
- Cancer Treatment Facilities
- Optical Establishments
- Durable Medical Equipment
- Weight Loss Centres
- Health & Wellness Centres
- Correctional Health Care
- Telemedicine
- Genetic/DNA/Forensic Testing
- Sleep Disorder and Apnea Clinics
- Humanitarian Medical Relief Organizations

Why Choose Chubb

- Financial stability (rated AA by Standard & Poor's and A++ by A.M Best)
- Experiences staff who are customer focused, understand the unique and complex challenges of the healthcare industry and are committed to long term partnerships
- Creative structures available
- Competitive coverage terms

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Kidnap & Ransom/Extortion Insurance

From Chubb Executive Protection

CHUBB®



Protecting Employees and Corporate Assets is Serious Business

Operating managers in any corporation face the daunting challenge of protecting valued employees and corporate assets. In most organizations, few people fully understand exposures such as kidnapping and extortion. But extortion, crime, and political instability are facts of life that corporate leaders must deal with when transacting business in an increasingly global and, unfortunately, hostile environment.

Economic Globalization Equals Unprecedented Kidnapping and Extortion Risks

Although unprecedented global integration has created tremendous business opportunities for corporations, it is tempered by unprecedented increases in crime, including kidnapping and extortion. According to experts, two new kidnappings occur somewhere in the world every hour. Likewise, multinational corporations report - far too frequently - threats against employees from political terrorists and other groups. Corporate

security directors are revisiting as never before the level of physical security they provide in the United States.

Like kidnapping and political threats, extortion risks such as these are all too real:

- **Threat by a criminal** to harm employees unless an extortion payment is received.
- **Threat by a terrorist** to poison a food or drug product unless extortion payments are made.
- **Threat by a hacker** to destroy electronic data unless a sizeable sum of money is paid.

As an industry leader in kidnap/ransom and extortion insurance, Chubb believes the best risk management strategy for these risks includes quality insurance coverage, sound risk management procedures and protocols, and expert advice.

In addition to insurance coverage, Chubb offers customers access to the crisis management expertise of The Ackerman Group, Inc., which specializes in dealing with kidnapping and extortion threats and also offers essential information

services for global business travelers. Customers gain access to The Ackerman Group's RiskNet™ database, an on-line service maintained by The Ackerman Group that provides travel security developments and analyzes terrorism and political stability concerns around the globe. Chubb encourages insureds to use this valuable risk management tool when making travel plans or business decisions.

Chubb Kidnap/Ransom and Extortion Insurance Protection Features Include:

- **Kidnap/ransom coverage** - We reimburse clients for property or other consideration surrendered as a kidnapping ransom payment. In addition, a ransom demand can trigger the expense coverage section of our policy to assist in dealing with the kidnapping.
- **Extortion coverage** - Chubb reimburses clients if they make an extortion payment to mitigate or remove a threat. Our policy is triggered by an extortion threat to:
 - Damage or destroy any premises or tangible property located on the customer's premises. Contaminate raw materials or products of the customer.
 - Abduct, detain, or harm a customer's employees or their relatives.
 - Disseminate, divulge, or utilize any proprietary information of the customer.
- **Cyber extortion coverage** - Chubb reimburses clients for an extortion payment made for cyber threats that threaten to:
 - Disseminate, divulge, or utilize a client record held by the customer.
 - Alter, damage, destroy, or render unusable data owned by the customer.
- **Political threat coverage** - Chubb also provides insurance for politically motivated threats to harm a customer's employees or their relatives by a person or group:
 - Acting as an agent of, or with approval from, any government or government entity.
 - Acting, or purporting to act, on behalf of any political terrorist or insurgent party.

- **Ransom delivery coverage** - Chubb's policy insures the money or other consideration used to pay a ransom or extortion demand while it is being delivered.
- **Expenses coverage** - Our policy indemnifies the client for additional reasonable expenses incurred in connection with a kidnapping, an extortion threat, a hijacking, a political threat, or wrongful detention including:
 - Fees of an independent negotiator.
 - Fees of an independent public relations firm.
 - Interest incurred for a loan taken for a ransom or an extortion payment.
 - Reward payment to an informant.
 - Salary of the abducted employee.
 - Salary of temporary replacement worker.
 - Consequential personal financial loss.
 - Reasonable medical, cosmetic, psychiatric, and dental expenses incurred following the release of the abducted employee.
 - Reasonable rest and rehabilitation costs following release.
 - Independent security guard services.
- **Legal liability coverage** - Our policy provides defence and indemnity in the event of a lawsuit alleging negligence on the part of our customer in a hostage retrieval operation or in the prevention of a kidnapping.
- **Accidental death and dismemberment** - Our policy includes a life benefit in the event that an insured employee or relative dies during a kidnapping, hijacking, or wrongful detention or a payment in the event of mutilation or loss of sight, hearing, or use of limb.
- **Product recall expenses** - We also provide insurance for the reasonable expenses involved in transporting merchandise that must be withdrawn from the market, physically inspected, or destroyed due to an extortion threat to contaminate such merchandise.
- **Professional crisis management** - Chubb's customer is never alone in a crisis situation. We help provide clients access to the professional services of The Ackerman Group or another security consultant of the customer's choice.

- Policy limits up to \$25 million are available.
- **Worldwide coverage** - Chubb's policy reimburses covered losses that occur anywhere in the world.

In the event of a kidnapping or an extortion threat, Chubb customers have immediate access to the talents and resources of The Ackerman Group, one of the world's preeminent independent international security consulting firms specializing in handling kidnapping and extortion crises.

The Ackerman Group can handle all aspects of a hostage recovery, including negotiations, liaison with law enforcement agencies, briefing of hostage families, and conversion, protection, and delivery of ransom funds. The Ackerman Group responds to a crisis immediately, providing expert advice and recommendations while working closely with the insured's crisis management team.

The Ackerman Group's experience in handling crises and providing specialized corporate international travel services is unparalleled in the insurance industry. Chubb has partnered successfully with The Ackerman Group for nearly 25 years.

The Chubb Advantage

Chubb has earned its leadership position in the kidnap/ransom and extortion insurance marketplace by consistently providing broad coverage, superior service, outstanding expertise, and unflinching commitment to helping companies solve their executive protection problems. In particular, we stand apart from other insurers in several key areas:

- **Financial stability** - Our financial stability and ability to pay claims rate among the best in the insurance industry, as attested by Standard and Poor's and A.M. Best Company, two of the leading insurance rating agencies. Agents, brokers, and prospective customers often seek out our services because our reputation in the market is well known.

- **Experience and expertise** - We have more than 25 years of experience insuring companies and their executives against dangerous kidnapping and extortion risks. No one is better able to handle these crises as professionally as we are.
- **Innovation** - We're not afraid to tailor our product to meet a customer's specific needs. Typically, our insurance products include enhancements and specific coverages that are missing or even excluded from other policies in the industry.
- **Commitment to safety** - We designed our Kidnap/Ransom and Extortion Insurance policy with the well-being of employees and their loved ones in mind. Our priority is the safe return of the hostage or the satisfactory resolution of a crisis - a goal from which we do not deviate.

Don't Take a Chance

Nothing can prepare a company for negotiating with kidnappers or extortionists. But should the unthinkable happen, a targeted company must be ready to respond.

Don't take any chances. Turn to Chubb, your trusted executive protection ally.

Chubb. Insured.SM

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Kidnap & Ransom/Extortion Coverage

RISKNET™: Free Risk Prevention Services for Chubb Insureds

CHUBB®



The Ackerman Group: Your Expert Crisis Response Team

You won't be alone in a crisis when you're covered by Chubb's worldwide Kidnap/Ransom and Extortion Insurance. In the event of a kidnapping or an extortion threat, you will have immediate access to the services of The Ackerman Group, an international security firm widely recognized for its extraordinary experience and expertise in handling kidnappings and extortions.

The Ackerman Group will respond to your emergency immediately, providing expert advice and recommendations while taking direction from you—with the objective of ensuring that your hostage is released as quickly as possible or, in the case of an extortion, that corporate assets are protected.

Extensive Hostage-Recovery Experience

Unlike many of its competitors, The Ackerman Group is prepared to handle all aspects of a hostage recovery,

including negotiations, liaison with law-enforcement agencies, briefing of hostage families, conversion and protection of ransom funds, and even delivery of the ransom itself.

All cases are directly and personally managed by Ackerman Group staff members, not freelancers or contracted agents.

RISKNET™: Free Service Available to Chubb Insureds

Shortly after purchasing Kidnap/Ransom and Extortion Insurance coverage from Chubb, customers are provided with registration information to access RISKNET™, The Ackerman Group's widely followed, on-line risk-forecasting service. Updated every business day, RISKNET™ analyzes terrorism, crime, and political-stability risks in 100 countries. Employees can benefit from this free risk prevention service for both corporate and personal travel.

RISKNET™ complements your Chubb Kidnap/Ransom and Extortion Insurance coverage with features that include:

- **The Executive Digest** - A news bulletin of breaking developments that could affect your travel and overseas operations. something that we have enjoyed uninterrupted for the past 50 years.
- **Country Summaries** - Summaries of current terrorism, crime, and politically unstable environments in 100 countries, designed both for decision-makers and travelers.
- **The Airline Guide** - A commentary on risks pertaining to the world's major airlines.
- **The City Guide** - Recommendations on the best means of traveling from the airport to town, the most appropriate ways of getting around (by foot and/or vehicle), and the safest hotels in more than 125 cities worldwide.

24-Hour Availability and Worldwide Rapid Deployment

The Ackerman Group operates worldwide from offices in Miami, Salt Lake City, Paris and Bangkok, and can respond virtually anywhere in the world within 24 hours. The firm takes great care to maintain good relations with local law-enforcement agencies around the world, and has never been expelled or banned by any law-enforcement authority. This ensures that The Ackerman Group can deploy wherever you face a kidnapping or an extortion threat, without restrictions or sanctions.

An Unsurpassed Professional Staff

The Ackerman Group's full-time staff is located worldwide and offers an extraordinary breadth and depth of experience in all areas of intelligence,

security, and investigative operations.

E. C. "Mike" Ackerman, President

Mike Ackerman is widely acknowledged as one of the country's foremost experts on counterterrorism and the recovery of kidnap victims. Before establishing The Ackerman Group in 1977, he spent 11 years as a CIA operations officer, conducting intelligence operations in more than 20 countries. A magna cum laude graduate of Dartmouth with an M.A. degree from Columbia University, he is the author of Counterterrorism Risks for Corporations: The Ackerman Principles. He is fluent in Spanish and conversant in Italian and Russian.

Loss Scenarios

Ceo of Foreign Subsidiary Kidnapped

Cause of action: Kidnapping
Type of organization: Private
Number of employees: More than 1,500
Annual revenue: More than \$275 million

Description of Event

The president of the foreign subsidiary of a U.S. company located in South Asia was kidnapped. The kidnappers demanded a ransom from his family in return for his safe release. The victim's company retained a consultant to negotiate with the kidnappers for the president's release. During the crisis, the company continued to pay the president's salary to his family.

Resolution

Over several months, the consultant negotiated a ransom payment as well as the president's safe release. The president was treated for several minor medical problems he developed while

in the custody of the kidnappers. Total costs, including ransom payment and consultant and medical expenses, were more than \$1 million.

Family Member Kidnapped

Cause of action: Kidnapping
Type of organization: Private
Number of employees: More than 20
Annual revenue: More than \$15 million

Description of Event

The daughter of an executive living abroad was abducted from the family's home. The kidnappers contacted her father's company and demanded \$1 million for her return. The company immediately contacted a security consultant who specialized in handling kidnapping crises. Although the father, fearing for his daughter's safety, was willing to pay the full ransom amount, the consultant, who had knowledge of the country and kidnappers involved, persuaded the father to be patient until a safe release could be negotiated.

Resolution

The consultant successfully negotiated the daughter's release after approximately one month, paying a ransom of \$250,000. The company paid \$40,000 in fees and expenses to the consultant, in addition to \$20,000 for psychiatric treatment following the daughter's release.

Chubb. Insured.SM

MasterKey™ for Law Firms

Industry leading property & casualty solutions for law firms of all sizes.

CHUBB®



Law firms know how to provide superior service to their clients. When it comes to insurance, these firms expect a property and liability program that recognizes the special needs of law firms and reflects the same high level of dedication to detail.

Chubb underwriting specialists are experienced in the intricacies of law firms and work with you to help protect your clients' Canadian and International assets and operations.

The Top 10 Reasons Why Chubb Should Be Your Choice

- 1. Chubb's expertise with Law Firms:** Chubb currently insures 90% of the largest law firms in Canada. Our underwriting and claims expertise within this area allows for a clear understanding of product coverages and an ability to provide industry-leading insight for your client's unique needs.
- 2. Financial Stability:** Chubb is a promise backed by financial strength. Chubb has earned the highest possible rating (A++) for financial strength from A.M. Best. Chubb's financial strength means we will be there when needed most.
- 3. Automatic Blanket Limit MasterKey™ for Law Firms'** \$500,000 automatic blanket limit of insurance for 13 property coverages allows insurance dollars to be used where they are needed most following a loss. Subject to underwriting, the blanket limit can be increased to \$1 million or \$2 million. Smaller firms that don't need these high limits can opt for a \$250,000 blanket limit. Among the 13 coverages included in the blanket are valuable papers, leasehold interest in undamaged tenant's improvements and betterments and physical evidence.
- 4. One Stop Shopping** Chubb is a "one-stop shop" with products and services tailored to respond to the specific needs of law firms. Our product offerings for this segment includes the standard P&C coverage, Group Excess, Professional Lines, Crime, Worldwide coverages, Workers Compensation, Kidnap and Ransom, as well as others that provide your client with comprehensive coverage.
- 5. Unique Property Coverages** The MasterKey™ for Law Firms' property contract automatically provides coverage for electronic data and valuable papers while at a court

facility or at the premises of a law firm, other than your own. Broad coverage is also available for Physical Evidence off premises. This is an important feature for law firms as these items are bound to travel during the trial period.

6. **Business Income:** In **MasterKey™ for Law Firms**, our flexible business income definition reflects the way each firm generates revenue, such as billable hours, fees for services or other sources of income. Business income protection includes an unlimited period of indemnity, worldwide dependent business premises, lessor-tenant relocation expenses and extra expense.
7. **Crime:** When one of your customers suffers a crime loss, aren't you relieved to know they have coverage from a leader in commercial crime and fidelity bond Insurance? For the third year in a row, Chubb ranked as the #1 writer of fidelity bonds in Canada and North America, based on premium, according to the Surety & Fidelity Association of America (SFAA).

8. **Impairment of Computer Services:**

This contract in the **MasterKey™** package policy addresses the emerging first-party exposures presented by the Internet. Impairment of computer services insures against an illegal or malicious entry into electronic data or systems, an important feature for law firms, considering their increasing reliance on computers to manage business activities and client information.

9. **Services:** We have been rated among the highest for quality of service by the Goldman Sachs U.S. Property/Casualty Insurance Survey of Producers. Chubb's reputation for claim service is legendary in the industry and our loss control and appraisal professionals provide unparalleled services tailored to the particular needs of law firms.

10. **Worldwide Coverage Territory:**

With the **MasterKey™** global extension, we insure domestic and foreign exposures under one policy, and our global network means we can provide seamless insurance protection and service for your clients wherever they do business.

Contact Us

To learn more about how Chubb can assist you with your Law Firm Client's needs, contact your Chubb Underwriter today.

Visit: Chubb.com/ca

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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 www.chubb.com. In Canada, Chubb operates through Chubb Insurance Company of Canada and Chubb Life Insurance Company of Canada. All products may not be available in all Canadian jurisdictions. In the United States, insurance is provided by ACE American Insurance Company and its U.S. based Chubb underwriting company affiliates. This communication contains product summaries only. Coverage is subject to the language of the policies as actually issued. Chubb is the world's largest publicly traded property and casualty insurance group. 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. 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.

Integrity+ by Chubb for Life Sciences Companies

Cyber. Tech. Cloud. Risks.

CHUBB®



Flexible, Comprehensive Coverage for Your Expanding Exposures

Around the globe, companies like yours are at work developing products and services that save or sustain people's lives. As if that weren't challenging enough, your company may be dealing with new technologies that complicate the process. Now you may be required to embed data and information technology into the manufacturing process, your research lab or cleanrooms, or the products themselves—the data is as valuable as the actual devices or services.

Exchanging confidential and proprietary information is necessary in our fast-paced, interconnected world. But disclosing such information by mistake, whether in electronic or physical form, may injure your most important business partners or harm your reputation in the marketplace. Add to this the challenges of cyber-attacks, new regulations and ever-increasing costs, and it's clear to see that your company's exposures are expanding.

At Chubb, we understand that your customers count on you to deliver what you promise. We also know that a single cyber breach could cost your company millions of dollars. That's why we created *Integrity+* by Chubb.

***Integrity+* is designed specifically to meet the needs of Life Sciences companies:**

- Help satisfy customer and supplier contractual insurance requirements.
- Provides insurance protection for financial injuries from contract performance failure, or from actual or suspected product or service defects or deficiencies.
- Includes insurance for privacy data breach expenses of your customers and others, if you assumed such responsibility before a loss in a written contract related to your products.
- Help comply with federal or international notification and data protection laws.
- Integrates with Chubb's General Liability and Property/Business Income insurance to help minimize gaps.
- Provides special insurance provisions for human clinical trials.
- Additional insurance is available for fines and penalties following privacy data breach.
- Help ensure your company has adequate insurance and limits for your changing needs.

Chubb is endorsed by the *Biotechnology Industry Organization* and the *Medical Device Manufacturers Association* as their preferred provider of property, general liability (including products liability and clinical trial liability) and errors and omissions liability insurance.

Integrity+ by Chubb: An Integrated Financial Risk Solution

With *Integrity**, you can select from among four integrated Coverages. Each is designed to work on a stand-alone basis or together—to create solutions customized for your business needs.

Coverages	Claimant	Provides insurance protection for:
Coverage A: Errors and Omissions Liability	Insured's customer	Financial injury due to an actual or alleged product or service defect or contract performance failure.
Coverage B: Destructive Programming Liability	Vendors, suppliers or other third parties, other than insured's customer	Damages and claimants costs sustained by a third party resulting from destructive programming from an actual or suspected failure to perform your obligations under a written contract that authorizes you to use a third party's system.
Coverage C: Cyber Liability	Third parties other than insured's customer	Damages and claimant costs sustained by a third party (other than your customer) for injury caused by <i>unauthorized access or use</i> of software, data or other information in electronic form.
Coverage D: Disclosure of Confidential Information, Intellectual Property (IP) Infringement, and Reputation Disparagement	Third parties other than insured's customer	Damages and claimant costs sustained by a third party (other than your customer) resulting from actual or suspected disclosure of confidential information, intellectual property infringement, or reputation disparagement.

*Integrity** includes a variety of First Party Additional Coverages for the following expenses incurred in connection with an actual or suspected privacy data breach:

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

These Additional Coverages are included in a Blanket Limit of Insurance that gives you the flexibility to apportion your insurance dollars to where you need them most at the time of loss. Additional limits can also be purchased.

Integrity+ also offers an array of Other First Party Additional Coverages 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)

Take action today!
To learn more about
Integrity+ by Chubb, contact
your insurance broker. You
may also visit us online at
www.chubb.com/ca

More Chubb Insurance Solutions for Life Sciences Companies

In addition to the E&O and cyber liability insurance protection found in Integrity+, Chubb offers integrated insurance products to address the unique risks faced by life sciences businesses:

- Change in Controlled Environments Insurance
- Condemnation of Undamaged Stock Insurance
- Discontinued Products Liability
- Failure to Meet Specifications Insurance
- General Liability including Product Liability
- Healthcare Professional Liability
- Human Clinical Trials Liability
- Product Withdrawal Expense
- Successor Liability

Why Choose Chubb?

- **Comprehensive solutions.** With Chubb, you can relax knowing you have comprehensive insurance customized to meet your business insurance needs.
- **Flexible and integrated.** You'll have a single point of access to multiple lines of insurance, each of which responds in a specific way to physical and digital risks. Purchase only the insurance you need.
- **Responsive.** We have dedicated Life Sciences underwriters, claims specialists and risk engineers crafting flexible, global insurance solutions for Life Sciences companies.
- **Deep industry expertise.** As the largest publically traded property and casualty insurer in the pharmaceutical, nutraceutical, medical device and biotechnology industries, our expertise is unparalleled.
- **An acknowledged Life Sciences leader.** Our responsiveness, experience and knowledge have earned us the endorsement of the Biotechnology Industry Organization and the Medical Device Manufacturers Association as their preferred provider of property, general liability (including products liability and clinical trial liability) and errors and omissions liability insurance.
- **Cyber and data security risk services.** Chubb's Cyber team is ready to help you prevent and prepare to respond to actual or potential incidents. Services include online intelligence and pre-event evaluations. You can also receive Cyber Response Coaching, along with a list of dedicated service providers, to help you manage the complex regulatory and legal processes in the event of a privacy data breach.

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Form 36-01-0142 (Ed. 10/16 Canada)

Change in Controlled Environments (CICE)

Perishable property is a critical asset for Life Sciences companies. Chubb helps protect against costly spoilage losses.

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For Life Sciences companies, the most critical assets are often perishable property. Any malfunction or loss of power to refrigerators or freezers can be devastating.

Out-of-temperature emergencies tend to be very costly. Without broad all-risk coverage, a company could face potentially significant losses if an incident occurs.

Chubb offers two ways to protect Life Sciences companies.

1. Building and Personal Property Contract

Chubb's Building and Personal Property contract provides full limit Change In Controlled Environments (CICE) coverage for 13 perils, as well as for property that doesn't rise to the level of the definition of perishable property.

Loss scenario: Covered perils

In 2012, Super Storm Sandy caused millions of dollars in property damage in 24 states, including the entire Eastern seaboard, with widespread power outages. All CICE claims made under Chubb Life Sciences policies were covered

to the full limits, since windstorm is one of the 13 specified perils.

Loss scenario: Stock doesn't meet the definition of perishable property

A company has \$10 million of stock that they store in a refrigerated warehouse to extend its shelf life, but the stock would not rapidly spoil or deteriorate if power were lost. Although the company's CICE limit is \$250,000, an out-of-temperature emergency would be covered up to the full limit of the Building and Personal Property contract, because the stock does not rise to the definition of perishable property.

