



Many Risks, One Chubb.

CASE STUDY: MANUFACTURING

# Meeting astronomical growth with a sturdy set of coverages



## About Quarter Craft

Quarter Craft is an auto parts manufacturer based in Dallas, Texas.

With more employees returning to the office and getting back on the road, plus an overall increase in travel, the demand for their products is rising. As such, new facilities have been built in multiple states and many new employees have been hired. But with more moving parts in their business, their current insurance protection simply isn't enough.

Additional coverage options that will deliver a more robust insurance plan for Quarter Craft include:

### Occupational Accidental Death & Dismemberment

- Quarter Craft's heavy machinery could cause serious injury if not operated correctly
- Due to the increase in demand, employees are working overtime, increasing the risk of injury
- In the event of a serious occupational accident, an employee's family will have significant financial needs

### Environmental - Pollution Liability

- Quarter Craft can better position themselves to withstand the financial impact of pollution incidents, while protecting the environment, their staff and customers, and their reputations
- The growth in new facilities increases unexpected pollution exposures
- Should their reputation and brand be compromised due to a covered event, Chubb's experts are available to help manage the public media

### Employment Practices Liability

- With more employees, Quarter Craft may experience an increase in employment-related lawsuits, such as discrimination and harassment
- If an employee complains about employment wrongful acts, Quarter Craft has a legal responsibility to prevent any punishment or retaliation
- The fast-paced growth could cause Quarter Craft to rush through the hiring process, make mistakes and miss critical steps, such as proper background checks

You've read the case study. Now learn more about the coverage details. Visit [chubb.com/onechubb/manufacturing](http://chubb.com/onechubb/manufacturing)

To learn how we can help you grow your business, reach out to your Chubb contact.

The claim scenarios described here are hypothetical and are intended to show the types of situations that may result in claims. These scenarios are not based on actual claims and should not be compared to an actual claim. Whether or to what extent a particular loss is covered depends on the facts and circumstances of the loss, the terms and conditions of the policy as issued and applicable law.

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](http://www.chubb.com). Insurance provided by ACE American Insurance Company and its U.S.-based Chubb underwriting company affiliates. All products may not be available in all states. This communication contains product summaries only. Coverage is subject to the language of the policies as actually issued. Surplus lines insurance sold only through licensed surplus lines producers. Chubb, 202 Hall's Mill Road, Whitehouse Station, NJ 08889-1600.