



Power SourceSM

*Valuable Insurance Protection Designed
for Privately Owned Companies*

From Chubb



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Empower

There was a day when a privately owned company could feel relatively safe from the types of financial threats faced by publicly owned companies.

No longer. In these days of increased litigation and moral hazards, no privately owned company is safe. A highly litigious public has come to believe that everyone deserves to be compensated and there's always a deep pocket with the ability to pay. Criminal activities such as employee theft, domestic terrorism, and workplace violence threats are becoming commonplace. As a result, privately owned companies are increasingly finding themselves the target of legal challenges, corporate fraud, and the like.

Employees. Investors. Customers. Suppliers. Vendors. Competitors. Government agencies. Creditors. Privately owned companies probably don't like to think of these as threats, yet any one of them can inflict a potentially catastrophic financial loss. Lawsuits, theft, and worse can easily force a company into bankruptcy. Even if the company does nothing wrong, it can still be vulnerable. In the case of a lawsuit, it can find itself spending enormous amounts on defense costs, not to mention a costly settlement. Even still, despite its best efforts to maintain tight physical and financial security controls, a privately owned company can find itself the victim of criminal activity from outsiders or even its employees.

What a privately owned company needs is someone on *its* side. Someone it can trust. Someone who stands in its corner while it defends itself or its managers against allegations of wrongdoing. Someone who is there to assist and mitigate the disastrous effects of litigation, extortion, and white-collar crime. Someone who understands the intricacies of its business, and its exposures, and has the underwriting expertise and financial stability to offer comprehensive protection. Someone who can find solutions. A trusted ally such as Chubb.

Power SourceSM Makes the Complex Simple

At Chubb, we understand that the factors that enter into a privately owned company's decision to purchase insurance can be complex and varied, including:

- The ownership of the company. (Closely held? Venture capitalists? Employee stock ownership?)
- The growth phase of the company. (Start-up? Early growth? Rapid expansion? Maturity?)
- The capital structure of the company. (Bank loans? Insider funding? Private placements?)
- The obligations the company has to its employees. (Hiring practices? Promotional opportunities? Defined contribution 401(k) plan?)
- The commitment of extraordinary services to its customers. (A new customer? A new contract?)
- The decision to host a Web site. (Publishing information? Transacting business on the Web?)
- The financial controls and vulnerabilities of a company. (Access employees and outsiders have to funds?)
- The physical security needs of its people and property. (While travelling? At work?)

Throw in a vexing mix of insurers offering their confusing array of products, and it's no wonder that selecting the right kind and amount of insurance is so difficult.

At Chubb, however, our knowledge of privately owned companies convinced us that buying the right insurance should not be hard. With that goal in mind, we developed **Power Source**SM—a comprehensive package of specialty insurance products designed to make it easy for privately owned businesses to select the insurance coverages that best meet their particular needs.

Power Source: Solutions for Privately Owned Companies

Power Source is a comprehensive portfolio of insurance solutions designed to protect privately owned companies from potentially devastating threats to their financial well-being. With Power Source, companies have choice and flexibility in managing their most catastrophic exposures.

Handling the Catastrophic Loss

A company's vulnerability to a catastrophic financial loss is a relative question. A company's ability to survive a legal challenge or an unexpected criminal incident depends not only on the company's size, but also on its overall financial stability, breadth of business, and duration of the event. Certainly a small, family-owned business would consider a million-dollar financial loss to be sizable, perhaps catastrophic, whereas a large, financially stable company may barely feel it.

Ask yourself this question: What unexpected financial hit could a privately owned company sustain?

- A discrimination claim from an employee? (How about from an employee class?)
- A large embezzlement scheme carried out over a number of years?
- A lawsuit from an investor over a perceived low rate of return by the company?
- A sexual harassment claim from a customer?
- An allegation of pension mismanagement?
- An invasion-of-privacy lawsuit from an Internet customer?
- A workplace violence incident?
- An extortion threat to contaminate property or merchandise?
- A combination of any of these?

Privately owned companies today shouldn't feel safe—they face the same threats as publicly traded companies. Chubb has created Power Source exclusively for privately owned companies to provide important protections against these threats.