Thirteen Specified Perils

- Aircraft or self-propelled missiles
- Explosion
- Fire
- Leakage from fire protection equipment
- Lightning
- Riot or civil commotion
- Smoke
- Vandalism
- Vehicles
- Volcanic action
- Windstorm or hail

2. Change In Controlled Environments (CICE) Insurance

To cover perishable property against spoilage caused by any covered peril other than the 13 specified perils noted earlier, Chubb provides Change in Controlled Environments (CICE) insurance. We generally provide \$250,000 limits automatically, and higher limits are available for companies with strong controls.

Our risk mitigation expertise helps companies find more ways to protect themselves.

At Chubb, we do more than simply offer insurance. We help our clients mitigate their risks. For companies that need higher CICE limits but lack adequate controls, we collaborate with them, developing loss control recommendations to help them better protect their property, and secure limits for the full value of their perishable property.

Risk mitigation resources

We offer resources to help Life Sciences companies manage their risks for change in controlled environments losses. Please contact one of Chubb's risk engineers for information on Protecting Perishable Property and CICE Planning Worksheets.

Why Chubb?

- **Experience:** Chubb has been a leader in offering state-of-the-art property and casualty insurance protection to Life Sciences companies for more than 25 years.
- **Expertise:** We have dedicated Life Sciences underwriters, claims and loss control specialists focused exclusively on providing a broad range of precisely crafted yet flexible global insurance solutions tailored for Life Sciences companies.
- **Global reach:** We have offices in 54 countries, giving us knowledge of local business conditions and trends, and helping assure a fast, personal response to claims anywhere in the world.

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Chubb's Ocean Cargo: Worldwide Transit

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Worldwide Transit

As companies enter international markets, trade routes expand and multiply, and the import/export industry grows - it is important to work with a company that has a long history in international transit. The risks that can occur while merchandise is transported between buyer and seller become more complex and losses can happen around the world.

Chubb is a leading insurer of ocean cargo insurance, with branch offices in 54 countries and relationships with affiliates that span 200 countries. We offer unsurpassed underwriting solutions, loss control services and claim services ocean to ocean, all with a local touch.

Who We Serve

Our underwriting and service approach is designed to handle a broad range of clients, from small companies just beginning to move goods internationally to large multinational companies with complex cargo insurance needs, and everything in-between.

We provide products and services to a large variety of insureds, including but not limited to:

- Importers and exporters
- Logistics providers, including ocean cargo carriers
- Wholesalers and retailers
- Manufacturers and distributors

Product Offerings

Chubb applies our experience, innovation, and flexibility to the diverse needs of our ocean cargo customers.

We provide comprehensive coverage for a variety of clients who ship internationally, including:

- World to World insurance except where prohibited by law
- Ocean/Air Transit Insurance for goods in international trade, and Inland Transit for domestic and worldwide shipments, and Warehouse/Storage coverage for cargo stored while awaiting export or after import can be offered
- Ability to offer multi-line coverage by combining worldwide transit and storage with other Chubb products

Complex Account Product Offerings

Chubb also offers solutions to address the complex transit needs of large, global insureds, including:

- Controlled Master Programs with locally written underlying policies where required and permitted by law
- Tailored engineering, including Loss Control Advisory Services
- Project Cargo exposures
- Shippers Interest Cargo
- Bailee Liabilities, including Non Vessel Operating Common Carrier (NVOCC) and Air Cargo Legal
- Alternative risk transfer/retention options
- Global risk transfer options for large, complex financial requirements
- Dedicated team of specialists in global marine program structures
- Customized risk transfer options, as well as risk retention options through deductible and retrospective rating structures and the use of captive reinsurers

Cargo Certificates

For import/export documentation requirements, Chubb offers Certificate Issuance programs to help simplify and automate the process. These are available 24/7 for emergency shipments or for insureds with shipping locations around the world.

Advantages & Benefits

- Broad appetite and comprehensive coverage
- Easy to read policy features a summary declarations page and simplified rate schedule
- Ability to provide locally written admitted underliers where required and permitted by law
- Solutions tailored to the size and complexity of each unique exposure
- Backed by Chubb's financial strength and industry leading technology

Risk Engineering Services

Chubb's Marine Risk Management team (formerly Marine Advisory Services and Chubb Loss Control Services) is able to provide Risk Assessment and Loss Analysis leading to the development of cost-efficient and commercially viable loss prevention solutions. With our Global network of Marine Specialists we can effectively communicate and deliver loss control services.

Marine Claims

Our designated Marine and Transportation claims professionals are a key to our Marine success at Chubb. Our marine claims unit has expertise in handling ocean cargo, storage, and transit losses occurring around the world.

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Cargo Tips: Managing Storage Risks

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Storing cargo can be just as risky as transporting it.

Storing cargo can be just as risky as transporting it. From its initial arrival at the facility, throughout the storage period, and up to the point of dispatch, merchandise in warehouses and other storage facilities can easily be misplaced or damaged – and is often a prime target for theft. In fact, warehouses and carrier terminals are two of the leading locations where cargo theft takes place.

Chubb Commercial Marine's loss control specialists are pleased to provide these guidelines to help ensure the proper storage and handling of your merchandise. While physical attributes and procedural operations will vary slightly by storage site, proactively ensuring that these key areas are addressed and maintained can be an important factor in managing future losses.

Receiving Cargo

- Cover receiving/shipping dock with a roof overhang or install a weather seal on cargo bay doors to protect the cargo from inclement weather during the unloading/loading process.
- Equip loading docks with adjustable dock pads, known as dock levelers, to facilitate a level path between the container, trailer, or rail car and the loading dock. Security controls should be consistent with the value of the cargo handled, including the possible use of door alarms, motion detectors and video surveillance.
- Provide adequate dock lights (150 watt or better) to illuminate the interior of containers, trailers and rail cars and to facilitate loading/unloading operations.
- Verify the driver's documentation during receiving and immediately inspect, weigh and count the cargo. Document and reconcile discrepancies before accepting. If the discrepancy

cannot be reconciled, annotate the problem on the bill of lading, the truck delivery receipt and the warehouse receiving report.

- Issue a warehouse receiving report (see sample in sidebar), and keep it on file for both inventory purposes and to provide proof of received condition of the cargo. At the same time, assign a lot number to identify the shipment and its location within the warehouse.
- Palletize cargo immediately upon receipt, subsequent to inspection, weighing, labeling/marketing and counting.
- Move cargo away from the receiving doors and stage it well into the confines of the facility. If the facility handles bonded goods, separate storage and handling procedures for such items must be maintained.

Cargo Transfer, Handling and Storage Operations

- Evaluate materials handling equipment that is permanently attached to the building to determine if it is in satisfactory operating condition and suitable for the commodity types and container sizes regularly handled. This includes but is not limited to dock levelers, rack storage, roller systems, elevators, reefers/freezers and machinery and ramps.
- Regularly check portable cargo handling equipment that is used to transport, lift and load/unload cargo from containers, trailers, rail cars and rack storage to confirm suitability and to ensure it is in satisfactory operating condition for the types, sizes and weights of shipments regularly handled.
- Check forklifts to confirm ladder frame structures are intact. Inspect the tires, forks, hydraulic hoses/fittings etc., and note/report the condition.



generally not be stacked more than four tiers high and must, under all circumstances, maintain the required clearance to sprinklers, which is 46 cm or more.

Warehouse Storage Concerns

- Confirm freight elevators were recently inspected and are so posted. Check cargo cranes, jacks, pallet loaders and dollies for condition and suitability to handle the cargo observed in the facility.
 - Observe the operation of all equipment and the manual lifting, loading/unloading and transportation of cargo to determine if personnel are providing an acceptable level of handling, and to determine if the assigned number of personnel is adequate to safely handle the daily volume of freight.
 - Look for obvious signs of poor handling, such as throwing, dropping or kicking freight, as well as problems such as excessive speed by forklift operators, poor distribution of weight across forklift tines, etc.
 - Following inspection and receipt, palletize shipments and move to an assigned storage location within the facility. Palletized cargo should
- Maintain clear aisle spaces of 8 feet or more and separate storage by aisles so piles are not more than 15 meters wide, or 7.5 meters wide if they abut a wall. Main and cross aisles should be located opposite window or door openings in exterior walls.
 - Verify storage racks are properly bolted in place and inspect the structure to determine that it is sound and will support the weight of imposed loads.
 - Cold storage requires additional consideration based on the type of freezer/cooler system in place (e.g., ammonia/ brine solution, Freon, etc.). Inspect all machinery, such as compressors and evaporators, and meet with the building engineer to verify that regular maintenance is performed and that the machinery is alarmed in the event of a system or power failure.
 - For fire risk management, warehouses should have sprinkler protection designed, installed and maintained in accordance with National Fire Protection Association (NFPA) standards:
 - There are many types of sprinkler systems and sprinklers; the type used will depend on both the building and the occupancy. It is important to match your sprinkler system with the hazard and occupancy being protected.
 - The design of the installed sprinkler system depends on the types of commodities being stored, the storage configurations, methods and arrangements. Elements such as aisle

width, storage height vs building height, etc. should be taken into consideration.

- Testing and maintenance procedures are required for all fire protection equipment.
- Complete main drain and alarm testing on a regular basis per NFPA 25, Inspection, Testing and Maintenance of Water Based Fire Protection Systems, and NFPA 13. These standards outline the specific requirements for each available system design (e.g., wet pipe systems, dry pipe systems, etc.), as well as the required impairment procedures and more specific details on testing, maintenance and impairment handling procedures for these systems. These procedures are crucial to maintaining your sprinkler system's reliability.
- Storing idle pallets and similar combustibles can also present a significant fire hazard. The use and storage of pallets essential to managing fire loading should be addressed to minimize the potential spread of a fire. Idle pallet storage requirements are outlined in NFPA 231 and should be closely adhered to by the warehouse operator.
- Evaluate public fire protection capabilities to determine whether they are composed of volunteers or paid members. When evaluating, pay particular interest to the distance of the responding station(s) to the facility to determine the estimated response time.
- Train employees on the control of ignition sources, the storage of flammables and how to operate fire extinguishers as a first aid to minimize fire spread.

Cargo Characteristics

- Evaluate commodities received, handled and stored, with an eye towards the susceptibilities to damage and theft. Provide a complete description of the insured commodity(s) observed during the course of any reviews, including but not limited to:
 - Any special packaging and handling requirements presented by the nature of the commodity, such as moisture susceptibility or fragile or delicate items
 - Any characteristics suggesting an inherent vice(s) of the commodities in storage
 - Temperature sensitivity(s)
 - Whether the cargo is hazardous and, if so, what it is and how it's classified, since special handling, storage and protection are required Intended use of any raw or unfinished goods, and implications of special handling and protection as mandated by regulatory authorities
 - Theft potential and any special security requirements

Warehouse Security

- Personnel: Follow proven employee selection and hiring practices. Conduct background checks on all prospective employees in compliance of local laws and established EEOC requirements as applicable; background checks can include a five year criminal history, former employment verification and up-to-date financial status. Establish termination procedures to ensure identification badges, access cards, keys and other sensitive information are recovered from terminated employees. Provide all employees with a copy of the facility's security policy.
- Procedural: Establish procedures for manifesting/receiving/shipping,

packing/packaging, managing cargo discrepancies, monitoring/controlling visitors, preventing collusion and screening vendors. Identify, report and track all incidents.

- Security and threat awareness training: Train employees on security practices and establish an awareness and reporting system to manage suspicious activity.
- Information Technology (IT) security: Establish user access restriction, system/ data back-up and recovery plans.
- Emergency preparedness/disaster recovery: Develop a thorough, written plan to effectively manage reasonably anticipated emergency situations, and ensure personnel are familiar with the plan.
- Carriers: Identify the carriers used and the storage site operator's vetting processes for truckers
- Local security: Ascertain the source of public police protection for the town/city, municipality and/or province and make note of the name and location of the department. If the facility uses a private/owned security force, document the number of guards (if known), the location of guard posts and the days/ hours when they are on duty. Verify whether the facility or property is patrolled.
- Alarm /Surveillance: A central station burglar alarm system is recommended. At a minimum, it must provide magnetic, mercury or activated relay alarms on all perimeter doors, and glass breaks or vibration alarms on all outside windows. The system should also provide microwave and/or Passive Infrared (PIR) sensors on the cargo floor across all walls with perimeter doors or windows. Video surveillance is also recommended, particularly where highly theft susceptible products are handled. Such equipment has proven itself as an effective deterrent to crime and, in the event

of an intrusion, can be used to help identify and apprehend suspects.

- Cold storage: For freezer/refrigerated/air conditioned warehouse operations, connect the central station burglar alarm system to the refrigeration machinery and/or a thermostat in the temperature controlled areas. This will sound an alarm at a prescribed high or low temperature, or when machinery malfunctions.
- Exterior lighting: Adequately illuminate the perimeter of the facility in accordance with the SCC/IESNA Standards (to meet or exceed the greater of the two).
- Fencing: Perimeter fencing constitutes the first barrier against intrusion by helping to slow the progress of an intruder and making the intrusion efforts more visible to security/police forces. Fencing should be chain link with a barbed wire top guard. The chain should be at least 9 gauge or heavier, and not less than 2.4 meters in height plus a top guard.
- Locks: Install deadbolt locks on all perimeter personnel/customer doors, and sliding hasps and padlocks on cargo bay doors. Establish key control protocols to avoid misappropriation of keys.
- Controlled areas: These are areas in which access is governed by special restrictions, such as high value cages and bond rooms. Describe the arrangement and construction of controlled areas, if any are noted.
- Parking and traffic control: Employee and visitor parking areas should be located away from the cargo loading area.
- Trash: Trash handling is an often overlooked area where pilferage and theft can occur. All trash should be placed in clear plastic bags, cardboard should be broken down, and trash deposited and picked up at standardized times.

Recordkeeping

- Identify the types of inventory records maintained by the warehouse operator. Most are now computerized, but at the very least a card file should be kept, identifying the following:
 - Name of the shipper and date the shipment was received
 - Receiving report number/date and, in the case of a public warehouse, the name of the account for whom it was received
 - Product description marks and lot number
 - Product count and weight
 - Location in the warehouse
 - Date released, showing the number of pieces and weight
 - Name and signature of the receiver
- Determine how shipments are released to customers. Initial verbal authorizations should be followed up that same business day by a written authorization (release) via fax or email. Check existing files to confirm written release orders are actually used.
- Determine how often a physical inventory is completed, and who completes it. Identify the type of report generated as a result of the inventory and who receives a copy of it. Insureds must complete the inventory process, especially if they are not the warehouse operator.
- Ascertain what steps are followed if there is a discrepancy between the physical inventory and the card or computer files (i.e., overage or shortage).

Disaster Planning

Hurricanes and other severe storms can be deadly forces that can strike a business at any time. Establish a written plan with the objective of protecting employees, property and data at all points before, during and after a storm. A disaster plan is just one of several plans that a business should develop to handle emergency situations. <https://www2.chubb.com/ca-en/business-insurance/Marine.aspx>

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Cargo Tips:

Securing Cargo in Transit

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Cargo theft isn't a headline-grabbing issue, but it is a costly threat to businesses.

Unfortunately, the chance of cargo theft happening to you isn't contingent on the type of products being transported. Thieves target goods that not only have real intrinsic value, but also those that can be easily sold on the gray or black market. Although electronic devices, designer apparel, wine and spirits, pharmaceuticals and others are recognized as high-risk products, there is a wide array of merchandise that is regularly stolen.

Chubb's loss control specialists want to help you protect your cargo. We advocate solutions that combine physical and procedural controls and also endorse a layered approach to cargo loss control that incorporates four key components:

- Threat (identifying potential adverse events)
- Vulnerability (identifying weaknesses in processes and procedures)
- Criticality (identifying and evaluating important operations and assets)
- Risk (determining the likelihood, severity and impact of an adverse event)

We are pleased to provide these guidelines to help you better protect goods in transit. By proactively taking steps to prepare and protect your cargo, and working with your suppliers to ensure appropriate procedures are followed, you may be able to manage your future losses.

Carrier (Transportation Provider) Selection and Management

- _ Select a carrier or transportation provider that is reputable, experienced and follows excellent security and loss prevention practices.
- _ Choose a carrier that verifies all data on the employment application, including a comprehensive work history, and

performs detailed pre-employment screening.

- _ Ensure carriers only subcontract the transportation of your goods after receiving your prior approval.
- _ Establish requirements for the handling and transporting of your goods in a transportation agreement or contract of carriage. Specify direct routing from origin to destination, the use of hard-sided trucks, eliminate unauthorized stoppages, secure trucks, trailers or ocean containers with high quality, tamper-evident security seals (for example those in compliance with ISO 17712 or ones that your national Customs approves).
- _ Request real-time tracking of your shipments.
- _ Ensure the carrier has an established and viable method of immediately reporting and tracking/tracing missing shipments.
- _ Monitor the carrier's performance carefully and continuously.

Packaging

- _ Use new, well-constructed packaging materials.
- _ Select multi-walled corrugated cartons that have a bursting test (or equivalent edge crush test) strength of at least 14 kilograms per square cm. Make sure the carton will be able to stand up to the normal rigors of handling and transit. Packaging that loses its structural integrity during handling and transit may expose the contents and thus make them vulnerable to theft or pilferage.
- _ Avoid the obvious display of a company name, corporate trademark, logo or other marks on the exterior packaging that would enable someone within the supply chain to identify the contents.
- _ Consolidate (unitize, palletize or containerize) multiple item shipments to take advantage of economy and added security.

- __ Introduce tamper-evident features including unique carton tape, banding straps and/or security seals. While these measures will not prevent theft or pilferage of goods, they will indicate whether tampering has occurred during transportation.
- __ Use opaque shrink-wrap to secure and obscure cartons on pallets or skids.

Transit

- __ Set practical size and monetary limits on shipments. This is a basic risk management strategy to minimize the financial and operational impact of any loss.
 - __ Make your shipment documentation as generic as permissible by law or regulation.
 - __ Book international air shipments on a specific flight.
 - __ Use time-definite (Next Day, 2-Day, etc.) transportation service whenever it is available.
 - __ Arrange for goods to arrive at the airport or seaport as close as possible to the established “closeout” time (deadline set by the carrier to receive goods for a particular flight or vessel) to reduce the time they are at rest and most at risk.
 - __ Require goods be placed in a secure area, one that is under constant personal or electronic surveillance.
 - __ Ship goods direct, door-door to eliminate transfers or transshipments.
 - __ Require documented accountability (sign-off on count & condition) every time the shipment changes hands during transit.
- __ Order exclusive-use cargo conveyances instead of consolidating goods with that of other shippers. If goods are consolidated, request that they be placed in the front of the truck, trailer or ocean container as opposed to the rear doors where they are more vulnerable to pilferage.
 - __ Consider using security escorts or embedded tracking devices for high value shipments transiting to or through known cargo theft “hot spots.”
 - __ Consider requesting dual or team drivers to provide straight through driving on long inland transit routes. Require that one driver stays with the load at all times.
 - __ Avoid making air and road shipments late in the week, when goods are more likely sit in a large sort center, regional hub or terminal somewhere during the weekend, a time when there is less supervision and security on hand.
 - __ Avoid weekend and after-hours delivery of goods unless you have established receiving procedures, such as arranging for you or reliable third party personnel to unload them.
 - __ Arrange for quick clearance of international shipments from Customs or other governmental entities to minimize the dwell time at the destination airport or seaport.
 - __ Limit access to sensitive shipment data (values, customer, destination and carrier) and documentation to those within your company with a “need-to-know.”
- __ An evacuation plan in the event of flood that includes both an early warning system and access to the necessary manpower to move any stored cargo to high and safe ground.
 - __ A location in a secure neighborhood and one that is not surrounded by hazardous operations.
 - __ A fence that is at least eight feet high with barbed wire. If a barbed wire extension is installed, it should be at a 45-degree angle out from the area to be secured. It is also prudent to bolt or rivet the barbed wire arms to the fence posts. Additional information on security fencing can be obtained from the Chain Link Fence Manufacturers Institute.
 - __ No exposed area beneath the fence; four or more inches of space under the fence can allow unauthorized access.
 - __ A fence that is at least 7.6 meters away from any structures or objects like buildings, trucks, ocean containers and trees that can make it easier for someone to climb over the fence or camouflage their activities.
 - __ Protection like guardrails to prevent vehicles from backing into the fence line as well as preventing thieves from driving through it.
 - __ A limited number of entrances/exits.
 - __ Locks for all semi-active entrances/exits, such as railroad spurs/sidings, when not in use.
 - __ No openings, culverts, tunnels or manholes leading inside the facility.
 - __ A close proximity to a police and fire department station that is able to respond to emergency situations within minutes. Local police and fire department personnel should be made familiar with the storage facility operation and include it in its regular police patrolling.

Security in Storage Facilities

Select a storage facility with:

- __ A plan for emergency, addressing all natural disasters such as earthquakes, floods and windstorms.

Lighting

- __ Outdoor lighting should be adequate for both security and safe cargo operations.
- __ The distance between light standards should not exceed 46 meters.
- __ The lights should be directed so that they glare into the face of a potential intruder while providing low levels of light for effective guard patrolling.
- __ There should be a back-up generator or alternative source of power in case of an outage.
- __ The primary power feeds should be fed underground or otherwise protected. If the power enters the facility via overhead lines, the entire line should be within the facility to minimize exposure to vandalism.

Security Equipment

- __ All entrances/exits (even at roof level) should be protected by motion detectors, alarms and surveillance cameras.
- __ Security cameras should have a zoom feature so that drivers, their vehicles and any intruders can be clearly identified. There should be enough light throughout the facility so that any activity can be effectively captured on tape under ambient conditions.
- __ Security cameras should have a pan/tilt feature so that they can reach vulnerable locations within the facility.
- __ Camera monitors need to be under constant supervision of the storage facility management and/or security personnel.
- __ Security camera tapes should be labeled and retained under lock for at least 30 days.
- __ Periodically check camera placement and coverage to make sure there are no gaps.

