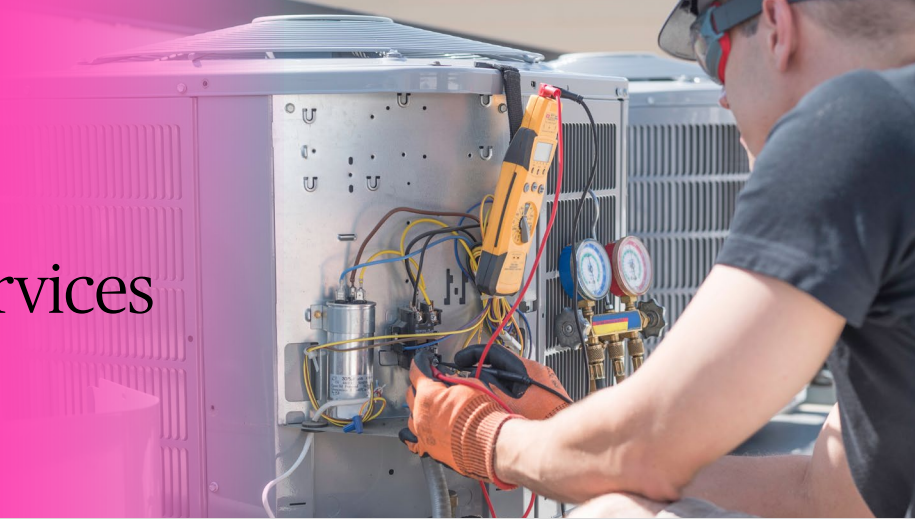


Chubb's Business Services Industry Practice



As a business services provider, the ability to serve clients is paramount. However, challenges in protecting operations may emerge, ranging from cyber threats and liability risks. Chubb understands the importance of uninterrupted service delivery and provides specialized coverage options designed to empower businesses. Business can confidently continue to service clients, knowing that they have a reliable partner to handle insurance needs.

Key Highlights

- Broad product offerings with features and benefits not typically found in other industry policies
- Integrated solutions for accounts of all size and scope across property, casualty, financial lines, foreign, accident & health, and professional liability
- Specialist underwriters that understand the complex exposures companies face today
- Capabilities to place local insurance solutions globally to meet local marketplace and regulatory requirements
- State-of-the-art risk management services and tools designed to help incorporate loss prevention into operation strategies

World Class Services Offerings

- Claims professionals with significant experience and expertise in claims and litigation
- Global capabilities to protect global operations and exposures through one of the largest networks of owned, local branches throughout the world
- Well-rounded insurance protection and tailored account solutions to strengthen client relationships, grow business, and meet professional obligations
- Cutting-edge risk engineering and loss prevention services, including IoT devices for water leak detection (StreamLabs), business continuity planning, ergonomic evaluations, slip-and-fall prevention, and natural hazard preparedness

Target Classes

- Equipment Services
- Adjustment and Collection Services
- Credit Reporting Services
- Building Maintenance Services
- Photoshopping and Finishing services
- Auctioneers
- Textile Designers
- Shoe Designers
- Translation and Interpretation Services
- Telephone Call Centers

CHUBB SOLUTIONS

- | | | |
|---|---|---|
| <ul style="list-style-type: none">• Package• Builders Risk• Environmental | <ul style="list-style-type: none">• Property• Umbrella and Excess Liability• Financial Lines• Workers Compensation | <ul style="list-style-type: none">• Multinational• Cyber• Accident and Health |
|---|---|---|

What We Have Written Lately

Risk Description	Insurance Written	Premium Amount	The Chubb Difference
Photofinishing Services	<ul style="list-style-type: none"> Benchmark Package Auto Workers Compensation Umbrella Crime Fiduciary Liability EPL 	\$210,000	<ul style="list-style-type: none"> Risk engineering for property and workers' compensation Breadth of product offering Scalable Benchmark product offering
Arbitration Services	<ul style="list-style-type: none"> Package Auto Workers Compensation Umbrella Cyber Crime 	\$430,000	<ul style="list-style-type: none"> Underwriting expertise in service firms Property capacity and terms Risk Engineering ergonomic services
Collection and Adjusting, Translation and Arbitration Services Firm	<ul style="list-style-type: none"> Package Auto Workers Compensation Multinational Umbrella EPL D&O 	\$475,000	<ul style="list-style-type: none"> Breadth of product offering Property capacity and approach to catastrophe perils Risk engineering services for property preservation and ergonomic injury mitigation

What We Have Paid Lately

- An exhibition services company with unique displays housed in a large warehouse experienced a flood event. The insured had several inches of water throughout the entire facility. The claims adjuster and insured acted quickly to secure the services of a restoration company specializing in restoration of fine art or sensitive items. This swift action reduced the total loss from several million to under \$1 million.
- Offices of an auction services company suffered water damage when a toilet overflow ran all weekend. The customer had water sensors throughout the facility installed with the support of Chubb risk engineering several months before the water damage event. Because of early alert of the water leak, the loss amount was kept at under \$250,000.

Web Links

- [Insurance for Business Services](#)
- [Agent & Broker Resource Center](#)
- [Claims Service – What Makes Us Unique](#)

WHY CHUBB?

- Underwriting Expertise
- Tailored Solutions
- Risk Engineering Services
- Superior Claims Service
- Global Reach
- Financial Strength

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 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. Risks subject to full underwriting review and acceptance; premiums may vary. Reasons listed for why an insured chose Chubb based on perceptions of Chubb employees from communications with producers.

The claim scenarios described here are intended to show the types of situations that may result in claims. These scenarios should not be compared to any other 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. Facts may have been changed to protect privacy of the parties involved. Chubb, 202 Hall's Mill Road, Whitehouse Station, NJ 08889-1600.