

Chubb's General Liability Line of Business

Businesses face countless risks every day. Protecting business assets, such as balance sheets, hard-earned reputations, and positions in today's competitive market, requires a carefully selected insurance solution. With over 135 years of experience providing insurance solutions to a wide range of businesses, Chubb understands the nuances of liability insurance and knows what it takes to effectively manage risk.

Key Highlights

- Primary insurance for bodily injury, property damage, advertising injury, and personal injury to a third party for which the insured is liable. Advertising & personal injury is subject to a separate aggregate limit and does not reduce the general aggregate limit.
- Newly acquired or formed subsidiaries, including unscheduled partnerships, joint ventures, and LLCs, are automatically included as named insureds from the date of acquisition or formation until policy expiration.
- Lessors of premises, lessors of equipment, and vendors are automatically included as insureds.
- Product withdrawal expenses and crisis assistance expenses endorsement available with sub-limits of \$50,000, added at no additional premium; higher limits available for an additional premium.
- Property damage to rented premises applies on an "all risk" basis up to the each occurrence limit.
- Non-owned watercraft of less than 55 feet and non-owned aircraft rented by an insured with a paid, trained crew are covered.
- Global Extension can be added to extend the limits, terms, and conditions of the domestic policy worldwide, supported by Chubb's global claims service network.
- Errors & Omissions can be seamlessly integrated with the General Liability policy contract for select industries.
- General Liability insurance available as part of a Package policy or on a monoline basis.

World Class Services Offerings

- Claims professionals with significant knowledge and expertise, driving successful outcomes for our clients
- Risk engineers specialized by industry or line of business allow for creative insights to help your company identify, mitigate, and control risk
- Specialized, industry-specific underwriting and product solutions, paired with an extensive suite of risk consulting services, means insurance can be tailored to meet the needs of a wide range of businesses
- Underwriting, claims and risk consulting professionals to serve the needs of businesses ranging from occasional trip travel to fully globalized organizations

Target Classes

- Manufacturing
- Climate Tech
- Natural Resources
- Financial Institutions
- Food
- Construction
- Technology
- Life Sciences
- Media and entertainment
- Federal contractors
- Wholesalers/Distributors
- Professional Services
- Consumer and Retail Services
- Law Firms
- Educational Institutions
- Cultural Institutions
- Membership and Trade Organizations
- Business Services

CHUBB SOLUTIONS

• E&O
• Property

• Auto
• Umbrella

• Product
• Withdrawal Expense

• Cyber
• Workers' Compensation

What We Have Written Lately

Risk Description	Insurance Written	Premium Amount	The Chubb Difference
Global EV Charging Company	<ul style="list-style-type: none">• General Liability• Property• Global Extension with Local Policies• Auto• Umbrella	\$389,000	<ul style="list-style-type: none">• Nuanced Climate Tech expertise in underwriting and risk consulting• Global Extension for overseas operations with local admitted placements• Quick response
Robotics Manufacturer	<ul style="list-style-type: none">• GL• Auto• Work Comp• Umbrella• Multinational• DBA• Aviation	\$98,000	<ul style="list-style-type: none">• Expertise and broad Products appetite for Federal Defense Contractors• Ability to address Defense Base Act and Aviation exposure within Chubb
Medical Device Manufacturer	<ul style="list-style-type: none">• Package• Auto• E&O• Umbrella	\$64,000	<ul style="list-style-type: none">• Deep industry expertise in climate and emissions technology• Ability to enhance pollution coverage within the insured's casualty program• One stop multi-line solution

What We Have Paid Lately

- A vehicle struck a fire hydrant outside of our insured's retail location. Water spewed out of the hydrant onto the roof of the building that housed our insured's store, causing the roof to collapse and injure shoppers. The insured had nothing to do with the auto accident and was only a tenant in the building. Chubb immediately provided defense, assisting with the insured's motion for summary judgement.
- The insured owns and operates a parking garage. A claim was brought against the insured by a visitor to the garage who allegedly slipped and fell down stairs. Chubb immediately flagged the incident as suspicious and assigned nurse consultants to review medical records. Chubb's special investigation unit worked to determine causation, maximizing our insured's ability to defend themselves against potential fraud.
- A glass manufacturer acquired a manufacturer of deluxe shower doors. After the acquisition was finalized, the new owner was sued due to bodily injury caused by an alleged product defect in one of the shower doors that was sold prior to the acquisition. The new owners had required the sellers to purchase successor liability coverage as part of the purchase and sales agreement. Chubb's Continuum liability policy provided insurance for the successor liability and responded to the lawsuit, incurring significant defense expenses to resolve the suit.

Web Links

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

WHY CHUBB?

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| <ul style="list-style-type: none">• Underwriting Expertise• Tailored Solutions | <ul style="list-style-type: none">• Chubb Risk Consulting• Superior Claims Service | <ul style="list-style-type: none">• Global Reach• Financial Strength |
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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.

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. Chubb, 202 Hall's Mill Road, Whitehouse Station, NJ 08889-1600.