- __ All potential entry points of a building should be protected by alarms. Sensors should also be placed high up since some cargo criminals enter the building through roof/skylight.
- __ Ensure the alarm cellular backup is functional.
- __ Alarms should be monitored continuously. Ensure alarm contact list is updated regularly.
- __ Respond to all alarms and wait until all responders (alarm company, building owner and police) look into the situation.
- __ Security audits should be conducted on a regular basis to ensure that all security measures, such as fencing, lighting, cameras and alarms are operational and being used to their best advantage.

Security Guards

- __ The storage facility should be protected by qualified security personnel on a 24/7 basis. These individuals, whether they are company employees or from a third party provider, should go through the same pre-employment screening as drivers, dispatchers, cargo handlers and other personnel.
- __ Guards should be placed in locations where they can monitor the operations/activities within the facility but still be secure from attack.
- __ Guards should control vehicle entry/exit and carefully check shipment documentation to ensure it is valid. Drivers are required to show personal identification such as a driver's license or other government issued photo ID.
- __ Guards should periodically check, and inventory if needed, the contents of outbound trucks.
- __ Guards should consistently patrol the storage facility, inspecting the fence line, lighting and any on-hand trucks and trailers. These patrols should be staggered throughout each shift to prevent someone from establishing a pattern.

- __ Guards should have access to a reliable method of two-way communication and follow a pre-determined check-in schedule with the office supervisor and dispatcher. The guard should also have access to a distress ("panic") button that can be used in emergency situations.
- __ Company management should check in on the guards on a random basis to ensure they are performing their job.

Housekeeping & Maintenance

- __ Fencing, lighting and other relevant aspects of the storage facility infrastructure should be in good condition and be regularly inspected for possible repairs/improvements.
- __ The storage facility should be free of debris, vegetation and brush since these can camouflage intruders as well as pose a fire hazard.

Cargo Operations

- __ Trucks left overnight in the storage facility should be parked away from the fence line and in clear view. High value loads should be positioned in areas that are under constant supervision.
- __ Tractors should not be hooked up to trailers or ocean containers unless they are protected by a device that effectively immobilizes the unit. Trailers and ocean containers should be backed tight against one another (rear doors to rear doors) or against an immovable object so that access to the cargo compartment is not possible.
- __ All inbound and outbound trailers and ocean containers should be inspected for physical condition and security seal integrity.
- __ Ensure that there is a complete record of all equipment left overnight, including vehicle numbers, trailer/container numbers and registration plate numbers.



All parked/staged containers and trailers should be checked at least once every four hours. These inspections should be conducted at different times to avoid establishing a pattern.

- ___ Create a time log of every vehicle entering or leaving the storage facility.
- ___ If the storage facility preforms transshipment, consolidation, de-consolidation or handles Less than Truckload (LTL) cargo, there should be an effective inventory program in place.
- ___ If break-bulk cargo is stored indoors, any high value or “attractive” cargo should be placed in a locked security cage/crib. Access to this secure area should be limited and a physical count of all on-hand shipments should be made at least once every eight hours.
- ___ If the storage facility handles perishable goods, there should be suitable means in order to maintain the cargo within acceptable temperature parameters.

Documentation

- ___ Shipment documentation, such as bills of lading and delivery receipts, should be kept confidential. They should not be placed in a location where even casual passers-by can determine the contents of a particular trailer or container.
- ___ Limit the number of employees who have access to shipment documentation.

Personnel

- ___ All employees of the storage facility should go through pre-employment screening with a background check including driving, criminal and credit reviews. The storage facility management should verify all of the information contained on the employment application such as current address and previous employers.
- ___ No employees should be allowed to park their personal vehicles near the cargo storage/staging areas.
- ___ Access to certain areas within the facility should be limited to personnel that have a business need to be there.

Management

- ___ Management or an experienced independent contractor should do periodic security audits of the facility to ensure that the physical security features (fencing, lighting, closed circuit television, etc.) are properly functioning and that the procedural controls are being followed.
- ___ Always involve your logistics, security, risk manager and other relevant professionals in the development and implementation of cargo/transit security practices.



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71,650 LBS.
TARE 3,700 KGS
8,160 LBS.
NET 28,800 KGS
63,490 LBS.
CU. CAP. 47.7 CU.M
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MAX. GROSS 30,480 KGS
67,200 LBS.
TARE 3,700 KGS
8,300 LBS.
NET 26,780 KGS
58,900 LBS.
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FLORENS

www.florens.com

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MGW TARE 32,500 KGS
71,650 LBS.
3,720 KGS
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NET CU. CAP. 28,780 KGS
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MAX. GROSS 30,480 KGS
67,200 LBS.
TARE 3,840 KGS
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www.florens.com

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MGW TARE 30,480 KGS
67,200 LBS.
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NET CU. CAP. 26,760 KGS
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FLORENS

www.florens.com

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CAUTION
9'6" HIGH

MGW TARE 32,500 KGS
71,650 LBS.
3,700 KGS
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NET CU. CAP. 28,800 KGS
63,450 LBS.
47.7 CU.M
2,390 CUFT.

A Special Case for Drivers

Some areas of the world are more prone to hijacking of trucks and cargo. The following recommendations were developed specifically for drivers:

- __ Obtain directions prior to leaving your terminal or the shipment pick-up point. Use a driver conversant with the native language and familiar with the transit route and destination.
- __ Leave the origin point with a full tank of fuel.
- __ Try to avoid routes that have multiple stops.
- __ Specify a means of communication with your dispatcher; a mobile phone and two-way radio are examples of viable devices. Establish a communication schedule with your dispatcher to check-in during transit.
- __ Make sure you have a 24-hour phone number you can call in case of emergency. You should also give your mobile phone number to the shipper and get one from them in exchange.
- __ Follow the scheduled routing. If you need to take a detour, advise your dispatcher immediately.
- __ Be especially alert upon leaving a terminal and arriving at your final destination. Pay attention to following vehicles as well as your surroundings since a majority of in-transit cargo incidents occur a short distance from the shipment origin or destination. A good rule-of-thumb is to have the driver go at least 320 km or four hours prior to stopping.
- __ Learn and use surveillance detection methods. While not always advisable, making a U-turn along your transport path or slowing down and allowing vehicles following you to pass can alert you if someone tailing you.
- __ Do not discuss details of the cargo, routing or destination at any petrol stations, truck stops, rest areas or restaurants.
- __ Keep all your doors locked when underway. Roll the windows up when you are stopped or in slow-moving traffic.
- __ Do not stop to lend assistance to other motorists. Be wary of staged accidents, such as motorists pointing to alleged truck defects, flat tires or an open door; these are common ruses used by cargo criminals.
- __ Stop only at designated truck stops (ones that are well-lit and secure) and park along fellow drivers. Position your truck so that it is always visible to you.
- __ Always leave enough room between the vehicles in front of you to enable you to maneuver your truck out of harm's way. Often, cargo thieves will position their vehicle in front or in front and back of you to block you in.
- __ Carry identification of both the tractor and container on your person. This information should also contain relevant details such as make, model, year and vehicle registration plate numbers.
- __ If you have been attacked, contact local police and your dispatcher as soon as you are able. Do as you are told by hijackers, but listen closely to their threats as it may prove valuable to law enforcement.

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Operators and insureds are responsible for safety and risk control. Chubb is not responsible for ensuring the safety or risk control of any operation, and we are not required to make any inspections of any operations, although we may exercise our right to do so from time to time under the terms and conditions of our insurance policies. The provision of this document to the insured, its personnel or broker, or any other facility operator is for informational purposes only. We hereby disclaim any obligation to oversee or monitor any facility's or insured's adherence to any guidance or practices set out in this document, or to any other required or otherwise reasonable safety and risk control practices. This document is an overview only, and is not intended as a substitute for consultation with your insurance broker, or for legal, engineering or other professional advice.

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 www.chubb.com. In Canada, Chubb operates through Chubb Insurance Company of Canada and Chubb Life Insurance Company of Canada. All products may not be available in all Canadian jurisdictions. In the United States, insurance is provided by ACE American Insurance Company and its U.S. based Chubb underwriting company affiliates. This communication contains product summaries only. Coverage is subject to the language of the policies as actually issued. Chubb is the world's largest publicly traded property and casualty insurance group. 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. 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. Copyright ©2016 14-01-1212 (Ed. 11/16 Canada)

Marine Liability Insurance

CHUBB®



Commercial Marine Liabilities

Marine Liability Insurance encompasses primary and excess liability insurance solutions to help protect businesses engaged in marine-related operations, such as marine contractors, ship repairers, stevedores, and terminal operators. Chubb's specialists possess the extensive marine liability underwriting expertise necessary to provide marine liability insurance in North America. We offer practical underwriting solutions, superior loss control and claims services. Our reputation is well known in the market and we are dedicated to upholding that standard for your clients.

Who We Serve

Our underwriting and service approach is designed to handle a broad range of clients.

We provide products and services to a large variety of Insureds, including but not limited to:

- Marine Contractors
- Ship Repairers & Artisans
- Terminal Operators
- Stevedores, Tankermen
- Wharfingers
- Vessel Charterers
- Salvage Operations

Product Offerings

Chubb applies our experience, innovation, and flexibility to the diverse needs of our marine liability insurance customers.

We provide comprehensive coverage for a variety of clients, including:

- Primary Marine General Liability
- Marine Contractor's Legal Liability
- Ship Repairer's Legal Liability
- Marine Terminal Operator's Legal Liability
- Wharfinger's Legal Liability
- Stevedore's Legal Liability
- Charterers Liability
- Excess Marine Liabilities & Bumbershoot Coverages
- Various optional coverages and endorsements based on client exposures

Advantages & Benefits

- Competitive minimum policy premium of \$5,000
- Fast, flexible underwriting response
- Service-oriented account coordination and handling by highly experienced marine liability insurance specialists
- Flexibility to provide 100% placements and quota share lead terms, as well as the ability to provide quota share coverage on a following basis
- Ability to tailor coverage for unique exposures in maritime industries
- Collaboration with other Chubb property and casualty underwriters to offer incidental marine coverage

Risk Engineering Services

Chubb's Marine Risk Management team is able to provide Risk Assessment and Loss Analysis leading to the development of cost-efficient and commercially viable loss prevention solutions.

- On-site surveys
- Consultations
- Training
- Technical Documents

Through a consultative approach to loss prevention and mitigation, our experienced loss control and engineering specialists are available to act as a resource to risk managers to assess risk and develop solutions for improvement.

Marine Claims

Our designated marine claims professionals are key to our marine success at Chubb. Our marine claims unit has expertise in handling the complex claims of Marine Liability Insurance clients.

Contacts

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Marine Insurance:

A Tradition of Creative Solutions

CHUBB®



Marine Underwriting at Chubb

Chubb has established a reputation for integrity, innovation and expertise. With local marine underwriters in nearly all major North American cities, we combine local attention and understanding with a global reach.

Inland Marine

Chubb is a leading provider of Inland Marine insurance solutions, offering expertise and significant capacity to help meet the specialized needs of contractors, infrastructure owners, museums, logistics companies and more. Available services and solutions include:

Construction

Offerings include:

- Commercial Builders' Risk
- Residential Builders' Risk
- Contractors' Equipment
- Installation floaters

Chubb provides protection for projects, with a variety of policy options and tailored features. Chubb's appetite includes all types of projects from simple

additions to owned buildings to coverage for some of the most complex structures in the world.

Engineered Risk

Chubb's broad, flexible coverage is designed to meet the unique insurance needs of large civil projects involving transportation and utility infrastructure including:

- Toll Bridge and Tunnel
- Ports, Piers & Equipment
- Dams
- Toll Roads
- Container Cranes
- Civil works and other infrastructure property

Inland Marine Floaters

Chubb delivers more than 40 specialized products for unique exposures, plus a willingness to tailor solutions to specific needs.

- Agricultural Equipment
- Equipment Dealers
- Fine Arts
- Leased Property
- Motor Truck Cargo Legal Liability
- Musical Instruments
- Scientific Instruments
- Warehouse Legal Liability

Ocean Marine

Ocean Marine includes a variety of offerings ranging from worldwide transit and storage offered on our Ocean Cargo policy, Hull and Protection & Indemnity Insurance for owned vessels, to Marine Liability coverage for commercial maritime exposures.

Ocean Cargo

Chubb's Ocean Cargo solution encompasses insurance for general commodity cargos to complex project cargos. Chubb's industry-leading policy offers multiple advantages to address the needs of:

- Importers and exporters
- Manufacturers and distributors
- Wholesalers and retailers
- Logistics providers, including ocean cargo carriers

Marine Liabilities

Terminal operators, charterers, ship yards/repairers, marine contractors and stevedoring operations seek to protect against risks that can impact their corporate assets. Businesses can minimize their exposure with Chubb's Marine Liability Insurance, designed to address the unique needs of this segment of the North American marine market.

Hull and Protection & Indemnity

Chubb provides comprehensive marine insurance for inland and coastal commercial vessel operators. Our marine claim and recovery experts work collaboratively with our underwriting team to identify loss trends and industry conditions to ensure the most appropriate coverage for our customers.

Coverage available for:

- Passenger vessels, including excursion, ferry charter boats
- Oceanographic research vessels, construction
- Barges, including deck, hopper, tank and construction
- Builders' Risk coverage

Cargo Certificates

For import/export documentation requirements, Chubb offers Certificate Issuance programs to help simplify and automate the process. These are available 24/7 for emergency shipments or for Insureds with shipping locations around the world.

Risk Engineering Services

Experienced loss control and engineering specialists are available as a resource to risk managers to assess risk, analyze productivity and develop solutions for improvement.

Chubb's Marine Risk Management team is able to provide Risk Assessment and Loss Analysis leading to the development of cost-efficient and commercially viable loss prevention solutions. With our Global network of Marine Specialists, we can effectively communicate and deliver loss control services.

Marine Claims

Chubb has demonstrated experience with the construction industry and other inland marine type losses.

Our designated Marine and Transportation claims professionals are key to our Marine success at Chubb. Chubb's marine claims unit has experience in handling ocean cargo, storage, transit losses and subrogation occurring around the world.

Contacts

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Marine Risk Management

Transit and Maritime Services

CHUBB®



Chubb's Marine Risk Management team provides world class technical services, risk assessment and loss analysis for our worldwide clients. Years of experience have led to the development of cost-effective and commercially viable loss prevention solutions for protective packaging, cargo handling, transportation and related logistics issues. The information and loss prevention techniques are relevant for new importers/exporters, established multinational enterprises, asset-based transport companies and intermediaries in any mode.

Our capabilities cover a wide variety of disciplines and exposures, including field surveys and loss prevention reviews focused on:

- Ocean Cargo
- Commercial Hull
- Protection and Indemnity (P&I)
- Marine Liability

The Marine Risk Management team can provide services to benefit almost any risk, whether it is faced with unique, domestic or international transit exposures.

Chubb has extensive operations in 54 countries and territories and a network that spans 200 countries. Chubb's Marine Risk Management specialists effectively communicate and deliver risk management services around the world with confidence.

Core Services

Along with customized risk management and loss control programs, Chubb offers specialized consulting, focused on lessons from losses, industry best practices and consensus standards.

The goal of Chubb's Marine Risk Management is to assist clients in managing risk by creating long-term solutions to help assure success to their businesses. Chubb's specialists apply advanced skills to help identify potential causes of loss and impact on a clients' bottom line.

Services available include:

- Logistics-related inspections and evaluations;
 - Motor Truck cargo legal liability control evaluations
 - Warehouse legal liability exposure reviews
 - Bailee exposures
 - Carrier selection and assessment tool that can be used to screen current or prospective transportation providers
- Local knowledge through Chubb's network of offices internationally, as well as our trusted external partners and industry affiliations
- Information on products and services offered by companies in marine, transportation and related sectors
- Loss analyses, including trending and risk improvement opportunities
- Standards of Care for unique packaging, handling and transit operations include:
 - Live animals
 - Unique Fine Art pieces
 - Oversized or sensitive machinery
 - Valuable musical instruments or historical items

Additional Service Offerings

- Extensive catalogue of general and industry sector-specific technical documents on a variety of topics, including:
 - Cargo theft
 - Commodities
 - Conveyances
 - Logistics
 - Packaging
 - Security
 - Supply chain
 - Transportation
- On-site surveys
- Consultations
- Training
- Commercial hull services and vessel surveys, including:
 - Commercial hull condition and valuation
 - Trip and tow
 - Commercial hull damage assessments
 - Vessel safety and protection and indemnity assessments
- Marine Liabilities survey and inspection services, including:
 - Ship repairer's legal liability
 - Stevedore's legal liability
 - Terminal operator's legal liability
 - Warfingher's legal liability

Contact

For more information on Marine Risk Management insurance, contact your local underwriter or visit www.chubb.com/ca.

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Not-for-Profit Organizations

Comprehensive Insurance Solutions



Chubb is pleased to present a comprehensive insurance solution designed specifically to help not-for-profit organizations cope with a range of potentially devastating threats to their financial well-being. Chubb's extensive Enhancement Endorsement combined with our standard Not For Profit Organization Liability policy form provides best-in-class coverage to not-for-profit customers. By combining almost thirty different coverage enhancements into one endorsement we have created an easy to use solution for qualifying clients.

Coverage included in Chubb's Not for Profit Organization Liability Policy with the addition of Not for Profit Enhancement Endorsement:

Coverage Features

- Defence Costs Outside the Limit (depending on the endorsement utilized)
- Softened Settlement Clause
- Separate Limit of Liability Dedicated to Insured Persons for Non-Indemnifiable Claims
- Duty to Defend
- Employed Lawyers Coverage
- Workplace Violence Expense Coverage
- Fiduciary Liability Coverage
- Worldwide Blanket Not-For-Profit Outside Directorship Coverage)
- Third Party Discrimination and Sexual Harassment Coverage (depending on the endorsement utilized)
- Advancement of Defence Costs if the Organization Fails to Indemnify
- No Insured vs Insured Exclusion
- Broadened Organization vs Insured Coverage
- Pollution Defence Coverage for Non-

Indemnifiable Claims brought against Insured Persons in Canada

- Defence Coverage for Bill C-45 and Manslaughter Claims
- Coverage for Punitive and Exemplary Damages where insurable by law
- Insured Persons includes: elected and appointed directors, de facto directors, officers, trustees and governors, managers, in-house general counsel, and equivalent positions, as well as employees, committee members and volunteers
- Pre-Determined Allocation of Defence Costs: Chubb will pay 100% of the Defence Costs incurred by the Insured for Claims that include covered and uncovered matters
- Spousal Coverage
- Non-Cancelable by Chubb except for nonpayment of premium or when agreed to by Chubb and the Organization
- Broad Severability
- Non-rescindable for losses incurred by an Insured Person where Indemnification is not being provided

Why Chubb?

Chubb has earned its leadership position in providing business insurance for not-for-profit organizations by consistently providing innovative insurance products, superior service, unparalleled underwriting expertise, and unflinching commitment to fair and prompt claims handling.

We are pioneers in the specialty insurance marketplace. Operating in Canada for 30 years we are one of the largest providers of D&O Liability Insurance and Crime Insurance.

Our financial stability and ability to pay claims rate among the best in the insurance industry, as attested by the ratings we receive from the leading independent insurance rating services. For more than 75 years, Chubb has remained part of an elite group of insurers that have maintained A.M. Best Company's highest ratings.

Superior Claims Management

The true measure of an insurance carrier is how it responds to and manages your claim. Chubb is renowned in the industry for fair, prompt claims handling and unparalleled claims service. Unlike some insurers, we manage your claim using our own in-house claims examiners. Utilizing a team approach, we work closely with you, counsel, and your agent or broker to obtain the very best possible result for your claim, applying the experience we've gained handling not-for-profit organization claims for 30 years in Canada.

Multinational Capabilities

You don't need to worry about the unique challenges posed by claims that cross borders, we offer a coordinated worldwide approach using our extensive worldwide branch office network.

