

Chubb Agribusiness Customarq Package Policy

CHUBB



Chubb Customarq

As the fourth largest writer of package policies in the United States, Chubb is a leader in providing innovative insurance solutions to a diverse range of commercial enterprises. Chubb's package policy Customarq Classic is a Chubb hallmark that sets the standard for the industry.

Whether your client is a financial or education institution, manufacturer or a life sciences organization, their success depends on having an insurer that really knows both their industry and their business. Chubb provides their clients with industry specific teams of dedicated underwriters, world-class claims handling and loss prevention expertise and tailors its property & casualty insurance solutions to address each unique and evolving exposure. We offer a full suite of global products and services that provide innovative insurance programs.

Coverage Highlights

A few highlights of the Customarq Package policy include:

- \$500,000 automatic blanket limit for 12 different property perils.
- Broad water perils provided for surface water, sewer backup or mud flow with no sub-limits as with most other carriers.
- Equipment breakdown insurance is included to full policy limit.
- Broad general liability form that broadens personal injury insurance such as third-party discrimination and harassment (other than employment related).
- Business income "extended period of indemnity" is unlimited. Many carriers limit the indemnity period to 365 days or less.
- Building ordinance or law insurance is provided automatically to full policy limit and is not sub-limited as with most carriers.
- Worldwide dependent business income limit of \$250,000.
- Extra expense insurance applies to potential impairment of property as well as actual with no waiting period deductible.

Chubb Agribusiness



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Target Segments

Manufacturing Technology

- Technology

Sub-Segments

- Computer Software Developers
- hardware Manufacturers
- Technology Service providers
- Network Service Providers

Adjacencies and Defined Micro Segments

- Government Contractors
- Healthcare Information Technology
- Clean Technology
- Process control/Integration
- Advanced Manufacturing
- Manufacturing/Metals/Plastics
- Clean Technology

Services

- Financial Institutions/Professional/Legal
- Retail/Wholesale/Other Services
- Real Estate
- Education/Cultural Institutions

Regulated Industries

- Life Sciences
- Food Processing
- Pharmaceuticals Mfg.

Niches

- Non-SIC Based Niches
- Government Contractors
- Private Equity/Health Info Tech

Core Value Proposition

- Customer revenues up to \$1 Billion
- Proprietary form
- Modular format includes: Property, GL, E&O, Inland Marine, Equipment Breakdown, employee Benefit Liability, Crime, Non-Owned Auto
- Automatic blanket limit of insurance for selected property coverages
- Variable supplemental declarations (Basket) depending on industry
- Broad "all-risk" perils
- Flexible valuation approach
- Business income insurance automatically includes an unlimited period of indemnity
- Ability to globalize
- Strong market recognition

Supporting Product Lines

- Boiler & Machinery
- Automobile
- Workers Compensation
- Umbrella
- International
- Inland Marine
 - Builders Risk
 - Transportation
 - Property Floaters
 - Contractors Equipment

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