

# MasterPackage™

CHUBB®



## **MasterPackage is Chubb's package policy for commercial clients**

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Chubb's MasterPackage™ policy is a comprehensive package of coverages, designed to meet your commercial clients property and casualty insurance requirements in one product, with a single policy wording. MasterPackage™ gives broad all-risks cover with a wide range of extensions available and incorporates Chubb's exceptional approach to loss control and our award-winning claims service.<sup>1</sup>

## **Why choose MasterPackage?**

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- Broad coverage
- Wide appetite for trade, size and complexity of risk
- Access to a single underwriter, who is empowered to make decisions on your clients' insurance
- Extensive regional office network
- Seamless cover between sections

## **Policy offering**

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Masterpackage includes the following sections of cover:

- Property damage
- Business interruption
- Terrorism in Great Britain
- Employers' liability
- Public and product liability

With the option to include

- Legal expenses
- Marine cargo
- Kidnap and extortion expenses

<sup>1</sup>. 2025 Service Quality Marque award for claims excellence from Gracechurch

## Appetite

Under the MasterPackage policy we insure a broad spectrum of mid-market commercial organisations.

### We like to insure

- Accountants
- Advertising agencies
- Architects
- Conference centres
- Insurance companies and professionals
- Management / professional consultants
- Museums and galleries
- Exhibition & event organisers
- Manufacturing risks (Light to medium)
- Modern, city centre hotels
- Office, modern retail and light industrial risks
- High end retail units
- Financial institutions

### We are cautious of

- High piled storage, with no sprinklers or automatic fire detection
- Vacant property
- Food manufacturing and preparation
- High hazard heavy manufacturing
- Older and country hotels
- Waste processing plants

## Key selling points

Cover/Service	Benefit
<b>Full theft</b>	Chubb offers full theft coverage as standard. Chubb does not require evidence of forced entry or exit from the premises (not including gardens or yards) for the policy to be triggered as theft can occur without such evidence, for example through tailgating into the insured's premises.
<b>Wide range of extensions</b>	Chubb MasterPackage policy contains some of widest extensions in the market, including: <ul style="list-style-type: none"><li>• Claims preparation costs included as standard £50,000 for property and business interruption losses, and £50,000 for employers and public liability. Limit is any one occurrence, £100,000 in the aggregate.</li><li>• Loss prevention expenses up to £10,000</li><li>• Recompilation of valuable papers up to £50,000</li><li>• Computer and machinery breakdown as standard</li><li>• Computer reinstatement of data £25,000</li><li>• Contract works £50,000</li><li>• Product recall expenses, limited to £50,000 (any one occurrence and in the aggregate).</li><li>• Environmental Liability covering remediation expenses, limited to £100,000 any one occurrence and in the aggregate.</li><li>• Data breach and cyber-attack cover following damage to third parties, limited to £100,000 any one occurrence and in the aggregate.</li></ul>
<b>Chubbflex</b>	We provide £500,000 of cover to be allocated across a number of key extensions at the time of loss, leaving you free to deploy this cover when you need it most and not having to second guess where you may need it at the time of loss.
<b>Crisis response expenses and helpline</b>	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
<b>Commercial Legal Expenses</b>	Option to purchase commercial legal expenses, which includes legal protection for employment disputes & compensation, employment restrictive covenants, tax disputes, property, legal defence, compliance & regulation, statutory licence appeals, loss of earnings (following court attendance), personal injury, executive suite (a selection of covers to protect the principal, executive officers, directors and partners of your business), contract and debt recovery and crisis communications assistance (not connected to an injury or third party). This cover also includes access to the business legal services website.

### Why choose Chubb?



Our award winning claims team handles a diverse range of claims via our own in-house experts and carefully chosen TPAs. In the UK&I our claims team has achieved Chartered Insurer status from the CII as part of their commitment to maintaining high professional standards.



Highest A.M. Best rating. Our A++ rating demonstrates our financial strength and long-term ability to pay claims.



With our proven underwriting expertise we offer a superior bespoke service to our clients.



With a global network of 550 risk engineers, Chubb has been providing risk management, loss mitigation and prevention services to our clients around the world for many years.

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.