Contact Us Today

For more information about how Chubb can help your not-for-profit organization manage risk, contact your insurance broker. Additional information may be found at Chubb.com/ca

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2016 Private Company Risk Survey

D&O Risks and Risk Management in Canada

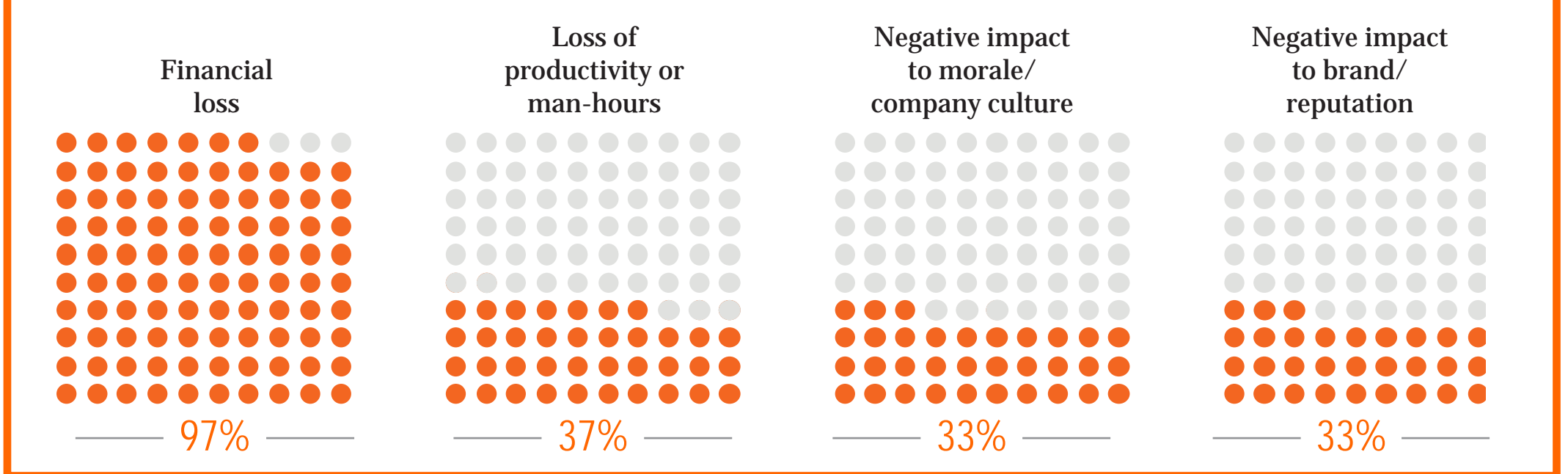


The Risk is Real

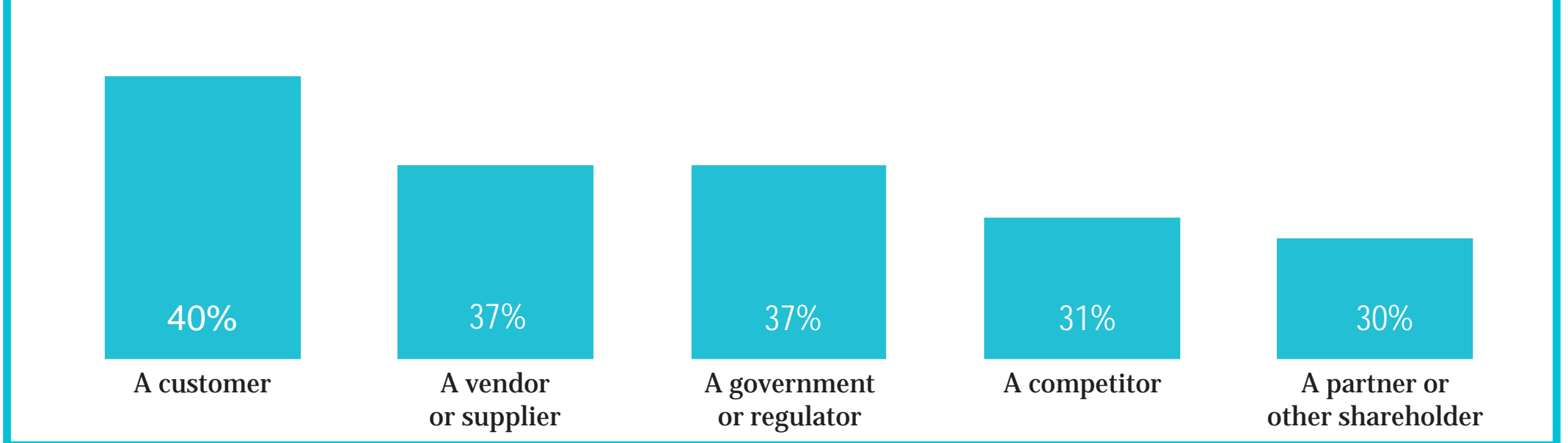
More than **1 in 4** Canadian private companies report experiencing a D&O loss in the last 3 years

Average Reported Loss in Canada
\$288K

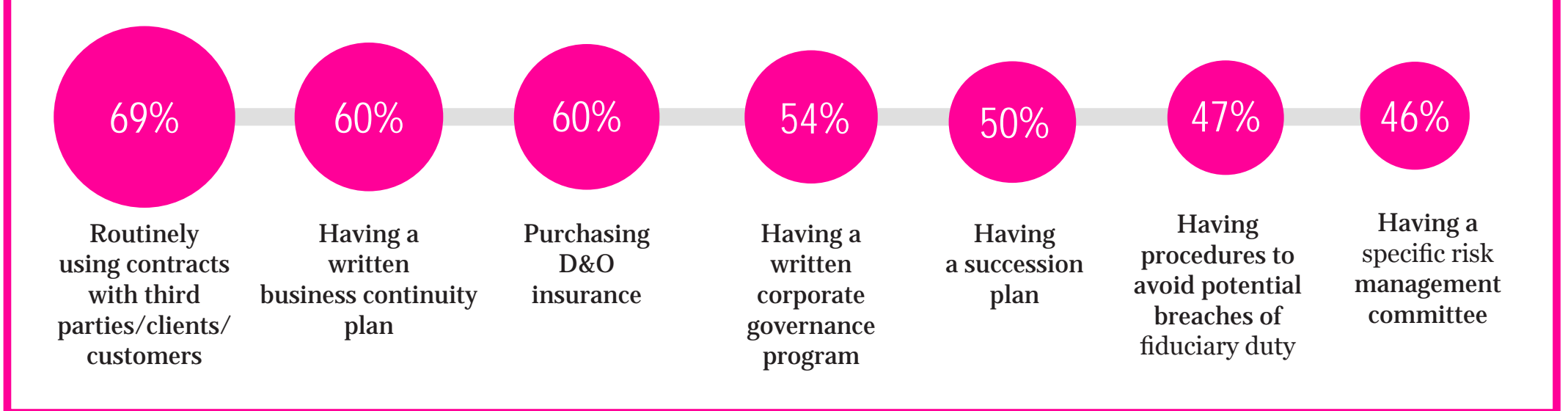
Canadian private companies who experience D&O losses reported a number of impacts:



Canadian private companies experienced losses due to suits or fines brought by:

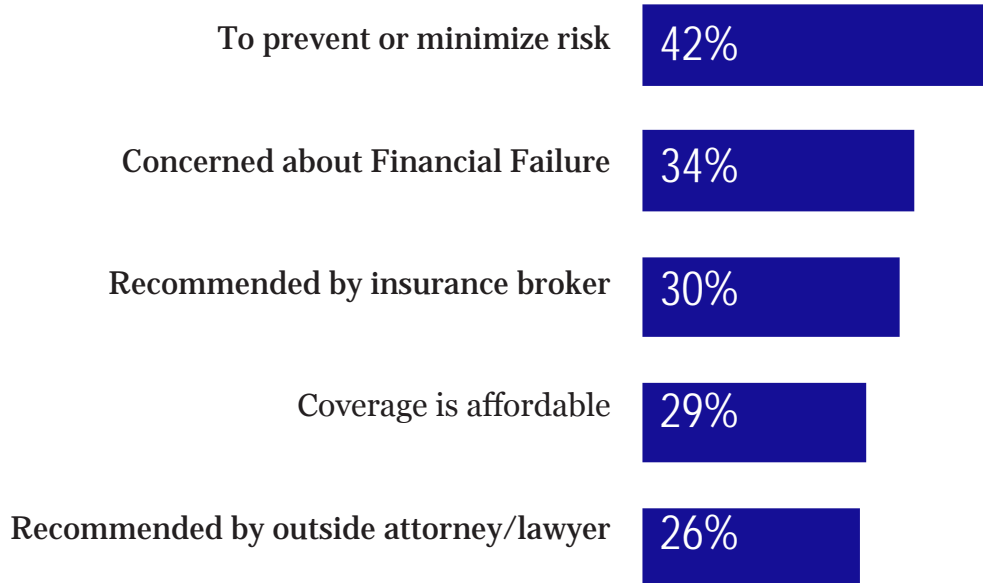


Canadian private companies are protecting their businesses from D&O losses by:



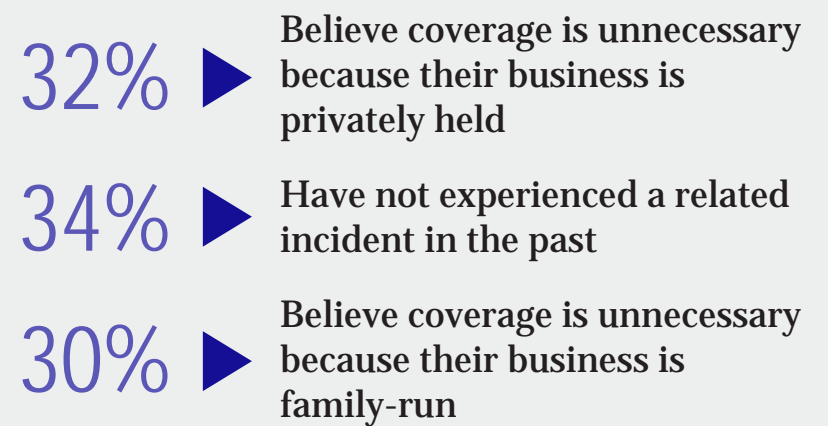
Canadian D&O Buyer Profile:

Top stated reason for buying D&O:



The Non-Buyer Gap:

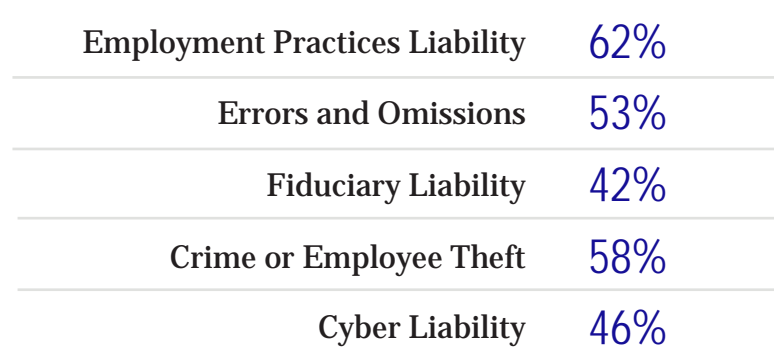
Top reasons for NOT buying



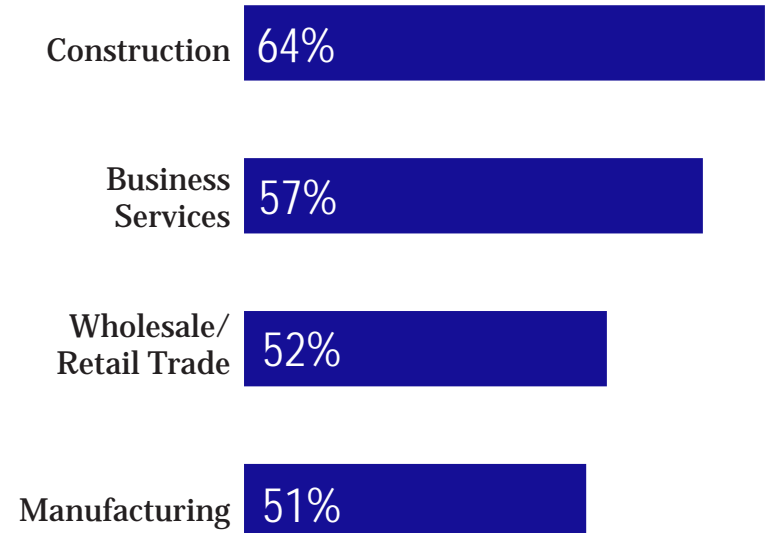
\$225K

Average reported loss for non-buyers

Buyers of D&O insurance also tend to buy:



Percentage of companies that purchase D&O by industry segment:



Based on information collected by Chadwick Martin Bailey from 412 decision-makers for firms' management and professional liability risk management and insurance coverage for businesses within select industries in Canada.

For more information, contact:

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Strategic Alliances

A creative way to grow your program or group business



Does your brokerage have any of the following?

- Groups of similar commercial customers (Homogeneous customer groups)
- Programs, risk purchasing groups, or affinity business
- Association or organization relationships

If your answer is YES, let's talk about ways we can generate new business together.

Examples of Target Market Segments

Management & Professional Liability

- Associations
- Social Services
- Foundations
- Sporting Clubs
- Performing arts, cultural centers, theatres
- Professional Services
- Wholesalers
- Distributors
- Labour Management Trusts
- Manufacturing
- Oil & Gas
- Mining
- Kidnap & Ransom

Errors & Omissions

- Management Consultants
- Marketing Consultant
- Advertising Agencies
- Claims Adjusters
- Retail Travel Agents
- Third Part Administrators/Benefit Plan Administrators

Financial Institutions

- Financial Management Firms
- Financial Institution Bonds
- Mortgage Protection Insurance
- Small/Medium Sized Financial Institutions including:
 - Depository Institutions
 - Insurance Companies

Why Choose Chubb?

We're easier to do business with because we offer you faster underwriting, shorter applications, and greater flexibility, including options for:

- Customized coverage terms
- Co-branded marketing communications
- "No-touch" renewals

Enjoy an elite level of service and support from Chubb –the carrier with the financial strength and market segment expertise you can count on.

Get started today!

Contact your Chubb underwriter to discuss potential growth opportunities through alliances.

Chubb.com/ca

Chubb. Insured.SM

Integrity+ by Chubb for Life Sciences Companies

Cyber. Tech. Cloud. Risks.

CHUBB®



Flexible, Comprehensive Coverage for Your Expanding Exposures

Around the globe, companies like yours are at work developing products and services that save or sustain people's lives. As if that weren't challenging enough, your company may be dealing with new technologies that complicate the process. Now you may be required to embed data and information technology into the manufacturing process, your research lab or cleanrooms, or the products themselves—the data is as valuable as the actual devices or services.

Exchanging confidential and proprietary information is necessary in our fast-paced, interconnected world. But disclosing such information by mistake, whether in electronic or physical form, may injure your most important business partners or harm your reputation in the marketplace. Add to this the challenges of cyber-attacks, new regulations and ever-increasing costs, and it's clear to see that your company's exposures are expanding.

At Chubb, we understand that your customers count on you to deliver what you promise. We also know that a single cyber breach could cost your company millions of dollars. That's why we created *Integrity+* by Chubb.

***Integrity+* is designed specifically to meet the needs of Life Sciences companies:**

- Help satisfy customer and supplier contractual insurance requirements.
- Provides insurance protection for financial injuries from contract performance failure, or from actual or suspected product or service defects or deficiencies.
- Includes insurance for privacy data breach expenses of your customers and others, if you assumed such responsibility before a loss in a written contract related to your products.
- Help comply with federal or international notification and data protection laws.
- Integrates with Chubb's General Liability and Property/Business Income insurance to help minimize gaps.
- Provides special insurance provisions for human clinical trials.
- Additional insurance is available for fines and penalties following privacy data breach.
- Help ensure your company has adequate insurance and limits for your changing needs.

Chubb is endorsed by the *Biotechnology Industry Organization* and the *Medical Device Manufacturers Association* as their preferred provider of property, general liability (including products liability and clinical trial liability) and errors and omissions liability insurance.

Integrity+ by Chubb: An Integrated Financial Risk Solution

With *Integrity**, you can select from among four integrated Coverages. Each is designed to work on a stand-alone basis or together—to create solutions customized for your business needs.

Coverages	Claimant	Provides insurance protection for:
Coverage A: Errors and Omissions Liability	Insured's customer	Financial injury due to an actual or alleged product or service defect or contract performance failure.
Coverage B: Destructive Programming Liability	Vendors, suppliers or other third parties, other than insured's customer	Damages and claimants costs sustained by a third party resulting from destructive programming from an actual or suspected failure to perform your obligations under a written contract that authorizes you to use a third party's system.
Coverage C: Cyber Liability	Third parties other than insured's customer	Damages and claimant costs sustained by a third party (other than your customer) for injury caused by <i>unauthorized access or use</i> of software, data or other information in electronic form.
Coverage D: Disclosure of Confidential Information, Intellectual Property (IP) Infringement, and Reputation Disparagement	Third parties other than insured's customer	Damages and claimant costs sustained by a third party (other than your customer) resulting from actual or suspected disclosure of confidential information, intellectual property infringement, or reputation disparagement.

*Integrity** includes a variety of First Party Additional Coverages for the following expenses incurred in connection with an actual or suspected privacy data breach:

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

These Additional Coverages are included in a Blanket Limit of Insurance that gives you the flexibility to apportion your insurance dollars to where you need them most at the time of loss. Additional limits can also be purchased.

Integrity+ also offers an array of Other First Party Additional Coverages 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)

Take action today!
To learn more about
Integrity+ by Chubb, contact
your insurance broker. You
may also visit us online at
www.chubb.com/ca

More Chubb Insurance Solutions for Life Sciences Companies

In addition to the E&O and cyber liability insurance protection found in Integrity+, Chubb offers integrated insurance products to address the unique risks faced by life sciences businesses:

- Change in Controlled Environments Insurance
- Condemnation of Undamaged Stock Insurance
- Discontinued Products Liability
- Failure to Meet Specifications Insurance
- General Liability including Product Liability
- Healthcare Professional Liability
- Human Clinical Trials Liability
- Product Withdrawal Expense
- Successor Liability

Why Choose Chubb?

- **Comprehensive solutions.** With Chubb, you can relax knowing you have comprehensive insurance customized to meet your business insurance needs.
- **Flexible and integrated.** You'll have a single point of access to multiple lines of insurance, each of which responds in a specific way to physical and digital risks. Purchase only the insurance you need.
- **Responsive.** We have dedicated Life Sciences underwriters, claims specialists and risk engineers crafting flexible, global insurance solutions for Life Sciences companies.
- **Deep industry expertise.** As the largest publically traded property and casualty insurer in the pharmaceutical, nutraceutical, medical device and biotechnology industries, our expertise is unparalleled.
- **An acknowledged Life Sciences leader.** Our responsiveness, experience and knowledge have earned us the endorsement of the Biotechnology Industry Organization and the Medical Device Manufacturers Association as their preferred provider of property, general liability (including products liability and clinical trial liability) and errors and omissions liability insurance.
- **Cyber and data security risk services.** Chubb's Cyber team is ready to help you prevent and prepare to respond to actual or potential incidents. Services include online intelligence and pre-event evaluations. You can also receive Cyber Response Coaching, along with a list of dedicated service providers, to help you manage the complex regulatory and legal processes in the event of a privacy data breach.

Chubb. Insured.SM

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 www.chubb.com. In Canada, Chubb operates through Chubb Insurance Company of Canada and Chubb Life Insurance Company of Canada. All products may not be available in all Canadian jurisdictions. In the United States, insurance is provided by ACE American Insurance Company and its U.S. based Chubb underwriting company affiliates. This communication contains product summaries only. Coverage is subject to the language of the policies as actually issued. Chubb is the world's largest publicly traded property and casualty insurance group. 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. 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.

Form 36-01-0142 (Ed. 10/16 Canada)

Information on Transactional Risk Insurance

Our Transactional Risk Solution

CHUBB®



A global leader in management and professional liability insurance, Chubb now offers solutions that can help your clients manage exposures related to transactions.

Companies seeking growth or a competitive edge through mergers, acquisitions, divestitures, and restructuring transactions may be exposed to significant financial risks. Chubb can help facilitate these transactions by providing Chubb Representations & Warranties Insurance.

Chubb Representations & Warranties Insurance

Chubb Representations & Warranties Insurance helps protect from losses arising from breaches of representations or warranties made in a merger or acquisition. Each policy is customized for the specific transaction.

Benefits for Buyers:

- Helps protect buyer from losses arising from a specific breach of a representation or warranty made by the seller.

- Allows buyer to enhance its bid by reducing the indemnity requirement of the seller.
- Allows buyer to extend the duration of the representations and warranties.

Benefits for Sellers:

- Helps protect seller for losses if the buyer alleges the seller breached representations or warranties made in the purchase agreement.
- May significantly reduce the seller's indemnity and amount of cash held in escrow.
- May maximize the cash seller can receive at closing.
- Helps protect passive sellers from unintentional breach of representations and warranties.

The Chubb Advantage

1. Concise, transparent policy language easily adaptable for each specific transaction.
2. Financial stability and ability to pay claims rate among best in the insurance industry, as attested by ratings received from the leading independent insurance rating services.
3. Reputation for superior service and fairness in handling claims.

Canadian Claim Example

Type of Coverage:

Sell-side Representations & Warranties
Insurance Policy

Chubb Paid: \$750,000

Policy Limit: \$5,000,000

Policy Retention: \$300,000

Details of Claim:

Chubb provided coverage to the Seller for representations and warranties made during the sale of the family business. Just when escrow funds were due to be released, the Buyer made a \$12 million dollar demand, threatening the Seller's retirement plays. The Buyer alleged breaches of the following representations in the Share Purchase Agreement (SPA):

- **Financial Statements; Financial Records:** failure to fairly and accurately present information in the financial statements; failure to account for property and land taxes in a foreign country.
- **Liabilities:** Cancellation of cheques issued to pay accounts payable.
- **Licenses:** Failure to have the appropriate licenses to operate machinery which formed part of the purchased business.
- **Environmental Matters:** presence of asbestos.

Outcome:

Our insured submitted the claim to Chubb for coverage, and experienced corporate counsel was retained at the Insured's choosing. It was determined that the matter would proceed through arbitration as stipulated in the SPA.

Following the examinations for discovery of the Seller's representatives, the Buyer reduced their settlement demand to \$1.5 million. On the morning of the examination for discovery of the Buyer's representatives, settlement was reached at \$750,000.

Contact Us

To place Transactional Risk Insurance with Chubb, please contact a member of the Transactional Risk Team.

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Executive Protection Product Manager
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Underwriting:

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Team Lead, Financial Lines
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Western Canada Inquiries:

Anne Barnes
Western Region Manager
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Visit us online at www.chubb.com/ca

Chubb. Insured.SM

Chubb Crisis Assistance for Excess and Umbrella

Peace of mind when you need it most

CHUBB®

A massive fire erupts from faulty wiring, ravaging a new apartment building owned by a real estate holding company. Fire trucks and police immediately arrive on the scene. Tenants huddle outside in shock and concern for missing loved ones. Major newspapers and television networks quickly send camera crews and reporters to the site, and adverse media coverage ensues.

When a manufacturer's truck collides with a school bus full of students, many young passengers are seriously injured or killed. An investigation reveals that the truck driver is legally drunk at the scene of the accident. News hits the police wire, and details of the event are all over the news for the next several months.

What Happens Next?

Whether you are a commercial real estate owner, a manufacturer or other midsized company, your business is not immune to the risk of a major crisis. So what do you do if a crisis occurs?

Assistance From Chubb

When the financial integrity and reputation of your company are on the line, Chubb is there for you. *Chubb Crisis Assistance For Excess And Umbrella*, an automatic endorsement to our Chubb commercial umbrella insurance policy, provides peace of mind and flexibility when you need it most—as a crisis unfolds.

Within 24 hours of the crisis event:

- Contact a crisis management firm of your choosing or another services provider with crisis management capabilities.
- Contact Chubb at 1.800.532.4822

How Crisis Assistance Works

If a crisis occurs, and you reasonably expect it could impact your Chubb commercial umbrella policy and generate adverse regional or national media attention affecting your business, crisis assistance enables you to hire a *crisis assistance service provider* for immediate assistance and provides funding for related expenses. The service provider can assist you in controlling the crisis and work with you throughout the process.

What Expenses Are Included?

