

# Chubb BOP with Professional Liability

CHUBB®



No one likes to admit they have made a mistake, especially when it comes to the services they provide. But when errors happen, will your small business clients be ready for the financial strains that may come?

By adding professional liability to a Chubb business owner's policy (Chubb BOP), Chubb Small Commercial Insurance (SCI) can help insure your small business clients for the professional services they provide.

## Coverage

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Chubb BOP with professional liability insurance includes multiple property and liability features and benefits beyond industry standard policies to serve as the foundation for your clients' insurance portfolio. Our professional liability endorsement is provided on an occurrence-basis and is offered in part with general liability limits, which are not eroded by defense costs.

## Appetite

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Chubb BOP with professional liability insurance helps protect small business owners across the following classes:

- Beauty parlors
- Dental laboratories
- Florists
- Funeral directors
- Hearing aid establishments
- Optical establishments
- Oral surgeons
- Printers
- Veterinarians

Should your clients' small business not fit within the classes listed or require a more customized insurance plan, Chubb's management & professional liability insurance offers a comprehensive suite of standalone, integrated, insurance coverages.

Designed to minimize gaps in coverage, our management & professional liability insurance offers some of the broadest insurance available in the marketplace including:

- Crime
- Cybersecurity
- Directors & officers and entity liability
- Employed lawyers liability
- Employment practices liability
- Fiduciary liability
- Kidnap, ransom, and extortion
- Workplace violence expense

## ForeFront Portfolio 3.0 Miscellaneous Professional Liability

In addition, Chubb's management & professional liability insurance also offers ForeFront Portfolio 3.0 Miscellaneous Professional Liability, a standardized approach to common classes of professional service providers with a flexible, customized approach to unique service firms.

ForeFront Portfolio 3.0 Miscellaneous Professional Liability is offered to more than 60 types of service providers as well as to hundreds of unique service firms. ForeFront Portfolio 3.0 Miscellaneous Professional Liability is also written on a claims-made, duty-to-defend basis, and is non-rescindable. Chubb's obligation in the event an insured refuses to consent to a recommended settlement is subject to the applicable aggregate limit of liability - no additional cap is imposed for refusing settlement.

## Easy

Quoting and issuing a Chubb SCI policy is easier than ever with the Chubb Marketplace:

- Obtain a quote and issue a policy in minutes
- Customer service center available via easy policy level selection
- Chubb SCI's dedicated underwriting team supports both standard and financial lines products
- Paperless PDF quote proposal and policies are generated instantly
- Chubb Commercial Client Center - an easy-to-use online portal where policyholders can view their current policies, pay their bills, update their account information, and more

## Why Chubb?

Chubb SCI leverages superior underwriting expertise with world renowned claims, account services, and financial strength. Your clients work hard to grow their business so they need an insurance company that can grow with them. Chubb's longstanding tradition of excellence makes us an easy, and wise, choice.

### Obtain a Quote Today!

For questions about Chubb BOP with professional liability, please contact your territory sales leader.

For questions about accessing @chubb or the Chubb Marketplace, please contact:

- SCI Help Desk at 1.800.664.8514
- Or send an email to [scihelpdesk@chubb.com](mailto:scihelpdesk@chubb.com)

Additional information can also be found at [www.chubb.com/smallcommercial](http://www.chubb.com/smallcommercial)

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