Defending against a lawsuit, an unchecked embezzlement scheme, or an unexpected extortion incident can easily cost hundreds of thousands, or even millions, of dollars. And there's a hidden expense as well: the impact of these events may extend for years, costing a company valuable *time and money*. Having comprehensive insurance coverage and an ally such as Chubb on your side can help mitigate the devastating financial impact these complex threats can have on the financial health of the company and its key employees.

We designed Power Source's broad insurance options to allow privately owned companies to adapt their insurance coverage as they grow and their needs evolve.

Choice and Flexibility

With Power Source, a privately owned company can select from up to eight optional coverage sections:

- Directors and Officers Liability Insurance
- Employment Practices Liability Insurance
- Fiduciary Liability Insurance
- Miscellaneous Professional Liability Insurance
- Internet Liability Insurance
- Crime Insurance
- Kidnap/Ransom and Extortion Insurance
- Workplace Violence Expense Insurance

Insurance Needs and Phases of Growth

Chubb has become the leading underwriter of insurance for privately owned companies because we understand how they operate and grow and how the nature of their operations and their life-cycle phase can affect their exposure to loss and their insurance needs. We realize that a growing company may not have needed certain insurance coverages when it was smaller, but as its business changes, so do its insurance needs. It might be necessary today to cover the new exposures it now faces. Power Source offers insurance solutions that adapt with a privately owned company's exposures. While it is impossible to predict all the exposures a privately owned company may face, and each company's risks are unique, the following chart provides some general guidelines:

GROWTH PHASE START-UP		
Company Characteristics	Sample Liability Exposures	Power Source Protection
Locate capital. Hire initial talent. Set up internal systems. Form a board of directors. Set up a Web site. Establish a customer base.	The new board of directors advises and counsels the start-up management team, exposing themselves (and their personal assets) to possible litigation. (In many cases, the board of directors is the management team.)	Directors and Officers Liability Insurance
	The Equal Employment Opportunity Commission (EEOC) is watching: A hired workforce makes a company vulnerable to employment practices problems, such as harassment, discrimination, and wrongful termination.	Employment Practices Liability Insurance
	A presence on the Internet exposes a company to copyright and trademark infringement and invasion of privacy.	Internet Liability Insurance

GROWTH PHASE EARLY GROWTH		
Company Characteristics	Sample Liability Exposures	Power Source Protection
Incur growing debt. Take on investors. Offer innovative products. Hire additional employees. Add benefit plans.	As the company adds benefits such as 401(k) and pension plan options to attract and retain employees, its fiduciary responsibilities grow. This increases the risk of allegations of mismanagement, financial misrepresentation, failure to comply with employment and retirement laws, etc.	Fiduciary Liability Insurance
	Improving fortunes make the company a target for crime (employee theft and white collar).	Crime Insurance
	As the company serves more customers, the potential for damaging professional liability claims increases.	Miscellaneous Professional Liability Insurance
	The pressure to meet deadlines and grow the company creates added stress, creating a potentially dangerous work environment if an employee loses his or her cool.	Workplace Violence Expense Insurance

GROWTH PHASE RAPID EXPANSION

Company Characteristics	Sample Liability Exposures	Power Source Protection
Attract venture capital. Rapidly hire employees. Rapidly increase revenue.	The desire to expand beyond domestic geopolitical borders may involve establishing contacts and even offices internationally, involving the inherent risks of business travel to destinations with different cultural and political environments.	Kidnap/Ransom and Extortion Insurance
	The addition of venture capitalists commits a company to delivering “acceptable” investment returns.	More Directors & Officers Liability Insurance
	Expansion to multiple locations and the hiring of additional employees creates the need for additional employment practices liability protection.	More Employment Practices Liability Insurance

GROWTH PHASE THE FUTURE AS A MATURE BUSINESS

Company Characteristics	Sample Liability Exposures	Power Source Protection
Buy other companies. Go public. Merge. Sell.	A decision to conduct an initial public offering (IPO) brings in a whole new class of people—stockholders—to satisfy.	IPO Insurance*
	If the company’s financial representations in a sale are misstated, a lawsuit can result.	Representations and Warranties Insurance*

* IPO Insurance and Representations and Warranties Insurance are both available as separate policies from Chubb.

