

MasterPackage™ for Office Professions and Surgeries

CHUBB®



MasterPackage™ is Chubb's package policy for Office Professions and Surgeries

MasterPackage™ for Office Professions and Surgeries gives your clients broad cover for property and casualty risks in one easy policy. It includes a wide range of extensions and benefits from Chubb's award-winning claims service.

Why choose MasterPackage?

- **Package solution**
Seamless integration of cover across different sections of a policy reducing the potential for gaps in coverage.
- **Broad Coverage**
MasterPackage is designed to deliver broad all-risks cover with a wide range of extensions included.
- **Wide appetite**
MasterPackage offers comprehensive protection that meets the diverse needs of businesses across various industries.
- **Single Empowered Underwriter**
Your quote will be written by a single, dedicated underwriter, empowered to high levels of authority.

- **Regional Office Network**
MasterPackage is offered across our office network, allowing you to trade locally.
- **Global Reach**
Our global reach and multinational capabilities mean clients with operations around the world are in safe hands.

Policy offering

Our policy contains modular sections of cover which can be tailored for your clients needs:

- Property
- Business Interruption
- Employers' Liability
- Public & Products Liability
- Terrorism
- Legal Expenses

We can also write the following lines:

- Cyber
- Management Liability
- Marine
- Accident & Health
- Environmental
- Professional Indemnity

Appetite

Under the MasterPackage policy we provide annual cover for a broad spectrum of offices and surgeries.

We like to insure

- Accountants / CPA offices
- Law firms / Legal offices
- Insurance agencies
- Real Estate agencies
- Consulting firms



Coverage Highlights

Cover/Service	Benefit
Redesigned form	Our new and improved form offers the same extensive cover across property and casualty which can be tailored to meet the needs of your business.
Claims Preparation Costs	Costs and expenses incurred for services provided by qualified professionals in the production or certification of documentation in the event of a claim.
Wide range of extensions	<p>Our policy contains a generous range of extensions, specifically designed for offices and surgeries:</p> <ul style="list-style-type: none"> • Hourly Billing: Business Interruption cover caters for agreed hourly rates for work undertaken and billed to a client by an employee or partner. • Exhibitions, Fairs and Trade Shows: Cover for damage to contents and stock whilst at the site of any exhibition or fair or trade show, including transit. • Computer Breakdown: Cover for interruption or interference to the business due to computer breakdown, includes repair or replacement of computer equipment. • Computer Equipment Repair Investigation Costs: Consultant fees for investigations or tests into possible repair, replacement or reinstatement of computer equipment following damage. • Computer Reinstatement of Data: Additional expenditure incurred reinstating data which has been altered deleted, corrupted or lost following damage • Denial of Access (Non-Damage): Losses resulting from interference or interruption to the business due to access being hindered or prevented by unlawful third parties, or by police or emergency services. • Outsourced Activities: Loss resulting from interference or interruption as a result of damage at an outsource service provider. • Public Utilities: Cover for interruption or interference to the business due to loss of electricity, water, gas or telecommunications. • Data Breach & Cyber Attack: Liability for damages following a data breach event in respect of third party personal data, including unlawful or unauthorised disclosure of third-party data. • And more... <p>Important: Full terms, including sublimits, are outlined in the policy and are only active if specific sections are purchased. Please ensure you read the policy wording for how these extensions are applied.</p>
Chubbflex	We provide £500,000 of cover across key extensions which can be allocated by you at the time of loss, meaning you are free to deploy it where you need it most.
Crisis response	Where public and products liability cover is purchased as part of MasterPackage, an emergency response helpline is included, which is available 24 hours a day, 7 days a week. Up to £100,000 of crisis response expenses are also available for expenses incurred as a result of damage or bodily injury to third parties.

Cover/Service	Benefit
Online Health & Safety Resources	Employers' Liability policyholders receive unlimited free access to accredited online health and safety resources, including Chubb eLearning and Chubb Risk Adviser. These tools offer a comprehensive range of eLearning modules covering key health, safety, and wellbeing topics, all meeting accreditation standards. Chubb Risk Adviser also provides up-to-date legislative information, compliance tools such as a self-assessment feature, and an "Ask the Expert" service for bespoke advice. For more information or to register, visit: www.chubb.com/uk-en/services/property-

Why choose Chubb?



Flexibility

- Cover that adapts to your size and direction
- Industry specific, customisable, scalable package solutions
- Broad cover across many industries



Expertise

- Specialists in underwriting, claims and risk who live your industry
- Experts in 54 countries who understand your specific needs
- Added-value services when you need help managing risks



Reliability

- Award-winning Claims service
- Not afraid of complexity
- Leader in insurance

GET A MASTERPACKAGE QUOTE TODAY!

Please reach out to your local Chubb contact for a quotation.

All content in this material is for general information purposes only. It does not constitute personal advice or a recommendation to any individual or business of any product or service. Please refer to the policy documentation issued for full terms and conditions of coverage.

Chubb European Group SE (CEG). Operating in the UK through a branch based at 40 Leadenhall Street, London EC3A 2BJ. Risks falling within the European Economic Area are underwritten by CEG which is governed by the provisions of the French insurance code. Registered company number: 450 327 374 RCS Nanterre. Registered office: La Tour Carpe Diem, 31 Place des Corolles, Esplanade Nord, 92400 Courbevoie, France. Fully paid share capital of €896,176,662.