

Chubb's Membership and Trade Organizations Industry Practice



Membership Organizations and Associations serve to unite groups of people together for a specific purpose, such as connecting people with common beliefs, bringing together those with a common profession, among other reasons. Thousands of these groups exist, with the number growing substantially every year. That growth presents risks from an insurance perspective, as these groups face many obstacles that challenge their effectiveness. Chubb provides customized solutions to help associations focus on their mission, increase membership recruitment and retention, and grow.

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
- 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 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, natural hazard preparedness, fleet safety programs, management of vacancy properties, and infrared thermographers

Target Classes

- Business Associations
- Professional Membership Organizations
- Labor Organizations and Unions
- Civic, Social, and Fraternal Organizations

CHUBB SOLUTIONS

- Property
- Auto
- General Liability
- Workers Compensation
- Excess and Umbrella
- D&O
- Employment Practices Liability
- Crime
- Cyber
- Employed Lawyers Professional Liability
- Accident and Health
- Package

What We Have Written Lately

| Risk Description | Insurance Written | Premium Amount | The Chubb Difference |
|-------------------------------|--|----------------|---|
| Labor Union | <ul style="list-style-type: none"> • Package • Auto • Umbrella • Workers Compensation • Fiduciary | \$350,000 | <ul style="list-style-type: none"> • Underwriting expertise • Medical claim cost containment approach |
| Legal Bar Association | <ul style="list-style-type: none"> • BMQ Package • Auto • Umbrella | \$110,000 | <ul style="list-style-type: none"> • Comprehensive coverage • Service • Underwriting expertise |
| University Alumni Association | <ul style="list-style-type: none"> • BMQ Package • Auto • Umbrella | \$75,000 | <ul style="list-style-type: none"> • Coverage • Exceptional service • Underwriting expertise |

What We Have Paid Lately

- A labor union event led to allegations of invasion of privacy due to publication of a photo on social media. The scenario was intricate requiring personal injury analysis experts. Total cost was \$1.5 million.
- A membership organization holds an annual conference for its members. During the event an employee was transporting an attendee in a golf cart. Due to an obstacle in the path, the driver lost control of the golf cart ending in it overturning and causing bodily injury to both riders. Total cost was \$400,000.
- A bar association's main office just finished a full remodel. Over the weekend, a sprinkler pipe burst due to freezing weather causing extensive water damage to personal property requiring a relocation for several months while repairs were completed. Total cost was \$2 million.

Web Links

- [Insurance for Membership and Trade Organizations](#)
- [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.