This chart is merely a guide to the characteristics, liabilities, and coverages at issue during different company growth phases. In reality, these factors will vary among companies. Regardless of the circumstances, however, Power Source provides privately owned companies with choice and flexibility in managing their most vulnerable, significant, and complex exposures.

Power Source further empowers customers by giving them the ability to determine their level of protection by selecting either:

- A combined aggregate limit of liability for all their liability coverage sections, or
- A separate aggregate limit of liability for each individual coverage section.

Power Source Directors and Officers Liability Insurance

Yes, as leaders of a privately owned company, directors and officers can be held personally liable for the decisions they make. As a result, many companies' boards of directors aren't comfortable with their level of personal risk.

Being private does not mean that the decisions of a board are immune from public scrutiny. Shareholders, employees, customers, suppliers, competitors, and even the government may bring an action against a privately owned company and its board. A corporate shield and broad bylaws offer board members and employees some protection.

Unfortunately, in many cases, it is not adequate. Typical lawsuits against directors and officers include allegations of:

- Mismanagement of operations or company assets.
- Self-dealing and conflicts of interest.
- Misrepresentation during the sale of company assets.
- Misrepresentation in a private placement prospectus.
- Acts beyond authority granted in bylaws.
- Violation of certain state and federal laws.
- Breach of fiduciary duties.

Each of these types of litigation can last several years, becoming a financial burden and a continuous drain to a privately owned company's profit margin. Company indemnification is a protection for its directors, officers, and employees, but sometimes it's not enough. If a company cannot indemnify its directors, officers, or employees, either because of the allegations of a lawsuit or as a result of the company's insolvency, then this financial burden can become the personal responsibility of the company's directors, officers, or employees.

To help protect the directors, officers, and employees of privately owned companies, Chubb offers **Power Source Directors and Officers Liability Insurance** coverage.

Coverage features include:

- An optional additional dedicated limit of liability for executives for nonindemnifiable claims.
- A broad definition of insured persons, including executives and employees.
- Optional entity coverage, offering additional protection for the company itself, should it be named with its board or on a stand-alone basis.
- Loss payments made to insured persons before the corporation.
- Private placement securities coverage.
- A sublimit for investigative costs associated with a securityholder derivative demand.
- Automatic not-for-profit outside directorship liability coverage.
- A guarantee to provide an initial public offering quotation, subject to the reporting requirements.

Power Source Employment Practices Liability Insurance

As the number and magnitude of employment practices liability (EPL) lawsuits continue to grow, more and more companies are finding out the hard way just how complex the employment relationship has become. Privately owned companies face a growing multitude of serious EPL exposures in their day-to-day interactions with employees.

Companies and their managers are subject to a widening collection of federal, state, and local employment laws, such as the Americans with Disabilities Act, the Civil Rights Act of 1991, the Age Discrimination in Employment Act, and Title VII of the Civil Rights Act of 1964, just to name a few. The Equal Employment Opportunity Commission (EEOC) is taking a much more aggressive stance in investigating EPL claims and filing lawsuits for sexual harassment, discrimination, wrongful termination, retaliatory treatment, unfair hiring practices, and other types of workplace torts.

The average number of charges filed with the EEOC from 1996 to 2000 was nearly 80,000 annually. Monetary awards increased 68% between 1994 and 2000, when the total amount awarded topped \$245 million. The average verdict in EPL cases now exceeds \$450,000, and employment claims now make up 30% of all civil litigation in the United States.

According to the U.S. Department of Labor, employees and other plaintiffs won 41% of all jury trials and 26% of all non-jury trials in 1999, and punitive damages were assessed in 19% of all cases.

There's no question that EPL claims can have a serious financial impact on small to midsize companies. To help protect privately owned companies and their employees, Chubb offers **Power Source Employment Practices Liability Insurance** coverage.

