

# **Customarq Package**









As your business grows, the risks you face evolve and become more complex. That's why companies of all sizes choose Customarq. Its modular format and broad features and benefits offer flexibility to design an integrated account solution to protect against a wide range of risks.

#### **Features and Benefits**

- As a proprietary product, Customarq includes many features and benefits that other industry standard products do not
- Specialized, industry-specific solutions to address new and emerging risks
- Deep industry expertise in underwriting, claims, and risk engineering
- An extensive suite of endorsements across specialized industries means protection can be tailored to fit the specifications of each business
- Global Extension can be added to protect global operations and exposures through one of the largest networks of owned, local branches throughout the world

#### **Property Highlights**

- Unlimited Extended Period of Indemnity for Business Income
- Valuation includes Ordinance or Law with no sub-limits
- No sub-limit due to direct damage of insured's property due to utility interruption
- · No waiting period for Extra Expense
- Dependent Business Premises coverage applies worldwide on a per-premises basis with no aggregate and is not limited to the primary supply chain

#### **General Liability Highlights**

- Separate Advertising and Personal Injury Aggregate Limit not subject to the General Aggregate Limit
- Indemnitee's defense expenses payable in addition to the limits
- "All Risk" Property Damage to rented premises through end of policy period
- Broad "Who is an Insured" provision and personal injury definition

#### **Industry-Specific Solutions**

- Cultural Institutions
- Energy
- Entertainment
- · Financial Institutions
- Law Firms

- · Life Sciences
- Media
- Technology
- Telecommunications
- Wineries

#### Why Chubb?





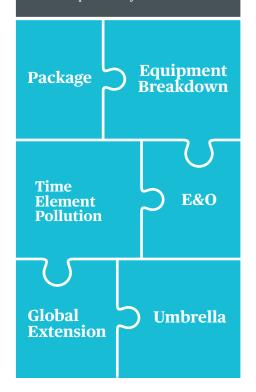








### Integrated Solution Scalable and modular coverage for risks specific to your business.



Rediscover Customarq
chubb.com/rediscover

What have we written lately?			
Risk Description	Coverage Written	Approximate Premium	The Chubb Difference
Law Firm	<ul> <li>Package</li> <li>Global Extension</li> <li>Lawyers Prof. Liab.</li> <li>Employment Practices Liab.</li> <li>E&amp;O</li> <li>Cyber</li> <li>Umbrella</li> </ul>	\$169,000	<ul> <li>Global Extension for overseas exposures and operations in one seamless policy</li> <li>Quake &amp; Flood exclusions do not apply to Fine Arts or Valuable Papers</li> </ul>
Technology Services and Consulting	<ul><li>Package</li><li>Auto</li><li>Umbrella</li></ul>	\$180,000	<ul> <li>No waiting period for Extra Expense</li> <li>Mechanical Breakdown losses provided at policy limits</li> </ul>
Nursing and Rehab Facility	<ul><li>Package</li><li>Medical Liability</li><li>E&amp;O</li><li>Cyber</li><li>Workers Comp</li><li>Excess</li></ul>	\$64,000	<ul> <li>Claims specialists dedicated to the healthcare industry</li> <li>Capability and appetite to write all lines in one integrated solution</li> </ul>

#### What have we paid lately?

- A sophisticated machine suffered a mechanical breakdown impacting the supply chain of a large manufacturing operation. Chubb's equipment breakdown specialists used thermographic (infra-red) imaging analyses to quickly diagnose the issue.
   Replacement parts were acquired and the machine was back up and running within days, limiting the business interruption.
- A life sciences company with overseas operations experienced a fire resulting in a total loss at one of their locations in Europe. With Global Extension added to their Package solution, features and benefits on the domestic Property policy were extended to overseas locations. The insured was given two years from the date of the total loss to decide whether to rebuild at the same or a new location.
- The insured designed a large UAV for the U.S. Government. A special frame was custom built by a subcontractor to hold and rotate the fuel tank while it was worked on. A subcontractor employee was injured when the tank shifted while in the frame and injured his hand. The insured had helped in the design of the frame and therefore was considered partially liable for the injury. Chubb's general liability insurance responded and paid our insured's share of the loss.

## Chubb. Insured.<sup>™</sup>

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.

<sup>&</sup>lt;sup>1</sup> 2017 Advisen Claims Satisfaction Survey

<sup>&</sup>lt;sup>2</sup> Based on data from SNL Financial U.S. statutory filings "commercial multi-peril category"