Crisis assistance expenses include reasonable and necessary expenses you may incur that are directly attributable to a crisis event:

- Expenses to secure the scene of a crisis event.
- Crisis assistance service provider fees.
- Funeral or related service expenses.
- Psychological or grief counseling expenses.
- Temporary living expenses.
- Travel expenses.
- Any other related expenses approved by Chubb.

Crisis Assistance Features

- **Higher limits**—Chubb offers a \$300,000 aggregate limit or 3% of each occurrence limit shown on the policy (whichever is less).
- **Automatic**—Chubb will automatically provide crisis assistance on all commercial umbrella insurance policies where approved in the United States and Canada (except for risk-purchasing groups).
- **Enhanced capability**—We will consider adding crisis assistance on straight excess policies as well as umbrella and straight excess policies issued to risk purchasing groups.
- **Generous duration of coverage**—a crisis event “begins” on the date you notify Chubb and “ends” 180 days later or when the coverage limit has been exhausted, whichever occurs first.
- **Flexible reporting**—Chubb allows any named insured from your company, such as a local risk manager, to report a crisis event. Specified key executives are not required to initiate notification.

Why Chubb?

- **Peace of mind**—Crisis response might not be an area of specialty within your company; however, preparing for a crisis and taking the right actions immediately afterward, particularly in situations that might invite media scrutiny, can be critical to protecting your company’s reputation and financial well-being. * With Chubb, you select the crisis management services provider who best fits your needs and Chubb provides reimbursement for related, approved expenses to help you navigate even the most challenging situations.

- **Flexibility**—Dollars available through the endorsement can be allocated toward crisis assistance service provider fees and recommendations as you choose. A crisis assistance expense will not reduce any other limits under our policy.
- **Choice**—In the event of a crisis, you may select a crisis management firm, or another services provider with crisis management capabilities.

*Chubb Crisis Assistance For Excess And Umbrella is a post-crisis benefit and does not include crisis preparation costs.

How To Get Started

Because catastrophe planning is vital to effectively managing your liability risks, the time to research potential crisis assistance service providers is now. If a crisis ensues, simply contact your selected crisis management services provider and then report your claim to Chubb at:
1.800.532.4822)

Contact your Chubb broker for more details.

Chubb. Insured.SM

Managing a Crisis

What to Do Before, During and After a Crisis Event

CHUBB®

Manufacturing plant explosion. Hostage situation at a financial institution. Shopping mall bomb scare. Workplace violence. Hotel fire. Toxic gas emissions. Tainted batch of products.

The moment a crisis occurs is no time to create a crisis management plan.

To be effective, a plan should be established well in advance of any potential crisis. The goal of the plan should be to help you take charge of the incident, determine the facts, tell your story and fix the problem—quickly and efficiently. Any missteps during the first hours after a crisis may result in a significant loss of public confidence and a negative, long-lasting impact on your company’s reputation.

What is a “Crisis Event”?

Whether it’s a foodborne illness, a shooting, or a pollution incident at your premises, a **crisis event** is one that you reasonably believe may result in:

- Damages covered by your Chubb commercial umbrella policy that are in excess of any applicable underlying limits, retained limits and/or other insurance; and
- Significant adverse regional or national media coverage.

Every crisis is unique, but several critical action steps should be taken before, during and after any crisis event.

Within 24 hours of the crisis event:

- Contact a crisis management firm of your choosing or another services provider with crisis management capabilities.
- Contact Chubb Canada Claims at 1.800.532.4822

Before a Crisis Event

Before a crisis ever happens, careful planning is needed to prepare for the broad range of events that may occur.*

- Garner the **full support of executive management** to respond quickly and effectively if a crisis occurs.
- Establish clear **roles and responsibilities** of a **crisis management team**, comprised of members from key business areas. Designate a leader.
- Assure that procedures are in place to **contact crisis management team members** at any time, day or night.
- Inform crisis management team members who will need to **respond quickly** to support and effectively contain the crisis.
- Understand that your **past experience and training** are likely **inadequate to prepare** your company for an overwhelming event.
- Consider hiring a **crisis management consultant** for media training and having a crisis audit performed. This is a great way to “test drive” the firm before an actual crisis occurs. When selecting a consultant, evaluate whether the firm can respond quickly, has proven success in your industry segment, and has a corporate philosophy compatible with yours.

- Now is the time to ensure the provider you choose fits your needs—not when every moment counts.
- Assure your preparedness by using real-life examples to **conduct mock disaster exercises**.

*Chubb Crisis Assistance For Excess And Umbrella is a post-crisis benefit and does not include crisis preparation costs.

Should a major crisis occur that you expect will impact your Chubb Commercial Umbrella policy and result in adverse media attention, Chubb offers you the flexibility to select the crisis management services provider who best fits your needs and affords funding for reasonable and necessary expenses directly related to the event.

During a Crisis Event

Regardless of the type of crisis event, quick action is needed to limit the negative impact, especially adverse media coverage.

- Immediately assemble your crisis management team and establish a command center.
- Hire a crisis management consultant and consult with legal counsel, local authorities, your insurance broker and other advisors.
- Identify steps needed to quickly mitigate any further harm or threat. The incident must be contained in order to effectively respond to it.
- Determine the root cause of the event by assessing damages as quickly as possible.
- Communicate with key stakeholders. Assure that all communication, including media relations, is channeled through a highly trained single point of contact.
- Consider the needs of external audiences (general public, government agencies, etc.) and internal staff as well as suppliers, distributors, and the like to assist in the resolution of the crisis.

After A Crisis Event

Even when a crisis has stabilized, the long-term recovery of your business may not yet be assured. Important follow-up steps should include:

- Continue to effectively communicate company efforts to resolve the crisis.
- Consider lingering effects and residual fallout in traditional and new media outlets, including social media.
- Implement corrective action to limit the chance of recurrence.
- Conduct a post-crisis analysis to assess necessary areas of improvement.
- Revise plans as appropriate and immediately train staff on new procedures.

Learn More

These guidelines can help you before, during and after a crisis event. You should also consult with your crisis management advisors and Chubb Umbrella insurance broker for more information.

Chubb. Insured.SM

Chubb PRS Appetite Review for 2017

Chubb Personal Risk Services is the premier insurer of high-net-worth individuals in North America. With over 30 years of experience specializing in the affluent market, we offer products and services designed to help protect the highly valued assets and peace of mind of our customers.

Areas of Continuous Focus

- Individuals that view insurance as an important financial service
- Well-maintained homes with rebuilding cost(s) in excess of \$500,000 or Condominiums with minimum \$100,000 in contents/ Additions & Alterations coverage
- Newer, more expensive automobiles
- Collections of any size such as jewellery, fine arts, wine, collector cars and other valuables
- Watercraft and Mega-Yachts used for pleasure purposes
- Personal liability needs up to \$5 million or more
- Individuals that value a broader policy and excellent claim service

Core Products:

- Masterpiece® Deluxe Homeowner, Condominium and Renters coverage
- Homeowner, Condominium and Co-op endorsements:
 - Family Protection endorsement
 - Equipment Breakdown Coverage
- Masterpiece® Private Passenger, Collector Vehicle and Miscellaneous Vehicle coverage
- Masterpiece® Valuable Articles coverage
- Masterpiece® Personal Liability and Excess Liability coverages
- Group Personal Excess Liability
- Masterpiece® Watercraft coverage

Areas of New or Increased Focus

Customer Segment:

- Premier Customer (Annual written premium \$50,000+)
 - Key Identifiers:
 - Significant valuable collections
 - Critical need for security assessment and planning
 - Liability need often exceeds \$10 million
 - May use a trusted advisor or risk manager to oversee aspects of asset management and protection

Collector vehicle customer key identifiers:

- Has one or more antique, classic or muscle cars
- May have large private collection
- Values a broader policy and excellent claim service because of a passion for cars and the hobby

Group personal excess liability key identifiers:

- Privately held companies
- Public corporations
- Partnerships (Such as law firms)
- Financial Services

Products and Services:

- Masterpiece® Suite of Products
- Masterpiece® Collector Vehicle coverage
- Group Personal Excess Liability
- Identity Theft Management Services
- Signature Suite™

The Chubb Advantage

Financial Strength - Our customers can be confident that their physical assets are insured by a financially secure organization.

Unparalleled Service - Broker associations, industry analysts and publications the world over consistently honour Chubb for our service quality - especially claim service.

Global Capabilities - We have extensive operations in 54 countries and territories, and a network that spans 200 countries.

Chubb. Insured.™

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. Insurance provided by ACE American Insurance Company and its U.S. based Chubb underwriting company affiliates. In Canada, Chubb operates through Chubb Insurance Company of Canada, ACE INA Insurance and ACE INA Life Insurance. All products may not be available in all provinces. This communication contains product summaries only. Coverage is subject to the language of the policies as actually issued. Chubb is the world's largest publicly traded property and casualty insurance group. 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. 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.

Professional and Management Liability Insurance for Family Offices

CHUBB®



The business of managing family office assets is becoming more complex than ever

The broad range of services family offices provide their family members in managing wealth preservation and transfer often involve fiduciary standards of care. The implied duties arising out of the performance or failure to perform these services create liabilities for the family office executives and professional staff. Like all directors, officers and professionals, family office employees can be sued for any number of issues alleging professional negligence, violation of trust agreements, failure to safeguard assets and mismanagement of investments.

Tailored protection for Family Offices

As a leading insurer of asset management firms, Chubb understands the complex nature of the exposures faced by family offices today. That's why we created Family Office Amplifier - a modular liability insurance policy that

includes a single declarations page and general terms and conditions. The flexible policy helps protect family offices from their most critical professional and management liability exposures, including:

- Professional Liability/Errors and Omissions (E&O) Liability
- Trustee Liability
- Directors and Officers (D&O) Liability
- Employment Practices Liability (EPL)
- Fiduciary Liability
- Private Fund Liability

A distinctive solution

Chubb's Family Office Amplifier coverage is specifically designed to address the full range of family office service offerings, including Trusts. It can be customized to each family office's insurance needs and easily adapts to organizational changes. Family offices can select a combination of coverage parts and elect different limits and retentions as appropriate to each coverage part.

Key features

Chubb's Family Office Amplifier includes coverage features that address many of the most important professional and management liability exposures faced by family offices, including:

- Allegations of breach of investment guidelines
- Allegations of inadequate or inaccurate advice with respect to estate planning or tax planning (e.g., unforeseen tax liabilities and penalties)
- Lawsuits for improper delegation of authority to a third party
- Alleged failure to treat family members impartially (e.g., disparate treatment of beneficiary classes)
- Lawsuits for negligent selection and monitoring of outside investment managers
- Allegations of improper record keeping (e.g., missed exercise date on stock options)
- Alleged failure to comply with trust agreements (e.g., exceeding authority and administrative errors)
- Employee discrimination
- Sexual harassment

Why Chubb?

With a long history of providing specialized insurance products and risk management services to family offices, financial institutions and high-net-worth individuals, Chubb understands the significant liability exposures associated with managing and working for a family office. Chubb's Family Office Amplifier streamlines the business of family office and family insurance, giving administrators more breadth, flexibility, choice and control, and allowing them to devote more resources to their primary responsibility: the enhancement and protection of significant family assets.

Chubb. Insured.SM

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 www.chubb.com. In Canada, Chubb operates through Chubb Insurance Company of Canada and Chubb Life Insurance Company of Canada. All products may not be available in all Canadian jurisdictions. In the United States, insurance is provided by ACE American Insurance Company and its U.S. based Chubb underwriting company affiliates. This communication contains product summaries only. Coverage is subject to the language of the policies as actually issued. Chubb is the world's largest publicly traded property and casualty insurance group. 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. 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.

Masterpiece® Guide to Policy Premium Credits

CHUBB®



Taking steps to better protect your home may significantly lower the cost of your insurance policy.

Credit for Valuable Articles

Home with Valuable Articles

- Credit 10%

There is a credit when your house is insured for \$400,000 or higher in building replacement value or when you purchase at least \$200,000 in Contents and Additions & Alterations for your condominium or cooperative, and their itemized Valuable Articles coverage limit is at least \$25,000 excluding Fine Arts, or at least \$100,000 including Fine Arts. In Ontario, this credit is currently applicable to Deluxe Condominium only.

Masterpiece® Deluxe House

Fire Resistive - Credit 15%

There is a credit if the exterior walls, floors and roof of your house are built in

masonry or other fire resistive materials with a rating of 2 hours or more.

New House - Up to 21%

A credit is available if your house was built within the last ten years. In Ontario the credit is up to 12%.

Residential Sprinkler System

- Credit 10%

There is a credit if a residential sprinkler system has been installed throughout the living areas, basement and heating system area of your home.

Masterpiece® Deluxe Condominium, Cooperative and Renters

Fire Resistive - Up to 15%

The credit is applicable if the unit is in a building where the exterior walls, floors and roof are built of masonry or other fire resistive materials with a rating of 2 hours or more.

Personal Risk Services

Masterpiece® Deluxe House, Condominium, Cooperative and Renters

Fire Alarm (U.L.C. Approved)

- At Least 5%

There is a credit when your fire alarm system has direct reporting or is connected to a central station.

Burglar Alarm (U.L.C. Approved)

- At Least 5%

There is a credit when your burglar alarm has direct reporting or is connected to a central station.

Gated Community - Credit 5%

There is a credit if your home is located in a gated community with limited vehicle access, controlled guards or locked gates, requiring visitor identification and announcement.

Gated Community Patrol - Credit 5%

There is a credit if you have a 24-hour community patrol service which responds to fire and burglar alarms.

Masterpiece® Deluxe House - Superior Protection

The following Masterpiece® Policy Premium Credits are available for highly protected houses. Please note that the maximum amount of credits for Superior Protection is 15%.

Security Protection for the Entire External Perimeter of the Home

- Credit 5%

There is a credit if the security protection around your home consists of CCTV

cameras monitored 24 hours a day, an external motion activated detection system monitored 24 hours a day, or a 24-hour security guard on site.

Automatic Seismic Shut-off Valve

- Credit 5%

There is a credit if an automatic seismic shut-off valve to gas lines is activated automatically in the event of an earthquake.

Electrical Power Back-up Generator

- Credit 5%

The credit is applicable if an electrical power back-up generator capable of servicing heat, light, alarm and sprinkler systems is permanently installed in your home.

Water Leak Detection and Control System (U.L.C. Master Label)

- Credit 5%

The credit is applicable if a water leak detection and control system, monitoring all the areas containing plumbing devices and outlets closes the master plumbing valve and activating a central station or direct alarm in case of a leak, is installed in the home.

24-hour Signal Continuity - Credit 3%

There is a credit if the home has a 24-hour signal protection for central station or direct fire and burglar alarm systems which activate the alarm when interrupted.

Sprinkler System - Credit 3%

The credit is applicable if your house has a sprinkler system water flow alarm which activates a central station.

Temperature Monitoring - Credit 3%

There is a credit if a temperature monitoring system which activates a central station and protects against freezing has been installed in the home.

Full-time Caretaker - Credit 3%

There is a credit if a full-time caretaker is living at your residence year-round and no 24-hour on-site security guard is present.

Explosive Gas Leakage - Credit 3%

There is a credit if an explosive gas leakage detector which activates a central station or direct fire alarm is installed in the home.

Lightning Protection

(U.L.C. Master Label) - Credit 3%

A credit is available if a certified Lightning Protection Institute installer has installed a lightning protection system, including lightning rods and lightning arresters protecting the electrical wiring and all electronic devices of your entire house.

Chubb. Insured.SM

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The Best Things in Life are Freedom

Minimize risk. Live life to the max.

CHUBB®



Life can be complex. Chubb gives you expanded benefits, at no additional cost, to help you live more freely and feel more secure.

Complement your existing Chubb coverage and protection with our complimentary Signature Suite™ of enhanced benefits – for extra assurance and even greater peace of mind.

Freedom to feel secure

Free Home Security Consultations, Cyber Assessments, and Lifestyle Vulnerability Diagnostics – Work with Chubb’s network of security experts to implement personal and home safety solutions.

Call The Ackerman Group directly at 1-844-868-3723 with your policy number.

Freedom to travel confidently

Free Travel Security Resources – Travel intelligence briefings; up-to-date intel on global events that could impact your safety.

Call The Ackerman Group directly at 1-844-868-3723 with your policy number.

Freedom from certain staff concerns

Free Employment Best Practices Help Line Access to expert advice for managing recruiting, hiring and terminating employees, immigration, medical issues, wages, and more.

Call The McCalmon Group directly at 1-888-712-7668 with your policy number.

Personal Risk Services

Discounted Background Investigations

Hire staff more cautiously – from live-in nannies to yacht captains – to reduce the risk of theft, kidnapping, and more.

Call The Ackerman Group directly at 1-844-868-3723 with your policy number.

Freedom to enjoy your collection

Discounted collections management assistance. Collectrium(TM) Collections Management software can help customers manage their collections of art, jewellery, antiques and more. Signature or Premier customers can visit <http://www.collectrium.com/chubb> to obtain a 20% discount off the regular licensing fee.

Freedom to stay connected

Call any of our service providers to discuss your unique needs and how Chubb customized solutions can give you more freedom to enjoy your life.

To review your insurance portfolio, contact your broker.

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Masterpiece® Water Infiltration

CHUBB



Simple Coverage Solutions

Chubb offers enhanced coverage for the sudden and accidental influx of pluvial surface water or ground water through foundations, walls, basement floors, doors, windows or other openings, sidewalks, patios or steps.¹ Water infiltration coverage is available through optional endorsement for Masterpiece® customers with Deluxe property coverage in the provinces of Quebec, Ontario, Manitoba, Alberta and British Columbia. Limits range from \$25,000 to \$100,000 with a Water Infiltration deductible of \$5,000.

An increase in severe weather events in Canada has resulted in an increase in property water damage losses, particularly in basements.² We are committed to providing best in class products and making sewer backup coverage accessible and available for our customers. All Masterpiece® property policies provide policy limit sewer

backup coverage without the need to apply for coverage.³

World Renowned Claims Service

Chubb maintains a reputation for fairness and integrity by treating every customer, from policy issuance to claim handling, as we would want to be treated. We are world renowned for our claims and underwriting service.

Imagine this claims scenario:

After a heavy rainstorm water seeps through your window wells causing \$50,000 of damage to the basement finishes and flooring. Since you previously added the Water Infiltration endorsement with \$100,000 limit to your policy this loss is covered subject to the Water Infiltration deductible of \$5,000.

Please contact your insurance broker to discuss your coverage options today.

Chubb. Insured.SM

¹ Water Infiltration does not mean repeated leakage or seepage of water nor does it mean water damaged caused by flood, waves, tidal water or overflow of water from a body of water. ² Insurance Bureau of Canada (2016). Water Damage on the Rise, www.ibc.ca. ³ Sewer backup coverage may be excluded for some risks. Please check your policy for further detail.

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Masterpiece® Water Infiltration Coverage

Q. What type of coverage does Chubb’s Water Infiltration endorsement provide?

A. Perils covered are the sudden and accidental influx of surface water caused by pluvial events (heavy rain) and ground water seepage. The coverage applies per dwelling. Perils not covered are tidal flooding or overflow of water from a body of water as well as continuous leakage or seepage of ground water. As a reminder, sewer backup continues to be automatically covered through the Masterpiece® property wording for full policy limits unless otherwise excluded.

Q. When is the coverage effective?

A. May 1st, 2017 for new business and July 30th for renewal business.

Q. How much does this coverage cost?

A. Pricing is determined by zone and the available limits of coverage in each zone. A customer can secure Water Infiltration coverage for as low as \$50 annual premium for the minimum limit available in the lowest risk zone (Zone 1) and as high as \$930 for the maximum limit available in the highest risk zone (Zone 5). More than 80% of customers will see an annual premium between \$136 and \$224 if they select the maximum coverage available within their qualifying zone. Most customers are eligible for coverage with few exceptions in the highest risk zones. In all zones, sewer back-up coverage is automatically included as part of the Masterpiece property wording unless otherwise excluded with no requirement to apply for coverage.

Q. Can anyone purchase Water Infiltration coverage? Are there any restrictions?

A. This coverage is available in Quebec, Ontario, Manitoba, Alberta and British Columbia. This coverage is not available where sewer back-up coverage is specifically excluded for a property. In addition, any dwelling that has experienced a prior water infiltration loss or that has experienced two or more water damage losses in the previous five years is also ineligible for coverage. Risks with reverse slope driveways may also be declined for this endorsement unless there is good risk mitigation to reduce water infiltration coverage.

Water Infiltration - Available Limit by Zone					
Limit	Zone 1	Zone 2	Zone 3	Zone 4	Zone 5
\$25,000	Yes	Yes	Yes	Yes	Yes
\$50,000	Yes	Yes	Yes	No	No
\$75,000	Yes	Yes	No	No	No
\$100,000	Yes	No	No	No	No

Q. Can this endorsement be added to my existing customers automatically?

A. Yes. Chubb can provide the ability to add the Water Infiltration endorsement to qualifying policies as part of an automated renewal change starting with renewal periods effective July 30, 2017 onwards at the request of the broker. Please contact your Business Development Manager or Underwriter to review the automated renewal change options that are available. Zone lists by dwelling for existing customers are available upon request.

Q. How did Chubb develop the zones?

A. Proprietary zones were created at the FSA level for the provinces of Ontario, Manitoba, Alberta and British Columbia utilizing a number of components, including industry leading flood models and Chubb loss experience. Zone 1 represents the lowest risk and Zone 5 represents the highest risk from a water infiltration exposure standpoint.

Q. Is Chubb amending sewer backup to support this new coverage?

A. No. Chubb's Water Infiltration coverage is meant to complement existing base wording which provides full policy limit sewer back-up coverage for all customers with Masterpiece Deluxe coverage unless otherwise excluded for a specific property.

Q. How do I add this coverage if I am issuing policies for a new dwelling with effective dates of May 1st, 2017 onward?

A. You can call into the Personal Risk Service Centre (PRSC) at (800)465-6391 and automatically add the endorsement over the phone to all eligible properties issued under new policies. Most endorsements will be processed automatically however, the Customer Service Representative will ask a few questions pertaining to loss history and whether the property has a reverse slope driveway. Properties that are ineligible for Water infiltration coverage will be declined by the PRSC for automatic endorsement. If you would like to discuss the declination further you can ask to be transferred to your Underwriter.