Coverage features include:

- Broad coverage for allegations of discrimination, workplace and sexual harassment, workplace torts, retaliatory treatment, and other wrongful employment decisions.
- Broad definition of insured includes the company and its executives and employees.
- Broad definition of employee includes part-time, leased, temporary and seasonal employees, and volunteers.
- Optional third-party coverage for allegations of sexual harassment and discrimination.
- Access to comprehensive EPL loss prevention services.
- Coverage for punitive and exemplary damages (where insurable by law).
- 100% of defense costs within the available limit are paid for covered claims and defense costs are advanced.
- Chubb has the duty to defend claims, which provides insureds with access to a panel of expert attorneys.

Power Source EPL Loss Prevention Program

Although it is impossible to completely eliminate the threat of an EPL lawsuit, privately owned companies can avoid or prepare for a lawsuit by positioning themselves with state-of-the-art employment practices, which can help to put forth a strong defense when a lawsuit is filed. This idea is at the very foundation of Chubb's Power Source EPL Loss Prevention Program. We have an interest in helping our customers implement effective employment practices, which can help to create a positive work environment, assist our customers in reducing the likelihood that lawsuits will occur, and effectively defend against EPL suits. Our experience shows that:

- One way to develop a strong defense is to proactively apply loss prevention strategies.
- With proper intervention, the incidence and severity of claims can be reduced because suspected claims are handled early.

We are committed to offering a comprehensive selection of practical loss prevention tools for a variety of EPL exposures, including harassment, discrimination, wrongful termination, and retaliation.

Included in the program are:

- **The Chubb EPL Loss Prevention Hot Line.** This toll-free hot line puts customers in direct contact with Jackson, Lewis, Schnitzler & Krupman, a nationally known law firm that has counseled corporations on every aspect of the employment relationship for more than 40 years. The hot line is designed to help customers that do not necessarily have the internal resources or expertise to handle complicated EPL matters.
- **AgosNet for Chubb Web Site.** Chubb has partnered with the Agos Group, a technologically savvy organization that is staffed by human resources and employment law experts. Agos created AgosNet for Chubb as an on-line resource for companies seeking assistance with employment issues.
- **The Chubb *Employment Practices Loss Prevention Guidelines* manual.** This manual is informational and educational, providing corporate risk managers with relevant and updated EPL information at their fingertips.
- **The Chubb *CheckPoint* Newsletter.** *CheckPoint* is Chubb's periodic newsletter offering articles on employment-related issues from the customer's perspective.
- **The Chubb Provider Directory of Pre-approved Employment Services Vendors.** Chubb's extensive network of law firms, human resources consulting firms, and labor economist statistical firms are available to help companies better manage their employment practices.

The breadth of our Power Source EPL Loss Prevention Program is unique in the insurance industry. We provide experts who can provide privately held companies with state-of-the-art policies and practices, training vehicles, analytical tools, and expert EPL advice. Our program is specifically designed to help privately held customers reduce their employment practices liability and, when an EPL lawsuit occurs, to provide a sound defense in an effort to reduce the severity of any resulting financial losses.

Power Source—an integral part of a privately held company's EPL loss prevention program.

For more information, refer to Chubb's *Power Source EPL Loss Prevention Program* brochure.

Power Source Fiduciary Liability Insurance

Under the Employee Retirement Income Security Act of 1974 (ERISA), fiduciaries can be held personally liable for losses to a benefit plan incurred as a result of their alleged errors, omissions, or breach of fiduciary duties. Any employee who has discretionary authority over a plan or who assists in its administration can be exposed to liability. This list of individuals might include an appointed fiduciary, a plan administrator, a human resources employee, or anyone who helps to administer a plan.

ERISA also broadly defines the types of employee benefit plans for which fiduciaries are responsible. This extensive list can include pension plans, profit-sharing plans, employee stock ownership plans, and even health and welfare plans.

Moreover, designated fiduciaries aren't the only targets of such lawsuits; targets can also include the employer and even the plan itself. Claims can be brought by plan participants, participants' legal estates, the Department of Labor, or the Pension Benefit Guaranty Corporation. Such claims may include allegations of:

- Improper advice or disclosure.
- Inappropriate selection of advisors or service providers.
- Imprudent investments.
- Breach of responsibilities or fiduciary duties imposed by ERISA.
- Conflict of interest regarding investments.
- Lack of investment diversity.
- Negligence in the administration of a plan.

