

# MasterPackage™ for Retail and Shops

CHUBB®



MasterPackage™ is Chubb's package policy for commercial clients in the retail sector.

---

MasterPackage™ for Retail and Shops offers broad cover for retail businesses in a single policy, with a wide range of extensions and Chubb's expert 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

## Appetite

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

### We like to insure

- Clothing and apparel retailers
- Bookstores and stationery shops
- Electronics and mobile phone retailers
- Department stores
- Hardware stores
- Chemists



## 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 retail risks, including:</p> <ul style="list-style-type: none"> <li>• <b>Employee Theft:</b> Cover for theft of money or stock by employees.</li> <li>• <b>Visitors Personal Accident:</b> A benefit paid should a visitor suffer serious injury or death, including home and car adaption and funeral expenses.</li> <li>• <b>Seasonal Stock Increase:</b> Automatic increase in the limit of liability for stock over Christmas, Easter and Bank Holidays periods.</li> <li>• <b>Customers' Goods:</b> Cover for loss or damage to goods belonging to a customer which are being worked on or being temporarily stored at the premises.</li> <li>• <b>Customers and Suppliers Premises (Specified or Unspecified):</b> Cover for losses resulting from interference or interruption at customers' or suppliers' premises.</li> <li>• <b>Public Utilities:</b> Cover for interruption or interference to the business due to loss of electricity, water, gas or telecommunications.</li> <li>• <b>Goods in Transit:</b> Loss or damage to contents or stock whilst in transit by road, rail or inland waterway.</li> <li>• <b>Product Recall Expenses:</b> Expenses incurred for media communication, collection, storage and disposal of goods and employee overtime following a recall event.</li> <li>• <b>Deterioration of Refrigerated Property:</b> Cover for loss of refrigerated contents or stock due to sudden failure or damage to a refrigerator.</li> <li>• <b>Computer Breakdown:</b> Cover for interruption or interference to the business due to computer breakdown, includes repair or replacement of computer equipment.</li> </ul> <p>And more....</p> <p><b>Important:</b> 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.   |

| Cover/Service                    | Benefit  |
|----------------------------------|--|
| 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.  |
| 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.<br><br>For more information or to register, visit: <a href="http://www.chubb.com/uk-en/services/property-casualty/health-safety-elearning.html">www.chubb.com/uk-en/services/property-casualty/health-safety-elearning.html</a> |

### 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.