Q. Can you quote and issue Water Infiltration coverage on the @Chubb Canada Brokersite?

A. Currently, the @Chubb Canada Brokersite does not support online quoting and issuance of this coverage.

Q. Does a deductible apply to this coverage?

A. Yes. A Water Infiltration deductible of \$5,000 applies separately to this coverage.

Q. Why should customers purchase this product?

A. Water damage losses are a leading cause of loss for personal insurance customers in Canada. While our loss experience confirms that sewer back-up (including sump pump related incidents) remains a major cause of loss for Chubb customers, we want to ensure that our customers continue to receive the broadest application of the Masterpiece wording available including new optional enhancements. As a result, customers should consider this additional coverage and choose the appropriate limit.

Q. Are there any dwelling types and locations that are systematically excluded for Water Infiltration coverage?

A. The following Masterpiece® products do not qualify for this new coverage

- Standard Condo
- Standard Co-op
- Standard Renters
- Standard Contents
- Fire Contents
- Deluxe Renters
- Vacation Home
- Risks located in Atlantic Canada and Saskatchewan

Masterpiece Deluxe Home with or without Deluxe Contents coverage, Deluxe Condo and Deluxe Co-op qualify for coverage.

Q. Will Chubb consider higher limits or accommodations for specific accounts?

A. Please speak with your Underwriter to review the individual property details to confirm exception eligibility.

Q. Will Chubb policyholders receive a policyholder letter confirming that Water Infiltration coverage is available?

A. A policyholder letter template has not been developed. A tip sheet outlining benefits of this endorsement, claims examples and other highlights of Chubb's Masterpiece Deluxe Property coverage is available digitally for distribution to customers.

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Identity Theft Resolution Services

Your identity is your own.
Let's keep it that way.

CHUBB



For Immediate Assistance

If you think your identity has been stolen or if you need immediate assistance to help recover lost personal identification documents after a theft, fire, flood or other disaster, call 1.866.273.7935 to be connected with a fraud resolution specialist at CyberScout™.

If you would like to use a different service provider to help you recover from identity theft, you can contact the Chubb Claim Center at 1.800.532.4822 to submit a claim.

Identity Theft Can Happen to Anyone. But You Don't Have to Face the Risk Alone

Although identity theft is the fastest-growing crime in the North America, it is not just a financial problem. Strong emotions such as fear, anger, helplessness and frustration may overwhelm a victim of identity theft or lost identity. Many individuals have no idea how to handle their situation or to whom they should turn for guidance. Promptly and properly notifying credit and law enforcement agencies as well as other relevant institutions can be a daunting task for anyone trying to resolve the crisis on their own.

That's why Chubb is proud to offer complimentary identity theft resolution services to our homeowner and automobile policyholders through CyberScout – a leader in identity theft recovery, defence and education for more than seven million North American households. If your identity has been compromised, a highly experienced fraud specialist will work with you one-on-one to quickly resolve the crisis, so you can get on with your life.

Personal Risk Services

Complimentary Identity Theft

If you are a victim of identity theft or you need assistance handling suspicious account activity, you and your covered household members can receive the following:

- Systematic notification and assistance with filing a police report, creating a fraud victim affidavit and developing a comprehensive case file for investigative and claim-handling purposes
- Assistance with all documentation and phone calls needed to resolve your case
- Assistance for victims of wallet and purse theft
- An additional year of active follow-up service to avoid recurrence
- Ongoing threat alerts, tips and education at www.chubbidtheft.ca

Document Recovery After a Disaster

Victims of a natural or man-made disaster (such as a hurricane, earthquake, flood, home fire or terrorist attack) who have lost their personal identification or legal or financial documents will receive assistance with the following:

- Emergency authentication and coordination with aid organizations
- Insurance claim handling
- Retrieving, replacing or recreating lost or destroyed legal, financial or personal identification documents
- Communicating messages to and from law enforcement and government agencies, employers and relatives, and other relevant institutions

Help Prevent Identity Theft at Key Stages of Life:

- **Emerging Risks services** - including External Breach Support, Phish Assist, Social Media Identity Support, Email Identity Support, and System Protection Support
- **Child risk services** - to help your minor child's identity recover from identity theft
- **Marriage services** - to provide namechange assistance, creditor notification and other identity-related services to engaged couples, newlyweds and recently divorced people
- **Tax-related identity services** - to protect you against tax-related fraud and, if it does occur to get personal assistance to detect it, provide CRA with necessary documentation, and prove your identity
- **Medical identity services** - to help clear up the damage from fraudulent insurance claims and false medical services, stopping relentless collection agencies, and correcting your treatment files before a catastrophe occurs
- **Travel identity services** - to help keep identity thieves off your travel itinerary by helping you recover lost or stolen passports, credit cards and identification when you're traveling
- **Relocation services** - to help protect your identity when you're on the move and make sure your sensitive information moves safely with you
- **Break-in services** - to help keep your personal data safe if thieves break into your home, auto or boat

- **Debt tagging** - to run a quick credit check to determine if debt that collectors targeted you for was actually attached to your credit files and to contact collection agencies if necessary to update incorrect entries
- **Assistance after the death of a loved one** - to help minimize the risk to survivors by stepping in to lock down the deceased's personal and financial information, systematically notifying credit issuers, and helping to secure death certificates

Proactive Inquiries and Ongoing Education

For articles and interviews on identity theft crime, alerts on the latest national scams and security breaches, and a wealth of identity theft prevention information, visit www.chubbidtheft.ca. Call CyberScout at **1.866.273.7935** for proactive inquiries regarding potential identity theft.

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Masterpiece® Deluxe Homeowners

CHUBB®



Extended Replacement Cost

If a home is destroyed due to a covered loss, Chubb promises to rebuild it using materials, design and workmanship of comparable quality. There is no cap in coverage when extended replacement cost is offered.

Rebuild at Another Location Cash Option

Chubb will pay cash, up to the policy limit for homes that are destroyed due to a covered loss. You are free to spend your settlement any way you wish, even if they choose to rebuild at another location - or not rebuild at all.

Risk Consultant Service

Chubb offers a complimentary, professional inspection. The easy to read report clearly documents

the specifications used to establish replacement costs and provides requirements and recommendations to protect your home from further loss.

Cash Settlement on Contents

Chubb pays cash for lost, stolen or damaged contents, with no deduction for depreciation and no requirement to replace. Coverages are worldwide.*

20% Contents Extension

You can extend 20% of the contents limit of your principal dwelling to cover contents permanently kept at other locations worldwide. There is no charge for this coverage and it does not reduce contents coverage on the principal dwelling.

Personal Risk Services

Unlimited Rebuilding To Code/By-Law

Chubb provides the extra funds needed when it is necessary to conform to any by-law that regulates the rebuilding or repair of a dwelling. This is critical coverage for historic homes.

Unlimited Additional Living Expenses

If you need to temporarily move out of your residence while it is being repaired or rebuilt, Chubb will pay the additional expenses incurred. This will ensure you are able to maintain the lifestyle you enjoyed prior to the loss.

Students Away from Home

Chubb's industry leading contents coverage for students away from home provides peace of mind to many customers. You can rest assured that Chubb's comprehensive Homeowner's policy has your family well protected.

Business Property

Chubb will pay up to \$50,000 for a covered loss to business property you own or possess, at home or away from home.

Identity Fraud

Chubb will pay your covered identity fraud expenses, up to a maximum of \$50,000 for each occurrence.

Superior Protection Credits

Chubb offers up to 15% in policy credits for specific loss mitigation measures at your home, such as full-time caretakers and 24-hour alarm signal continuity protection.

* Territorial restrictions may apply.

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Masterpiece® Automobile

CHUBB®



Exceptional Claims Service

We're here for your customers around the clock – with 24/7 emergency services – and we issue most loss payments within 48 hours of a claim's settlement.

Use of Original Equipment Manufactured (OEM) Parts

We repair your customer's car with OEM parts, not generic parts, wherever possible.

Choice of Body Shop

Your customers can use their favourite body shop. Or, if they prefer, we can help them find a high quality repair shop that will guarantee their work for as long as your customers own their vehicle.

Rental Car Coverage

Our limit across North America of \$75,000 ensures your customers have adequate coverage for the vehicles they

rent. Additional worldwide coverage is available through a Masterpiece® Personal Excess Liability policy.

Loss of Use

With a value of \$1,500, \$3,000 or \$5,000 per occurrence and no daily limit, customers have the flexibility they need to rent a suitable substitute vehicle without having to compromise on quality.

Agreed Value & Limited Waiver of Depreciation

The Agreed Value endorsement allows your customers to know the settlement value for their vehicle at the time they obtain their policy. The Limited Waiver of Depreciation ensures that the vehicle is replaced with a current make and model. In the event of a covered total loss or theft, the deductible is waived and no depreciation applies for both endorsements.

Personal Risk Services

Ability to Insure High Value, High Performance & Collector Vehicles

Chubb offers extensive underwriting and claims expertise for high-value and collector vehicles.

Strategic Pricing

Prices are geared towards owners of luxury vehicles. Chubb also offers a wide selection of credits - recognizing loyalty, vehicle value, and driving experience - aiming to provide the most competitive pricing where it matters most.

Chubb Creates Certainty

Your customers trust Chubb to insure their most important asset - their home. Shouldn't they trust Chubb to insure their largest exposure to a lawsuit - their car?

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Masterpiece[®] Watercraft

CHUBB[®]



Replacement Cost

In the event of a covered total loss, Chubb will pay the replacement cost for watercraft insured for less than \$1 million and of 3 years of age or less.

Agreed Value

For watercraft insured at \$1 million or greater, or over 3 years of age, Chubb offers “agreed value” which settles a covered loss before it occurs. You and Chubb agree on the amount they would like to receive in the event of a covered total loss when the policy is issued.

Multi-line Credit

In addition to Chubb’s industry leading Watercraft coverage and claim service, we are pleased to offer you a 5% Multi Line credit on their Watercraft premium in recognition of your loyalty, when you have any active Personal Lines Property policy also insured with Chubb Insurance Company of Canada.

Twelve-Month Navigation

Chubb offers year round navigation - unlike other insurers who require a lay-up period.

Navigational Limits

Our Chubb policy automatically provides some of the broadest navigational limits in the industry with expanded West Coast navigation. Optional navigation extensions also available.

Port of New York

Chubb offers a cost-effective optional coverage when your course includes the Port of New York via inland waters.

Personal Effects

Chubb covers on-board personal effects - as well as those of your guests and crew - up to \$25,000 with no deductible.

Personal Risk Services

Emergency Towing

For an emergency other than a covered loss, Chubb automatically provides coverage for the reasonable costs of emergency towing and service - up to the limit of physical damage coverage.

Precautionary Measures

Chubb will pay up to \$1,500 for reasonable costs incurred to fuel, dock or haul watercraft out of harm's way because it is endangered from a covered peril (i.e. named storms).

Marine Environmental Damage

If you cause damage to marine habitat through physical contact with your watercraft, Chubb will cover any damages you are legally obligated to pay - up to \$100,000.

Sails and Outboard Motors

Sails and out board motors that are damaged in a covered loss will be replaced "new for old" - provided they are less than 3 years old. Otherwise, Chubb will pay the actual cash value.

Temporary Substitute Watercraft

Chubb will pay up to \$1,500 to charter a comparable temporary substitute watercraft if your watercraft is out of normal use for more than 10 days due to a covered loss. This is generally not covered by other policies.

Mechanical Breakdown or Faulty Repair

Chubb does not exclude losses due to mechanical breakdown and/or faulty repair

Broad Medical Payments

Chubb covers expenses for bodily injury resulting from a boating accident - up to \$25,000. Medical expenses can be incurred within 3 years of the accident.

Uninsured Boaters

Chubb automatically provides a covered person up to \$1,000,000 in damages (with option to buy up to \$2,000,000) for bodily injury sustained from a boating accident with an uninsured vessel.

Additional Living Expenses

Chubb will provide up to \$1,500 - with no deductible - for any reasonable living expense you may incur in minimizing a covered loss and preventing future loss or damage.

Physical Damage Deductible Waiver

Chubb will waive the physical damage deductible for partial loss caused by another vessel.

Trailers

Watercraft's physical damage limit includes this coverage up to \$5,000 subject to a \$250 deductible with higher coverage limits available for purchase.

Electronic Navigational Equipment

Chubb will cover this equipment subject to a \$250 deductible.

Full-Time Paid Crew Liability

Liability coverage for all full-time paid crew members, including the captain, is included.

Operating Other Watercraft

Chubb covers you while operating other watercraft and offers \$50,000 for physical damage. Other policies typically do not provide this coverage.

Newly Acquired Watercraft

If you buy another boat, Chubb provides coverage and allows you up to 30 days to report the purchase. Other insurers provide little or no coverage.

Why Chubb?

When you insure with Chubb, you benefit from extensive flexibility in our coverage and deductible options, hassle-free protection including industry-leading navigational limits, and unparalleled customer service with our multi-line discount and useful travel-sized certificate of insurance bound into every Masterpiece® Watercraft policy we issue.

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Masterpiece® Valuable Articles

CHUBB®



Agreed Value

Chubb will pay the agreed value stated on the policy, whether the item is replaced or the settlement is taken in cash. If the restored value of the item is less than its market value immediately prior to a covered partial loss, Chubb will pay the difference.

Blanket or Itemized Coverage

Chubb offers the choice while providing the same rate and coverage under both options (blanket coverage subject to a \$50,000 per item limit for jewellery, fine arts, coins and collectibles).

Newly Acquired Items

Your newly acquired items are covered for 25% of the itemized limit for 90 days. This coverage applies to jewellery, fine arts, furs, cameras, musical instruments and collectibles.

Appraisal Threshold

Chubb does not require you to provide appraisals on jewellery items under \$100,000 or on fine art items under \$250,000.

Mysterious Disappearance

Chubb automatically covers you for the mysterious disappearance of misplaced, lost or stolen items.

Pairs, Sets and Parts

Chubb provides the option of either a partial loss settlement for a damaged article, or a total loss settlement if you surrender the remaining undamaged article to us.

Loan or Consignment

Chubb provides coverage for jewellery or fine art on loan or consignment to you for up to 7 days with maximum dollar limits.

Worldwide Coverage

Chubb will cover your valuable articles anywhere in the world, and will automatically cover your valuable articles while in transit to a new location.

Coverage for Diverse Items

Chubb can cover private collections of rare, unique or novel items including

Personal Risk Services

memorabilia (dolls, guns, model trains, etc.). Among the covered perils are theft, breakage, fire and vandalism.

Wine Coverage

Chubb's Valuable Articles policy provides broader coverage for wine collections. We cover theft, breakage, fire, vandalism, temperature and humidity change, vibration and light depending on the package chosen. The blanket limit per bottle of wine is \$5,000.

Access to Trusted Referral Sources

Chubb has relationships with an extensive network of third party experts across Canada to provide specialized services such as collections management.

Chubb. Insured.SM

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 www.chubb.com. In Canada, Chubb operates through Chubb Insurance Company of Canada and Chubb Life Insurance Company of Canada. All products may not be available in all Canadian jurisdictions. In the United States, insurance is provided by ACE American Insurance Company and its U.S. based Chubb underwriting company affiliates. This communication contains product summaries only. Coverage is subject to the language of the policies as actually issued. Chubb is the world's largest publicly traded property and casualty insurance group. 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. 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.

Masterpiece® Valuable Articles

Fine Art

CHUBB®



Values Guaranteed

By listing each fine art item with a specific value, you know up front what Chubb will pay if a covered loss occurs.

Ease of Managing The Collection

Descriptions and values are not required for items under \$50,000. You can simply select a “blanket” coverage amount to cover these smaller items.

Newly Acquired Items

Chubb covers newly acquired fine art that you may purchase while away from home. Coverage is for 25% of itemized fine art schedule - for up to 90 days.

Appraisal Threshold

Chubb does not require you to provide appraisals on jewellery items under \$100,000 or on fine art items under \$250,000.

Market Value Protection

For items that are replaced when lost or destroyed, Chubb will pay up to 150% of the item’s coverage amount if the market value just before the covered loss is greater than the coverage amount.

No Deductible

With a Valuable Articles policy, no deductible is applied at the time of the loss.

Choice of Settlements

When a loss occurs, you can choose to replace or repair, or exercise a cash settlement option.

Breakage Coverage

Chubb automatically includes breakage coverage for fragile articles with a Valuable Article policy.

Personal Risk Services

Fine Art Capabilities

Chubb's extensive experience with insuring valuable articles ensures that we can create customized solutions for you and your collection.

Fine Art on Loan or Consignment

Chubb provides coverage for fine art items on loan or consignment to you, for up to 7 days, and with up to 25% of their existing scheduled value for a maximum of \$1,000,000 in value.

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Wine Collection

Top reasons to choose Chubb for wine collection insurance

CHUBB®



Agreed value and Cash Option

Chubb pays the agreed value for itemized bottles whether the item is replaced or the settlement is taken in cash.

Blanket or Itemized

Chubb offers the choice while providing the same rate and coverage under both options (blanket coverage subject to a \$5,000 per item limit).

Vintner and Sommelier

Chubb's Vintner coverage offers basic protection: theft, fire, vandalism and breakage. Chubb's Sommelier coverage offers additional protection with the following coverages: extremes in temperature, humidity changes, vibration and light damage.

Cost Effective Rating

This coverage ensures that scheduling wine is more affordable than combining wine under contents coverage. Chubb also has the ability to write monoline wine collections.

No Deductible

No deductible is applied to this coverage.

Label Coverage

Chubb covers any damage to the labels of wine: peeling, tearing, etc. Label damage will significantly reduce the value of the wine.

Appraisal Threshold

For your ease, Chubb only requires appraisals for bottles of wine over \$10,000.

Wine Accessories

Also included in your coverage are climate control systems, racking systems, inventory systems and other accessories.

Personal Risk Services

Breakage

This coverage is included for both Vintner and Sommelier packages.

Worldwide, Transit and Off-Site Storage*

Chubb covers your wine anywhere in the world*. In addition, your wine is automatically covered while in transit to a new location or stored off-site (subject to limitation).

Access to Trusted Referral Sources

Chubb has relationships with an extensive network of wine experts across Canada, which can provide services such as cellar management and wine storage.

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* Territorial restrictions may apply.

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Jewellery Insurance

CHUBB®



Did You Know...

What contributed to jewellery sale growth over the past 5 years?

- Rapid growth of luxury markets in China, India, Russia, Middle East and Latin America
- Unprecedented jewellery auction sales
- Rising production costs to produce new jewellery or replace existing pieces due to increased costs for raw materials such as precious metals, diamonds and gemstones
- Robust online sales as jewellery that was not easily obtainable before, is now sold online with a few simple clicks

Common Myths About Insuring Jewellery:

- *It's fully covered* - even the best homeowners policy may be limited in coverage for theft, damage or disappearance of jewellery. Under Chubb's Masterpiece® Valuable articles policy, you can provide broad industry-leading coverage
- *It's too expensive* - standard coverage for jewellery costs just 1 to 2 percent of the item's appraised value

Chubb offers a reduced rate for items kept in a bank vault. We also offer 3 complimentary out of vault transactions per policy term. Reduced rates may apply for items kept in a home safe

- *It's too much work* - the prospect of obtaining appraisals for a jewellery collection can seem daunting. Chubb does not require a professional appraisal for jewellery items under \$100,000
- *It's only for vulnerable jewellery* - even with a home security system, all jewellery is at risk. Jewellery is twice as likely to be lost or misplaced than stolen, according to Chubb's claims and experience

Types of Jewellery Insurance:

- Itemized coverage – specific values are established and listed on the policy, item-by-item, prior to a loss
- Blanket coverage – instead of insuring each piece individually, the customer selects a total or “blanket” limit of coverage. Chubb's maximum per-item limit is \$50,000. Both options offer worldwide coverage, and no deductible applies

Personal Risk Services

Why is an Insurance Appraisal Required?

Insurers require professional appraisals to validate an item exists, substantiate the value, and serve as a description in the event of a loss. Underwriting requirements may vary by insurance company.

How does an insurance appraisal differ from other appraisals?

An insurance appraisal offers valuation information and documentation that is critical at the time of loss:

- **Replacement cost appraisal** – most frequently used by insurers to determine the amount to replace a lost, stolen or damaged item at retail value, including anticipated costs like commissions, sales tax and shipping
- **Market value appraisal** – determines the cash value of an item for sale or re-sale
- **Estate appraisal** – determines fair market value for estate, auction, donation, collateral or tax purposes

Key Elements of a Good Jewellery Insurance Appraisal

- Name and address of customer
- Type of jewellery and accurate description
- What the item is made of
- Types of gemstones used
- Grading of the stones

- Description of how the item is designed
- Manufacturer, origin or designer
- Credentials of the appraiser
- Signature of the appraiser and date

If a stone has a certificate or has been inscribed by laser, that information should be provided as well. Any damage should also be noted. If provenance is associated with the jewellery, it should be included too, as that impacts the value of the item.

Keep Pace With Rising Jewellery Costs

- Appraise jewellery collections every 3-5 years
- Items scheduled or listed on a policy for \$100,000 or more, or pieces containing diamonds of 3 carats or more, should be re-evaluated at least every 1-2 years
- Use a professional jeweller with a Graduate Diamond or Gemmologist certification

How are jewellery insurance claims settled?

Jewellery claims are handled in various ways, depending on the type of coverage and the insurer. Many insurers simply replace the jewellery with a preselected item of like kind and quality or use a preselected jeweller to replace the item. In any case, it is important to have a current appraisal with a detailed description

The Chubb Advantage and our “Five C’s” of Jewellery Insurance

Just as the value of a diamond is based on the Five C’s (cut, colour, clarity, carat and certification), Chubb jewellery insurance is built on Five C’s that offer your clients a distinct advantage:

- **Certainty** – We insure jewellery for what it’s actually worth – What the customer paid for the item or the recently appraised amount. The value is all settled in advance, before anything happens. We pay 100% at the time of a covered loss, with no deductible or depreciation. With itemized coverage, we can pay up to 150% in some cases to account for inflation, provided the item is replaced
- **Coverage** – All-risk coverage applies for most causes of loss including “mysterious disappearance” of misplaced, lost or stolen items, all with no deductible
- **Conditions** – Peace of mind to wear jewellery anywhere in the world, with no restrictive conditions
- **Claims** – World-renowned for swift and equitable claim handling, we offer unsurpassed service and 24/7 global claim reporting
- **Choice** – In a covered loss, our customers can choose to repair or replace the item at their jeweller of choice, or receive a cash settlement

Chubb. Insured.SM

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Masterpiece® Family ProtectionSM

Helps you protect the people who are most precious to you.

