

CHUBB®

Customarq Package

Commercial Insurance



Customarq Package

No matter the industry, your business faces new and challenging risks every day.



That's why Chubb offers Customarq Package, our proprietary, industry-leading Package product, customized to address a wide range of risks.

By choosing Chubb, clients benefit from highly experienced risk consulting specialists who provide risk mitigation services to proactively prevent losses before they happen. Combined with superior underwriting and claims handling, it's easy to see why businesses feel confident with Chubb.

Chubb is one of
the largest
publicly traded writers of
Package insurance in the U.S.¹

1. Source: Based on data from SNL financial U.S. Statutory filings "commercial multi-peril" category

A broad Package appetite
across nearly
90% of SIC
codes

Why Customarq

- Deep knowledge and expertise, developed over decades of working with businesses of all types and sizes, is reflected in our flagship Customarq product.
- As a proprietary product, Customarq includes many features and benefits that other industry standard products do not.
- Customarq's modular approach offers unmatched flexibility and can provide insurance solutions for emerging risks across a variety of industries.
- With a suite of endorsements across specialized industry practices, protection can be tailored to fit the specifications of each individual business.
- Customarq's industry-leading Global Extension can be added to protect global operations and exposures through one of the largest networks of owned, local branches throughout the world.

Why Chubb?

- Underwriting Expertise
- Tailored Solutions

- Chubb Risk Consulting
- Superior Claims Service

- Global Reach
- Financial Strength

A modular, flexible approach to insurance means that as a business grows, so can your insurance protection. With the features and benefits already included in Customarq Package, optional endorsements, and additional lines of business, Chubb can tailor an integrated insurance solution to protect businesses from the risks faced in each industry.



Package

Your business opens a manufacturing facility. As part of the Customarq Package, Equipment Breakdown is included to address unforeseen mechanical breakdown exposures.



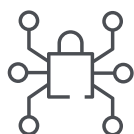
Excess & Umbrella

To round out your primary liability program, you add Excess and Umbrella liability insurance to protect against the potential of catastrophic liability exposures.



Errors & Omissions

To guard against the high cost of litigation that may arise from product or service disputes, you purchase an E&O solution.



Cyber

A cyber risk management solution helps protect against potential data breaches.



Ocean Cargo

Ocean Cargo is added to your program to safeguard your international transit and storage exposures.



Workers' Compensation

Your employees are your company's most valuable asset. As your operation evolves and exposures change, Chubb's risk consulting services identify and reduce injury sources and exposures.



Global Extension

As operations expand internationally, Global Extension extends Customarq's features and benefits overseas in one seamless policy.



Commercial Auto

A sales force is expanded throughout the U.S. requiring vehicles at all owned locations. Chubb's fleet safety program helps mitigate and manage auto-related exposures.

Specialized Suite of Services

Chubb offers more than just insurance products to help clients. An extensive suite of services provides the type of certainty and peace of mind businesses can count on.



Industry Expertise

- An approach that combines deep industry expertise in underwriting, claims, and risk consulting with multinational servicing.
- Tailored product features and benefits to address new and emerging exposures across a variety of industries in which we specialize.
- 30 Industry Practices support clients across a variety of industries that represent 85% of U.S. GDP.²



Risk Consulting Services

- Nearly 500 dedicated risk engineers in North America customize practical solutions together with clients and offer recommendations to minimize risk.
- Establish service deliverables tailored to address industry-specific exposures.
- Services include, but are not limited to – Property Conservation, General Liability, Premises and Products Liability, Equipment Breakdown and Jurisdictional Requirements, Ergonomics, Risk Assessment, and Predictive Loss Analysis.
- A Resource Center provides tools that highlight new and emerging risks (e.g., analytical tools, best practices, materials by industry, business blogs and videos).
- Client Exchange serves as a one-stop shop for Chubb service accounts to access their service deliverables.



Claims

- Claims representatives available 24 / 7 / 365.
- Adjusters and specialists with deep technical knowledge to handle claims for specific industries, lines of business, and jurisdictions.
- A team of Claims Business Consultants achieve a thorough understanding of a client's operation and then develop a customized service plan.
- Multinational claims units combine local jurisdictional knowledge with experience handling interactions between local admitted and master controlled policies.
- Dedicated field catastrophe response teams conduct client visits immediately after an event.
- Analytics teams monitor catastrophic weather patterns and forecasts around the globe and take a proactive approach to planning and resource deployment.

2. Bureau of Economic Analysis 11/2017

See how Customarq stacks up to the competition*

Property Highlights		Chubb	Typical Industry Policy
Supplementary Declarations Blanket Limit	Applies separately at each premises shown in the declarations	✓	Policy Level
Total Loss of Property	The policyholder is given 2 years from the date of loss to decide to rebuild at the existing or new location	✓	60-Day Limitation
Ordinance or Law	Included in the valuation for building and personal property; no sub-limit; also included in period of restoration for business income	✓	Sub-limited and not included
Extra Expense	No sub-limit, with no deductibles or waiting periods applicable	✓	Sub-limited
Extended Period of Indemnity	Unlimited for Business Income and Extra Expense	✓	Limited
Dependent Business Premises	Coverage applies worldwide on a per-premises basis with no aggregate and is not limited to the primary supply chain	✓	Endorse
Mechanical Breakdown	Provided at policy limits	✓	Endorse
Utility Interruption	No sub-limit due to direct damage of insured's property due to utility interruption	✓	Sub-limited
Spoilage & Change in Temperature	No sub-limit; insurance for losses provided at policy limits	✓	Sub-limited
Global Extension	Extends the features and benefits of the domestic policy to overseas locations	✓	N/A
Ocean Cargo	Automatically includes endorsement for \$50k limit of insurance	✓	Varies by individual insurer
Liability Highlights		Chubb	Typical Industry Policy
Advertising Injury and Personal Injury	Subject to a separate aggregate limit that is not part of the General Aggregate Limit	✓	Damages included in General Aggregate Limit
Lessors of Premises, Lessors of Equipment	Automatically included as insureds	✓	Endorsement available
Vendors	Automatically included as insureds	✓	Endorsement available
Existing Subsidiaries	Automatically included as insureds; includes unscheduled partnerships, joint ventures, and LLCs	✓	Endorsement available
Newly Acquired or Formed Subsidiaries	Automatically included as insureds to the end of the policy period; includes unscheduled partnerships, joint ventures and LLCs	✓	Limited to 90 days and requires adding to a schedule to continue until end of the policy period
Property Damage to Rented Premises	Provided on an all-risk basis up to the Each Occurrence Limit	✓	Exception limited to fire and with a sublimit
Product Withdrawal Expenses & Crisis Assistance Expenses Endorsement	Reimburses an insured up to \$50,000 for: <ul style="list-style-type: none"> product withdrawal expenses they have paid or incurred because an insured product has a defect; or reasonable and necessary crisis assistance expenses incurred by an insured arising out of a crisis event 	✓	Varies by individual insurer
Non-Owned aircraft	No exclusion for non-owned aircraft when rented by an insured with a paid, trained crew	✓	Varies by individual insurer
Global Extension	Extends the features and benefits of the domestic policy to apply overseas with options for shared or separate limits of insurance	✓	Varies by individual insurer
Errors & Omissions Endorsements	Endorsements available to add errors or omissions insurance to the General Liability contract for manufacturing	✓	Varies by individual insurer

* As of 4/19

CHUBB®

For More Information

Please contact your broker or visit www.chubb.com

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. Insurance provided by U.S.-based Chubb underwriting companies. All products may not be available in all states. Surplus lines insurance sold only through licensed surplus lines producers. 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.