

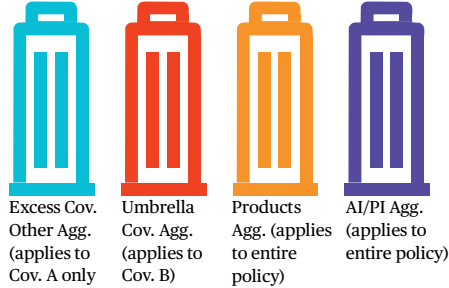
Umbrella Aggregate Limits

An opportunity for more limits of insurance
Are you getting the most from your umbrella policy?

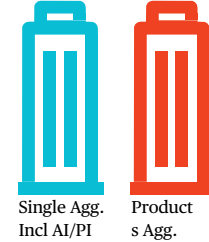


Chubb

Commercial Excess & Umbrella Insurance Policy



Typical Competitor Stand Alone Policy



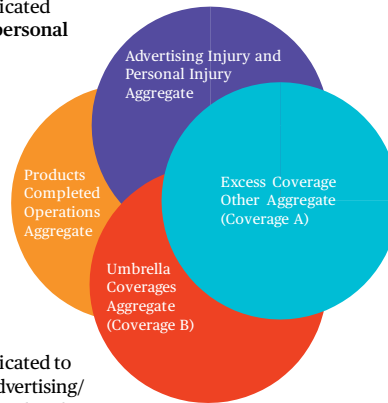
Separate aggregate limits mean more limits of insurance available to pay covered losses.

A key feature of the Chubb Commercial Excess & Umbrella Insurance policy is the provision of **separate aggregate limits of insurance** which do not impair or erode each other. With **separate aggregate limits**, you get more insurance where and when you need it.

A separate aggregate limit dedicated to all **advertising injury and personal injury** losses under the policy

A separate aggregate limit dedicated to all **products/completed operations** losses under the policy

A separate aggregate limit dedicated to **umbrella** losses (other than advertising/personal injury or product/completed operations)



Under Coverage A, aggregate limits (other than advertising/personal injury or product/completed operations) apply separately and in the same manner as each policy in the Schedule of Underlying Insurance (e.g., separate per location, per project and per policy aggregate limits)

Under Coverage A, no aggregate limit applies if the underlying insurance does not apply an aggregate (e.g., auto liability insurance)

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