CHUBB®



Covering the Unexpected

Home invasion, child abduction, carjacking, stalking threats, road rage, hijacking, cyberbullying. Crimes like these punctuate the news every day. Masterpiece® Family ProtectionSM helps cover your expenses if you or someone close to you is a victim of these crimes almost anywhere in the world*. In the unfortunate event that a covered home invasion, child abduction, car jacking, hijacking, air rage or road rage leads to a loss of life or disabling injuries, Chubb can provide up to \$250,000 per occurrence for covered individuals.

*Subject to territorial limitations and foreign advisory warnings

Cyberbullying Coverage

If you or your family experience harassment or intimidation online leading to reputational injury, financial loss and emotional harm, Chubb's cyber bullying coverage can help you reclaim your life. You can recover costs for psychiatric services, rest and recuperation, lost salary for wrongful termination, temporary

relocation, education related expenses, professional public relations and cyber security consultants.

Kidnap Expense Coverage

Family ProtectionSM complements the kidnap expense coverage within the Chubb Masterpiece® Personal Liability policy in the event there is a ransom demand for a child under thirteen. Chubb covers costs resulting from the child abduction including those related to travel and phone costs, medical and psychiatric fees.

Car Jacking Coverage

Chubb's car jacking coverage applies to you, a family member or a covered relative who operates your vehicle. Chubb covers expenses related to bodily injury, trauma, lost wages, insurance deductibles and a reward to find the perpetrator.

Personal Risk Services

Home and Vehicle Modification Expenses

If you or a family member suffers a permanent physical injury solely and directly as a result of a home invasion, child abduction, carjacking, road rage, air rage or hijack occurrence, Chubb will pay for necessary expenses, such as a wheelchair ramp or special steering wheel, to modify your home and/or vehicle.

Stalking Threat Coverage

With Family ProtectionSM, you have coverage for certain security measures you may take to protect yourself and your loved ones. Covered expenses include a professional security consultant, security guard services, security upgrades and if necessary, temporary relocation.

Supplemental Identity Fraud Expenses

Chubb covers up to \$50,000 for identity fraud and investigation expenses associated with resolving a fraudulently placed mortgage. These expenses supplement the identity fraud expenses listed within the Personal Liability section of the policy and pay for costs including land transfer taxes, bank fees, and necessary forensic accounting and/or investigative work in order to rectify fraudulent home ownership transfers.

Identity Fraud Resolution and Monitoring

In the event your identity is stolen, resulting in a covered loss, Chubb will pay identity fraud mitigation costs to restore your accounts and credit standing with financial institutions, credit grantors and credit agencies. Chubb will also pay monitoring fees to determine the effectiveness of fraud mitigation efforts and detect additional fraud activity.

Home Invasion Coverage

If you, your family or guest is present during a home invasion, Chubb offers coverage to help defray the medical, psychiatric, home security and other expenses associated with this trauma.

Reimbursement of Deductible

Chubb will reimburse your property and vehicle deductibles you incur should you sustain damage to your home or auto in a covered incident.

Broad Definitions

Chubb's definition of a covered person, which includes spouse, children, parents, grand-parents, siblings and descendants, is one of the broadest in the industry.

Chubb. Insured.SM

Desk Reference

Key Selling Features

- Supplemental identity fraud expenses for fraud and investigation fees when resolving a fraudulently placed mortgage are available in conjunction with a Masterpiece Liability Policy when the Family Protection endorsement is also purchased
- Cyberbullying coverage can recover costs for psychiatric services, rest and recuperation, lost salary for wrongful termination, temporary relocation, education related expenses, professional public relations and cyber security consultants
- Home and Vehicle modification coverage will cover necessary expenses up to \$25,000, such as a wheelchair ramp or special steering wheel, to modify your home and/or vehicle in the event of a permanent physical injury as a result of a covered occurrence
- Child abduction coverage applies to child guests, even for childless couples
- In those instances when a customer has purchased a Masterpiece personal liability contract and a ransom is demanded for a child under age 13, Child Abduction coverage stacks with Kidnap Expense coverage
- Home Invasion coverage is highly portable (watercraft, motor homes, temporary residences) with certain coverages extended to the Insured's guests
- Stalking Threat coverage includes expenses for temporary relocation, hiring a guard service, upgrades to residential security
- Car jacking coverage includes rental vehicles, motorcycles and motor homes
- Air Rage coverage includes expenses for non-refundable travel expenses, such as additional or unused accommodation and transportation
- Road Rage coverage includes the covered vehicle's comprehensive or collision deductible applied to damage sustained up to \$15,000
- Coverage territory is worldwide, except in places listed on the Consular Affairs Bureau of the Department of Foreign Affairs Travel Warnings list at the time of loss

Coverages Definitions (terms in bold are defined in the contract)

Hijacking occurrence means:	<ul style="list-style-type: none"> • the unlawful detention of you or a family member by violence or threat of violence by a person or group, where such unlawful detention occurs for a duration in excess of four hours while in or aboard a commercial conveyance.
Carjacking occurrence means the unlawful forced removed or detention of:	<ul style="list-style-type: none"> • You or a family member operating or occupying a motorized land vehicle during the theft or attempted theft of that vehicle; • A covered relative operating a covered vehicle with permission from you or a family member, or occupying a covered vehicle during the theft or attempted theft of that vehicle.
Child abduction occurrence means:	<ul style="list-style-type: none"> • the wrongful taking, false imprisonment or wrongful detention of one or more of your or a family member's children; or one or more children in the care of you or a family member, under the age of 13.
Cyberbullying occurrence means:	<ul style="list-style-type: none"> • Two or more similar or related acts of harassment of intimidation, including defamation of character, invasion of privacy, or threats of violence; • Committed against you or your family members • By computer, telephone, portable device (such as a smartphone, electronic tablets or handheld computers), or any similar electronic device or means, first committed within the policy period; • Resulting in wrongful termination, false arrest, wrongful discipline by a governing official or body of a school, or debilitating shock, mental anguish, mental injury as diagnosed by a professional leading to the inability of you or a family member to attend school or work full-time for more than a week
Stalking threat occurrence means:	<ul style="list-style-type: none"> • An act(s) committed with the intent to damage property owned by you or a family member, or to harass, injure or harm you or a family member; • Person committing the act(s) is the subject of a court order/injunction issued to protect you or a family member; <u>and</u> • The act(s) occur within a period of 120 days. (Court order must be in place prior to the occurrence or there is no coverage)
Home invasion occurrence means:	<ul style="list-style-type: none"> • an unlawful act of violence or threat of violence to you, a family member, or your guest by a person who unlawfully entered your residence premises, temporary residence, a watercraft, or a motor home while you, a family member, or your guest is present.
Air Rage occurrence means:	<ul style="list-style-type: none"> • physical bodily harm from a violent act or acts against you or a family member inflicted or caused by another person while you or a family member are occupying, entering into, or disembarking a commercial aircraft as a passenger.
Road Rage occurrence means:	<ul style="list-style-type: none"> • act or acts of violence against you, a family member, or your motor vehicle by an operator or passenger of another motor vehicle, using their motor vehicle, a weapon, himself, or herself as the means of aggression against you, a family member, or your motor vehicle, immediately resulting from an incident that occurred while you or a family member was operating or occupying a motor vehicle on a roadway or parking lot.

Desk Reference

Accidental Death & Dismemberment Definition

This coverage is provided to covered carjacking, hijacking, air or road rage, child abduction and home invasion losses. Death or dismemberment loss is considered accidental when it:

- Is sudden, unforeseen and unexpected; Is independent of any illness, disease, or other bodily malfunction; Happens by chance and; Arises from a source external to the victim. Insureds do not need to name a beneficiary. The “pecking order” is as follows:

- | | |
|---------------------------------------|---------------------------------------|
| a) resident spouse | d) equal shares to surviving parents |
| b) resident domestic partner | e) equal shares to surviving siblings |
| c) equal shares to surviving children | f) estate of the victim |

Supplemental Identity Fraud Expenses

- Identity fraud expenses;
- Lawyer fees incurred to:
 - rectify a fraudulent transfer of the ownership of your house
 - remove any fraudulent mortgages
- Land registry fees
- Land transfer taxes
- Bank or other financial institution fees
- Necessary forensic accounting and/or investigative work in order to rectify fraudulent ownership transfers of or mortgages on your house
- Identity fraud resolution to restore credit standing
- Identity fraud monitoring to detect additional activity

\$50,000

This coverage pays for supplemental identity fraud expenses listed within the Personal Liability section of the policy.

Family Protection “Common” Expenses	Cyber bullying	Child Abduction	Home Invasion	Stalking Threat	Carjacking	Hijacking	Air Rage	Road Rage
(All limits are in ‘000s)								
Medical expenses	N/A	50/25 ¹	50/100	N/A	50/100	50/100	50/100	50/100
Psychiatric services	25	50/25 ¹	25/50	N/A	25/50	25/50	25/50	25/50
Rest and recuperation	15	25	15	N/A	15	15	15	15
Salary	15/30	15/30	15/30	15 ²	15/30	15/30	15/30	15/30
Reward	N/A	50	15	N/A	15	N/A	N/A	N/A
Additional Expenses:								
Homeowners deductible	N/A	15	15	N/A	15 ³	N/A	N/A	N/A
Automobile Comprehensive / Collision deductible	N/A	N/A	N/A	N/A	15 ³	N/A	N/A	15
Related security expenses	N/A	15	15	15 ²	15	N/A	N/A	N/A
Related temporary relocation expenses	15	15	15	15 ²	15	N/A	N/A	N/A
Public relations, professional forensic, publicity or professional security expenses	15/30	100	15	15 ²	N/A	N/A	N/A	N/A
Travel, meal, lodging and phone expenses	N/A	25	N/A	N/A	N/A	N/A	N/A	N/A
Education expenses	15	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Non refundable travel expenses	N/A	N/A	N/A	N/A	N/A	5	5	N/A

¹ Medical and psychiatric expenses combined up to \$50,000 for the abducted child and \$25,000 for the other insureds.

² A \$60,000 per policy period limit applies.

³ A combined \$15,000 limit for Automobile and Homeowners deductible applies

Please note: Limits are stated as per occurrence or per person/per occurrence as applicable. Actual coverage is subject to the language of the policies as issued.

The Family ProtectionSM endorsement is applied to the primary location listed for each household.

This literature is descriptive only. Whether or not or to what extent a particular loss is covered depends on the facts and circumstances of the loss and the terms and conditions of the policy as issued. Actual coverage is subject to the language of the policy as issued. This literature is descriptive only. Whether or not or to what extent a particular loss is covered depends on the facts and circumstances of the loss and the terms and conditions of the policy as issued. Actual coverage is subject to the language of the policy as issued. available in conjunction with a Masterpiece Liability Policy when the Family Protection endorsement is also purchased.

Masterpiece® Deluxe Condominium

CHUBB®



Replacement Cost Cash Settlement

Chubb gives your customers options when settling their claim. They can choose replacement cost or cash settlement on Contents and Additions & Alterations.

Full Contents Coverage for Stored Contents

Chubb offers full coverage, with no time limit, for contents kept temporarily in storage.

Unlimited Additional Living Expenses

Your customers ensure their family can maintain their lifestyle even when their residence cannot be lived in.

Master Policy Contingent and Unit Assessment

Generous Master Policy Contingent and Unit Assessment limits of 250%

of contents limit and up to \$25,000 with the option to increase to \$100,000 for deductible related losses.

No Deductible

Chubb does not apply a deductible to losses involving lock replacement, food spoilage, police and fire department charges.

Business Property Included

Chubb will pay up to \$50,000 for a covered loss to business property your customers own or possess, at home and away from home.

Comprehensive Liability

Chubb Liability Coverage offers limits up to \$50M and includes libel, slander, defamation of character, and invasion of privacy.

Personal Risk Services

Identity Fraud Expense

Chubb offers Identity Fraud Expense coverage of \$50,000 with no deductible.

Rebuilding To Code

Coverage ensures your customers' unit is rebuilt or repaired in accordance with the latest laws.

Worldwide Coverage

Worldwide coverage applies for Contents and Personal Liability*.

* Territorial restrictions may apply.

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Group Personal Excess Liability Insurance

Lawsuits happen. Protect your personal assets.

CHUBB®



The policy provides each participating member with excess liability insurance up to the limit on the group policy when primary coverage has been exhausted. The policy covers damages for which a participating member or a covered household member may be legally responsible in the event of a personal liability lawsuit.

Advantages

To maintain a competitive edge, public and private organizations must continually attract and retain the best leaders in the business. Group Personal Excess Liability Insurance is the perfect solution for organizations that want to incorporate high-value benefits at a low cost into an executive benefits portfolio.

For employers, offering this policy shows an organization's commitment to the financial well-being of its top employees and their families.

For partnerships and limited liability corporations, the policy appeals to partners or principals of a privately held entity who have a need and appreciation for higher

limits of personal liability protection that may not be readily available.

For family offices, the policy addresses the concerns of family members to preserve and transfer wealth to future generations.

Group Personal Excess Liability Insurance

Accidents happen. And lawsuits are all too common in today's litigious society. If an individual is involved in an accident and then sued for an amount greater than their existing personal liability coverage, assets such as homes, belongings, investments and future earnings could all be at risk.

The fact is, a million dollars is not what it used to be. Lawsuits naming high-level executives or other affluent individuals as defendants are typically in the multi-million dollar range. Personal liability insurance is often not enough for these individuals. That's why Chubb offers Group Personal Excess Liability Insurance. Chubb has combined its Personal and Commercial expertise in order to provide an industry leading product.

Personal Risk Services

Areas of Expertise

Chubb's areas of expertise for Group Personal Excess Liability Insurance includes:

- Privately held companies
- Public corporations
- Partnerships (Such as engineering and accounting firms)
- Financial services

Unique Features

The unique features for Group Personal Excess Liability includes:

- No annual aggregate. Limits apply to each individual group member on an occurrence basis.
- Automatic coverage. For all who meet the criteria used to establish the defined group, coverage is automatic for any new partners or executive board members added during the policy year.
- Ease of administration. One effective date, one premium payment, and hard copy master policy for the sponsoring organization.
- Competitive Pricing. Group Personal Excess Liability Insurance is priced more competitively than when individual excess limits are purchased.
- Unlimited defence costs are paid in addition to the limit of liability for any suit seeking covered damages that

is either not covered by the underlying liability insurance or whose underlying insurance limits have been exhausted

- Loss of Earnings coverage up to \$50,000, with no per-day limit, when a covered person is asked to participate in a court proceeding.
- Automatic liability coverage for Personal Injury, including Bodily Injury, and Property Damage. Coverage features include liability protection for non-compensated directors and officers of not-for-profit organizations, non-owned or rented automobiles and watercraft, and limited business pursuits.
- \$5 million uninsured/ underinsured motorist protection.
- Worldwide automobile rental. Excess liability coverage affords you with automobile rental coverage, worldwide, for up to 60 days. You can rent a car on vacation - anywhere in the world - and have coverage for personal injury and property damage.

How It Works

Chubb will issue one master policy for the defined group to the sponsoring organization. Additions and deletions of participants will be provided to Chubb, and the premium will be adjusted at renewal with the sponsoring organization. For more information, contact your Personal Risk Services Business Development Manager.

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Group Personal Excess Liability Insurance FAQs

Lawsuits happen. Protect your personal assets.

CHUBB®



Q: What is the underwriting appetite/target market for the group policy?

A: Including, but not limited to financial services, family-owned businesses, family offices, privately held companies, public corporations, and partnerships (such as law firms) may be eligible for Group Personal Excess Liability Insurance.

Q: Who needs higher limits of liability coverage?

A: Employees, family office members, and affluent members of a defined group who typically have significant insurable assets and unique or highly sophisticated insurance needs could benefit from Group Personal Excess Liability Insurance.

Q: What underwriting information is required?

A: In order to issue the policy, Chubb will need the name and address of the sponsoring organization, eligibility criteria used to establish the defined group, and the names/addresses of the participants within that group.

Q: Who is covered within the group policy?

A: The term “covered person” includes the person shown on the participant list and that person’s spouse, any relative, or any other person under 25 who is in the insured’s or the relative’s custody, all of whom are residents of the same household, or, when they no longer fit the definition of the group (ie. retire / leave the organization.)

Q: What is the limit of coverage provided for each participant?

A: Each participant is covered for a \$5 million limit of liability and there is no annual aggregate on the policy. Defence costs are outside the policy limit.

Q: How does the automatic coverage feature work?

A: Coverage is automatic for all individuals who meet the criteria used to establish the defined group in a mandatory participation program. For example, assuming the defined group is “all partners”, and the limit is \$5 million, the policy would extend

Personal Risk Services

to each partner up to \$5 million, effective on the day each individual becomes a partner until the policy expiration.

Q: Does a group member have personal excess liability coverage for a rental home that is leased for income?

A: The group policy will provide excess liability coverage if a rental property is covered by the participant's personal liability policy and meets the definition of "incidental business property" under the group policy.

Q: Is coverage included for a director or officer?

A: Coverage is included for personal injury or property damage arising from activities as a non-compensated director or officer of a not-for-profit organization.

Q: What types of offenses are included in the Personal Injury coverage?

A: "Personal Injury" means:
(a) Bodily injury, shock, mental anguish, mental injury, sickness or disease, including death;
(b) Injury because of false arrest or imprisonment, malicious prosecution, wrongful entry or eviction, humiliation, libel, slander, defamation of character, or invasion of privacy.

Q: Are professional and business activities included?

A: Professional activities are not included in the coverage, but incidental business/farming activities and property are covered by the group excess liability policy from Chubb, subject to the limitations stated in the policy under "business pursuits". Please contact your Chubb Underwriter if you are interested in obtaining coverage for professional activities.

Q: Can Group Personal Excess Liability Insurance from Chubb be converted to a personal umbrella policy if a group participant leaves the firm or if the group policy ceases to exist?

A: No. The policy is not convertible. The participant would have to replace coverage through his/her personal broker. There is a 60-day extension for individuals who are no longer eligible for the group, but such coverage never goes beyond the policy expiration date.

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Masterpiece[®] Excess Liability

CHUBB[®]



Personal Injury

Chubb covers “personal injury”. Lawsuits involving accusations of libel, slander, defamation of character, mental injury and wrongful eviction are covered.

Directors Liability - Non-profit Organization

Chubb provides director’s liability coverage should your customer assume a board seat of a non-profit corporation or organization. Coverage is for personal injury and property damage only.

Unlimited Defence Costs

Chubb provides unlimited coverage for legal defence costs. Chubb also provides pre and post judgment interest coverage.

Uninsured Motorists

Chubb’s Excess Liability covers damages your customers are legally entitled to receive from the owner of an uninsured or underinsured motorized land vehicle*.

Rental Car Coverage

Coverage is included for cars rented up to 60 days anywhere in the world**.

High Limits

Limits up to \$50M are available for clients with significant assets to protect.

Worldwide Coverage

All liability coverages are worldwide**.

Full Protection

Worldwide homes, automobiles and watercrafts can be covered on the policy**.

No Deductible

Chubb’s Excess Liability policy has no self-insured retention so your customers do not have to pay a deductible in the event of a claim.

Broad Definition of Named Insured

Chubb’s definition of a covered person is one of the broadest in the industry

* Coverage not available in Manitoba and Quebec.

** Territorial restrictions may apply.

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Personal Kidnap Ransom and Extortion Insurance

Are you prepared for the unthinkable?

CHUBB®

Individuals and their family members face risks when traveling, be it for charity, adventure or studying abroad. Kidnapping and extortion are only two examples of threats that are becoming all too commonplace.

In recent years, terrorists have taken private citizens hostage in an effort to extract large ransoms. The Government of Canada continues to urge caution to its citizens traveling abroad, warning against kidnapping risk in countries exposed to terrorist and violent extremist groups, especially in the Middle East, North Africa, Europe and Asia.

It's an unfortunate fact that no one is immune to a kidnapping or extortion threat. And high-profile individuals without corporate coverage and students traveling internationally are especially at risk. A lack of proper coverage at a critical time can result in untold agony and emotional devastation for all parties involved, coupled with the potential for a significant financial loss.

That's why Chubb created Personal Kidnap, Ransom and Extortion Insurance for individuals like you. Should the unthinkable happen, Chubb covers expenses for the use of expert security negotiators and knowledgeable professionals equipped to manage the situation from every angle.

Individuals—not just large corporations—can be targeted for kidnapping and extortion.

Personal Kidnap Ransom and Extortion Insurance highlights:

In addition to broad coverage, Chubb's Personal Kidnap Ransom and Extortion Insurance also offers expense coverage for the optional services of a world-renowned crisis management firm, such as **The Ackerman Group**¹, which:

- Handles all aspects of a hostage recovery including managing negotiations, liaising with law enforcement agencies, briefing hostage families and delivering ransom funds.
- Responds to a crisis immediately, providing expert advice and recommendations.
- Features 24-hour availability and rapid worldwide deployment.
- Produces RISKNET, an online risk-forecasting service covering more than 100 countries as well as guides to events, cities, countries and airlines worldwide.

Why you need Personal Kidnap Ransom and Extortion Insurance:

- Anyone, whether traveling internationally or domestically, may be targeted for kidnapping or extortion.
- A kidnapping or extortion threat may result in a life-shattering impact on families and loved ones, not to mention severe financial losses.

Almost nothing can prepare you or a loved one to negotiate with kidnappers or extortionists; however, professional assistance before, during, and after a kidnapping or extortion threat can result in a safe and successful outcome.

Insureds include:

- The insured.
- Any relative of the insured:
 - who is a legal resident of the premises.
 - while visiting the insured at the premises.
 - while traveling on or in an aircraft, watercraft or motor vehicle with the insured.
- Anyone who is employed at the premises while at the premises.
- Anyone who is temporarily retained by the insured to deliver a ransom or extortion payment.

Reimburses expenses for:

- Kidnap, ransom or extortion payment. Extortion coverage automatically includes protection for threats to:
 - Do bodily harm to an insured person as well as his/her family.
 - Damage or destroy tangible property owned or leased by any insured person or for which the insured person is legally liable.
- Ransom delivery—Chubb pays the costs involved in delivering ransom to the kidnapper(s).

- Reasonable expenses incurred in connection with a kidnapping, extortion threat, hijacking, political threat or wrongful detention.
- Independent security consultant.
- Accidental death and dismemberment.
- Express kidnapping, which provides coverage for the unlawful detention of an insured person that lasts for less than 6 hours, such as an ATM robbery incident.

With additional advantages:

Our underwriters are positioned throughout Canada and are experienced in a broad spectrum of ransom and extortion exposures.

Why Chubb?

Our reputation for fair claims handling and superior service offers you peace of mind. You can count on our financial stability too. Chubb receives consistently high ratings for financial strength from A.M. Best, Moody's and Standard & Poor's, the leading independent analysts for the insurance industry.

Learn More

For more information, contact your insurance broker or visit us online at www.chubb.com/ca.

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1. Chubb is not affiliated with the Ackerman Group and takes no position regarding an insured's choice of crisis management firm.

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Masterpiece® Equipment Breakdown

Keep Your Home Running Smoothly

CHUBB®



What's at the heart of your home?

You may take them for granted, but the systems in your home help keep your life running smoothly. A kitchen range enables you to cook the perfect meal. The HVAC system keeps your family cozy on a cold winter night. A pool pump lets you enjoy a hot summer day. An elevator makes it easier to transfer holiday decorations to another floor for storage. Your electrical system powers the lights, coffee maker, Wi-Fi, and so much more.

In fact, you probably don't often notice your home equipment until it stops working. And if it does, you'll want to get back to normal quickly.

As a supplement to your Masterpiece® Homeowners policy, Masterpiece® Equipment Breakdown coverage can bring added peace of mind. While your Homeowners policy covers a wide array of perils, such as damage caused by a fire or a falling tree, it doesn't cover some common types of problems that can occur to the equipment in your home.

That's where Equipment Breakdown coverage comes in.

While Equipment Breakdown is not intended to cover "wear and tear" issues that occur on older equipment over time, it can provide coverage for "out of the blue" sudden and accidental breakdown. Examples include:

- A sudden surge from the local power plant damages multiple appliances. Estimated claim value: \$23,000.
- An air conditioning compressor seizes, but the replacement part(s) is no longer available, so a new unit is required. Estimated claim value: \$10,750.
- A pool heater switch malfunctions, causing overheating. Estimated claim value: \$2,050.
- A kitchen refrigerator must be replaced after a compressor fails. Estimated claim value: \$9,500.

In most cases, Equipment Breakdown coverage pays for the full cost to repair or replace damaged equipment (whichever is less), without depreciation.

Personal Risk Services

It's your choice.

Equipment Breakdown coverage can be purchased if you have a Masterpiece Homeowners, Condominium, or Co-operative policy. It can be purchased for each of your homes individually, and coverage applies to all structures on the premises such as guesthouses or barns. It's a simple, affordable way to protect your equipment investment.

The Coverage - let's start with the basics.

Equipment Breakdown coverage covers breakdown of residential equipment that is permanently installed to service the home. This includes heating and cooling systems, appliances, water heaters, swimming pool equipment, well pumps, permanently installed generators and transfer switches, and permanently installed home automation and security systems. It also covers elevators, except for select components that may be underground.

Coverage also includes:

- The cost for tearing out, repairing, or replacing any part of the structure that is necessary to make the covered equipment breakdown repair.
- Removal of debris due to the equipment breakdown.
- Temporary living expenses if a family

member is unable to live in the home due to loss of heat, air conditioning, or electricity that is result of a covered loss.

- Expenses incurred to expedite repairs so you can get back to normal more quickly, such as off-hour service fees or overnight shipping expenses.
- Spoilage of perishable goods.
- Coverage for excavation if it is needed for the repair of certain types of underground components.
- Cleanup and removal costs in the event there is an accidental release of pollutants from a covered loss.

Equipment Breakdown coverage can be purchased with limits that start at \$50,000.

Equipment Breakdown coverage takes it the extra mile.

If you have a Masterpiece® Contents policy, coverage is extended to residential equipment that is not permanently installed. This could include small countertop appliances, computers, portable humidifiers and more.

In addition, Equipment Breakdown provides coverage for:

- Lost rental value if tenants are unable to remain in the home because of a covered loss.
- Some types of business equipment that

may be located in the home.

- The additional cost to replace or repair damaged equipment with “greener” or safer equipment after a covered loss, as well as coverage to help obtain or maintain “green” certifications.

Equipment Breakdown coverage can be purchased up to a \$1,000,000 limit, with higher limits considered upon request.

Easy to Add Coverage

Equipment Breakdown is an optional coverage that can be added to your Masterpiece® policy today.

Same Great Claim Service

Masterpiece® Equipment Breakdown claims are managed by the same Chubb claim team you've come to know and trust for your Homeowners insurance claims. And if you have a simultaneous Masterpiece® Equipment Breakdown and Masterpiece® Homeowners claim (say, for example, a water heater explodes and causes damage to your basement walls), your Homeowners deductible will be reduced by the deductible you pay for Equipment Breakdown-reducing the cost of having two separate deductibles.

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Replacement Cost

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Here are the top reasons to choose Chubb for Replacement Cost in determining the value of your home.

Skilled Professionals

With backgrounds ranging from engineering, architectural design, and construction, Chubb's in-house staff of risk consultants includes skilled professionals trained to assess your fine home.

The Chubb Reputation

With decades of experience insuring and assessing fine homes (over 55,000 worldwide annually and nearly 6,000 per year in Canada), we appreciate the complexity and care required in rebuilding custom, architecturally unique, and older homes.

Accurate Valuation

Our risk consultants liaise with a network of suppliers, builders, architects, engineers, and designers to determine

the actual replacement cost of the home. Chubb risk consultants also deal with the original builders of each home whenever possible to ensure accuracy of their replacement cost values.

Better Than "Market Value"

Market value depends on real estate market factors and variables, such as proximity to amenities, facilities, services, desirable neighbourhoods, etc., and may cause unexpected, irregular shifting in the market value of the home. Also, in a "buyer's market", the amount the insured pays for the home could be less than its replacement cost, leaving an owner underinsured.

Better Than "Cost to Build"

"Cost to build" does not include contractor's profits and fees, nor add-ons such as interior design/decorating and alarms. Under "Cost to build", the value of the home may be artificially low, since it is much cheaper for a contractor to build 10 homes at once than one unique home.

Personal Risk Services

Better Than “RCT”

Only accurate for smaller homes, the RCT calculation does not factor in unique architectural design or high-end custom-built features. Without actually seeing the home, there is a high margin of error in determining the actual replacement cost value of the home.

Unique & Tailored Service

Chubb risk consultants take digital photographs and physical measurements to note the unique features of each home - ensuring accurate replication.

Full Coverage

Chubb’s replacement cost includes architect fees, interior designers, interior decorators, contractor’s overhead/profit, bargaining costs for island locations, sales tax, foundations, structures attached to the main dwelling, custom craftspeople, specialty suppliers, etc., in your valuation so that there are no surprises at time of loss.

Peace of Mind

Our risk consultants, versed in Chubb policies and products, take the responsibility to ensure that you are well protected based on your individualized needs.

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Risk Inspection Requirements Overview

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Home inspections are conducted by our expert in-house risk consultant team. In addition to determining the accurate replacement cost, the risk consultant will conduct a risk analysis and may make recommendations or requirements to improve the safety and risk at the property. A recommendation is a suggestion that the insured may choose to follow. In many cases, the insured will be rewarded with a Superior Protection Credit. A Critical Requirement must be satisfied in order for Chubb to remain on risk.

Written Documentation:

In order to consider a Critical Requirement complete, we will require one or both:

- **Invoice**

A copy of the invoice from the alarm company showing the installation of the specific alarm components is preferred when an alarm system was already in place, but needs to be expanded. This invoice is generally left with the insured by the alarm technician when the work is completed.

- **Alarm Certificate**

We will also accept a certificate from the alarm company. If additional components have been added to an existing system, the alarm certificate must show that specific components were installed.

Common Critical Requirements:

- **Centrally Monitored Fire & Burglary**

Alarm detection systems are required for all locations when the total insured value is greater than \$2 Million. We will typically require ONE centrally monitored smoke or heat detector per 1,000 sq. feet, however our risk consultant team may make exceptions or additional requirements as they deem necessary.

- **Pre-Existing Water Damage**

Pre-existing water damage identified by the risk consultant may need to be repaired. We require the contractor's inspection report and written proof that the repairs were completed.

Personal Risk Services

- **For Course of Construction/ Renovation (COC)**

Most homes will require fire extinguishers, night lighting, fencing, and centrally monitored alarms. When the total insured value is greater than \$5 million, monitored iDVR cameras will be required.

- **Electronic Residential Gates**

Electronic residential gates may impede access to the home by the responding fire department. In the event of a fire, one or more of the following must be complied with: install a Lock Box, tie the gate into the central fire alarm, provide the code to the monitoring central station, or give a key to the fire department. The client can decide which option is best for their needs.

- **Total Insured Value Greater Than \$15M**

We will require signal continuity, alarm maintenance, and low temperature detection when a home reaches this Total Insured Value. This is more accurate and preferred to a home's market value, which depends on real estate market factors and other variables.

- **Water Loss Mitigation Devices**

Water loss mitigation devices are recommended to all clients in order to minimize the possibility of loss due to water escaping from plumbing and other water related vessels. These detectors must be interfaced with an alarm that signals a central station monitoring company and an audible siren that rings throughout the home. The system must be designed to shut off the main water supply when activated. The client will receive a 5% credit for water leak detection and control systems.

Non-Compliance:

Critical requirements are made when they are necessary to adequately protect the insured and their property. If the insured fails to comply with the requirements, we may take underwriting action up to and including cancellation of the policy.

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Protecting your Home with Preventative Maintenance

CHUBB®



Did You Know...

Regular maintenance can help keep your home safe and minimize the possibility of costly future repairs. Here are measures you can take to keep your home in good condition.

Exterior Maintenance:

- Clean and inspect gutters and downspouts. Ensure that water is draining away from the house.
- Inspect windows and doors for worn caulking and weather stripping. Check for proper operation and accessibility.
- Cut back any trees or shrubs touching the house or power lines. Check for health of trees as well.
- Check for any indication of pest infestation.
- Check all porches, railings and walkways for hazards or deterioration.
- Have your chimney professionally cleaned before each heating season

and inspect the chimney top and its structure. Install a chimney cap to prevent water damage and keep animals out. Clean the firebox weekly when in high use. Dispose of ashes in a metal container and remove from the house. Do not put ashes in or near garbage.

- Check the roof for missing or broken shingles.
- Check exterior for missing siding and paint for peeling and cracking which may indicate potential water leaks or moisture problems.

Interior Maintenance:

- Test battery of smoke and carbon monoxide detectors monthly. Replace batteries every 6 months, and replace detectors after 7 years.
- Check fire extinguishers for proper operation.

Personal Risk Services

- Inspect water and waste lines on appliances for leaks or deterioration. Clean and/or replace filters.
- Service furnace and air conditioner units every six months.
- Shut off water to humidifier when not in use.
- Test water heater by draining a bucket of water from the drain faucet until water runs clean to remove any sediment. Replace after 10 years.
- Check around faucets, under sinks, around toilet and visible plumbing lines for leaks or corrosion. Inspect bathroom tile for cracks in tile and mortar. Clean and seal/repair grout lines.

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How to help protect your home during renovation or construction

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Did You Know...

A house that is under construction or renovation is more vulnerable to damage or destruction than at any other time in a home's history. Improperly stored work rags may combust, newly installed plumbing can leak, intruders might vandalize a vacant home... just to name a few possibilities. To help ensure a safe and problem-free renovation or construction project, **we offer the following recommendations:**

Confirm the contractor is adequately insured

When selecting a contractor, ask for a copy of the certificate of insurance to confirm adequate insurance limits. The liability limit for any one occurrence should equal the total insured value of the project.

Read the fine print

Before signing a contract, be sure that the terms of the contract between you and the contractor do not waive your right to recover payment for a loss caused by a negligent third party, referred to as "waiving your right to subrogation". In the event the contractor is negligent when building the home, you want to be able to recoup any monies lost from the third party if there is a lawsuit.

Keep a sufficient number of portable fire extinguishers distributed throughout the worksite

There should be at least one fire extinguisher for every 2,000 square feet of space on each level of the home. We recommend multi-purpose models (type ABC) of at least 10 lbs in weight. It is recommended that you keep extinguishers in your home, even after construction or renovation is completed.

Personal Risk Services

Clean up the worksite every day

Many commonly used construction materials are highly combustible. Make sure scrap lumber, sawdust, cardboard containers and other debris are removed daily. Also, ask painters to remove all rags and solvents at the end of each day as they are highly flammable and can start a fire if left unattended.

If you are renovating your home, do not allow your fire or burglar alarm to be disconnected.

During renovations, you can expect a great deal of dust to be produced, possibly triggering your alarm components. Rather than turn off your smoke detectors, have them covered with plastic bags or manufactured tops that can be removed at night when fires often occur.

Maintain proper coverage

To reduce the possibility of being underinsured during construction, notify your broker as values increase throughout the various phases of construction. This will provide for any needed adjustments in the amount of coverage for your house or other permanent structures to reflect the reconstruction cost information you provide.

Take steps to keep unwanted visitors away from the construction site

Vacant construction sites can attract unwanted attention and increase the chance of theft and vandalism. Motion-activated lighting, perimeter fencing, gates or chains across driveways, and security guards are examples of ways you can protect your home while it is vacant.

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Fire Prevention and Safety

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Did You Know...

Careful planning can often help you avoid loss or injury to your family and property. Follow these fire prevention and safety tips.

Steps You Can Take Now:

- Keep candles away from drapes, upholstered furniture, and other flammable items.
- Have your chimney professionally inspected and cleaned at the beginning of each heating season.
- Use a fire screen to control flying embers and burn only seasoned hardwood to reduce the potential for creosote buildup. Place ashes in a metal container and remove from the house immediately. Never put ashes in or near the trash.
- If you have a wood roof or live in a windy area, install a spark arrestor for your chimney.
- Rags, clothing and materials used during wood or deck staining or refinishing can spontaneously combust and are a major fire hazard.

Immerse used rags and clothing in water in a metal container and seal with an air tight lid. After soaking, allow items to fully air dry by laying them flat on a non-combustible surface. Store cleaned rags in an open metal container. Keep in a well-ventilated area away from any heat source.

- Grill safely. Gas and charcoal grills should be at least 8 feet from exterior walls. Never use an outside grill inside the home or garage.

Take Precautionary Measures:

- Install smoke detectors on each level of your home, inside bedrooms and outside every sleeping area. We recommend a hard wired system so the signal can be heard throughout the house. For an even better level of protection, consider a professionally installed monitored alarm system.
- If you opt for battery operated smoke alarms, be sure to check the batteries regularly and replace them semi-annually.

Personal Risk Services

- Keep multi-purpose fire extinguishers (type ABC) in areas accessible to the kitchen, utility rooms and garage.

Practice Family Safety:

- Establish and practice an escape plan with your entire family. Every family member should know two ways out of every room.
- Predetermine a meeting place outside your home.
- Teach everyone to Get Out, Stay Out in the event of a fire. Call 911 immediately.

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Claims Service

CHUBB®



Peace of Mind

Chubb's claims service offers you peace of mind in knowing that your claim will be handled fairly, swiftly, and professionally.

Our Values

Chubb has been known for its unparalleled claims service built on core values of honesty, fairness, empathy and integrity.

Our Reputation

How we are remembered for settling claims is as important as the coverage we provide – it is the time when we deliver on our promises. To make the process as easy as possible for everyone involved we endeavour:

- To contact customers within 6 hours of reporting a loss
- To issue payment within 48 hours of settling a covered loss.
- To treat customers fairly, with empathy and courtesy.

Financial Stability

Chubb consistently receives high ratings from A.M. Best for financial stability, and from Moody's and Standard & Poor's for claim-paying ability, attesting to Chubb's solid financial strength.

Superior Service

Our claims personnel are dedicated to providing customers with the best claims service in the industry. Throughout the year, we survey customers on their claim experience and consistently receive "superior" satisfaction ratings.

Personal Risk Services

Cash Settlement Option

Chubb does not require a customer to rebuild their home or replace their contents. They will almost always have the option to take a cash settlement and use the money as they see fit.

The Chubb Difference

Chubb claims adjusters have the experience to understand your concerns. We explain every step of the claim settlement process, provide guidance throughout, and work to settle claims quickly and equitably.

Global Network

At Chubb, we have the ability to work with our global claims network and complement our worldwide coverage with worldwide service*.

You can report a loss or submit a claim by contacting your broker or by contacting us directly:

Email: CanadaClaims@chubb.com
Canada wide 24 hour claims service:
1.800.532.4822

* Territorial restrictions may apply.

Chubb. Insured.SM

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 www.chubb.com. In Canada, Chubb operates through Chubb Insurance Company of Canada and Chubb Life Insurance Company of Canada. All products may not be available in all Canadian jurisdictions. In the United States, insurance is provided by ACE American Insurance Company and its U.S. based Chubb underwriting company affiliates. This communication contains product summaries only. Coverage is subject to the language of the policies as actually issued. Chubb is the world's largest publicly traded property and casualty insurance group. 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. 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.

Payment Options

CHUBB®



Chubb's payment options for personal insurance customers are designed to offer you more flexibility and convenience. You can choose any available payment option to pay your Masterpiece® policy premium. Late payments and cancellations for non-payment of premium can impact your insurance history. Timely premium payments can offer you peace of mind and help control your long-term insurance costs.

Payment Plan Options

You can pay your insurance policy by choosing one of the following options:

- Monthly automatic charges to your credit card
- Monthly automatic withdrawals from your chequing account
- Lump sum automatic charge to your credit card for the total premium owing
- Lump sum automatic withdrawal from your chequing account for the total premium owing
- Payment to your insurance broker for the total premium owing

Please note that an installment fee applies to all monthly payment plan options. Your bank or credit card will automatically deduct each payment and electronically transfer the funds through secure payment channels to Chubb.

Once you choose one of the available payment options, all future policy transactions will recur with the same bill payment option unless your insurance broker advises us of the new payment option you have chosen. The payment options Chubb offers are simple and straightforward and no down payment is required.

Frequently Asked Questions

How do I choose my payment plan?

Please contact your insurance broker directly to set up your preferred payment plan option.

How do I apply my payment plan?

Once you choose the right payment plan for you, you can apply it to all of your current policies with Chubb. Simply advise your insurance broker and your insurance broker will advise Chubb.

Personal Risk Services

What details do you need from me for payment by credit card?

If you choose to pay by credit card, please provide your insurance broker with the type of credit card, your credit card number, the credit card expiry date and the cardholder's name. VISA, MasterCard, American Express are all accepted by Chubb. You can choose to make 12 installments (on the 1st or 15th of the month) or, if you prefer, a lump sum payment for the total premium owing.

What details do you need from me for the chequing account option?

If you choose automatic withdrawals from your chequing account, please provide your bank name and the bank's transit number, your chequing account number and the account holder's name. All this information is found on the bottom of your cheques. You can choose to make 12 installments (on the 1st or 15th of the month) or, if you prefer, a lump sum payment on your card.

Are the payment dates flexible?

Chubb offers two scheduled payment dates which are the 1st or the 15th of the month. For lump sum payment plans this will occur on the first date after the effective date of your policy transaction. For monthly payment plans, this will recur on the same date chosen each month. Please let your insurance broker know whether you prefer the 1st or the 15th of the month for your billing date.

What happens if I change my bank account or credit card?

Please inform your broker of any new bank account or credit card information as soon as possible to avoid a missed payment. It is your responsibility to provide us with up-to-date bank account or credit card information which include expiry dates for credit cards.

What happens if I miss my insurance policy payment date?

The first time you miss a monthly payment, you will receive a failed payment letter from Chubb Insurance Company of Canada advising you that a payment was missed and that we will collect the missed payment on the next scheduled billing date. Your insurance broker will also receive notification of this and will work with you to resolve any issues before your next scheduled billing date.

If you miss a subsequent payment on your next scheduled billing date or within the same policy period term, your policy will automatically cancel for non-payment and a registered letter will be sent from Chubb directly to your mailing address on file.

How can I get more details?

Please call your Insurance Broker for further information.

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@ChubbCanada Brokersite

CHUBB®



Account Rounding

Easily round-out client accounts by taking advantage of our real-time quoting tool to quote our Masterpiece® products, including property and automobile. The quick quote design provides you with accurate quotes in seconds.

Quote Coverage & Deductible Options

Ensure your customers have the most comprehensive coverage. View coverage details and take advantage of the ability to quote various deductible options with the help from the intuitive quoting tool.

Billing Management

Track premium history and view future billing schedules all with the click of a button. The billing feature is an invaluable tool that can also be used to update and change payment methods.

Greater Flexibility

Quote, endorse, manage and update your Chubb clients' information at your convenience. The site is available 24/7.

Marketing Information & Reference Tools

Access a wealth of Chubb reference material directly from the site. View provincial contract guides, rate & rule manuals, coverage highlights and recorded webcast presentations at any time.

Risk Inspection Information & Policy Documents

View client home inspections on-line as well as detailed property information. Also access your customers' policy information whether it is from a prior term, or for the current or renewal term.

Personal Risk Services

Claims Notifications

Stay informed regarding the latest claims that impact your Chubb portfolio with our open and close notices posted on the site.

Print Quotes

Present your clients with a professional quote using the .pdf print quote function when quoting a Masterpiece® product on-line.

Obtain pricing prior to binding

Simply quote online to obtain a price indication for your clients. Once confirmed, the request issuance process ensures accuracy and timeliness.

Security & Confidentiality

The site has been designed utilizing the highest levels of security available. Your customer's information is protected and kept confidential.

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