A privately owned company can help mitigate the personal liability of its fiduciaries by following the advice of outside experts and by selecting diverse, financially sound investments. It cannot entirely eliminate, however, their personal liability.

To help protect privately owned companies, their fiduciaries, and the benefit plans they manage against fiduciary liability claims, Chubb offers **Power Source Fiduciary Liability Insurance** coverage.

Coverage features include:

- Broad definition of insured includes the company, its benefit plans, and its fiduciaries.
- Optional coverage for defense outside the limits of liability.
- Optional \$100,000 sublimit for qualifying voluntary settlement fees.
- Coverage for 502(i) and 502(l) civil penalties.
- Broad sponsored plan language includes plans outside the United States and any excess benefit plans.
- Broad wrongful acts definition includes allegations of breach of fiduciary duty and errors and omissions.
- No deductible will apply for most risks.

Power Source Miscellaneous Professional Liability Insurance

It's a competitive business environment. A privately owned company's service standards and reputation are what set it apart from the competition. Customers demand more and expect more. They are not easily pleased, and when their expectations are not met, a dispute may arise. They may seek their remedy in court, believing a company's assets are an available source of relief.

Professional service providers operate in a perilous business climate characterized by:

- High service expectations.
- A societal belief that there's always a deep pocket.
- Ever-escalating awards and settlements.

When faced with a lawsuit from a customer, win or lose, the financial ramifications are serious. Every company wants to mount and fund the best defense possible. But sometimes even the best efforts aren't enough, and a company may face costly damages in addition to legal fees.

Chubb crafted **Power Source Miscellaneous Professional Liability Insurance** coverage for the unique exposures of service providers.

Coverage features include:

- Broad wrongful acts protection for:
 - Allegations of errors or omissions in the performance of services offered for a fee.
 - Failure to perform professional services offered for a fee.
 - Failure of another party to perform professional services offered for a fee, if the insured is legally responsible for its actions.
- Broad entity and individual protection.
- Customized coverage based on the insured's services.
- Broad definition of claim.

Power Source Internet Liability Insurance

Creating a Web site can be simple. The exposures that come with it are not. The Internet—that technological wonder of worldwide communication—is spinning a whole new web of liability exposures. Privately owned companies that venture onto the World Wide Web face liability exposures that are emerging, evolving, and complex.

By disseminating information to the public via a Web site, commercial businesses now have some of the same exposures as publishers. These include conventional publishing exposures such as copyright infringement, defamation, and invasion of privacy, as well as emerging exposures related to operating on the Web. Traditional insurance policies may not be enough. Think of the potential for trouble:

- A copyrighted image is displayed on a company's Web site without the image owner's permission.
- A company finds out too late that its Web site's domain name has already been claimed by someone else.
- The metatags used on a company's Web site are trademark names owned by another company.
- A company's new Web site accidentally includes unfavorable remarks about competitors.
- An outside third party is able to access propriety customer information through its Web site.

The universe of potential plaintiffs is staggering, given the number of people and organizations that are currently surfing the Net. A potential legal action from just one of them could be costly. In a 1999 case, a company improperly used a sports celebrity's name and photograph on its Web site, and the celebrity sued for the "fair market value" of his name plus additional damages of \$750,000. Clearly, the potential liability associated with Web site content is already great, still growing, and rapidly evolving.

Power Source Internet Liability Insurance coverage offers cutting-edge protection for exposures arising out of Internet communications. It also helps to fill the potential gaps in traditional general liability policies.

Coverage features include:

- Broad wrongful acts coverage for allegations such as:
 - Copyright infringement.
 - Defamation.
 - Invasion of privacy.
 - Trademark infringement.
- Broad definition of Internet activities.
- 100% of defense costs within the available limit are paid for covered claims, and defense costs are advanced.

Power Source Crime Insurance

From trusted employees to cunning criminals, a company's assets are exposed to threats of embezzlement, fraudulent electronic funds transfer, forgery, robbery, safe burglary, or credit card forgery. These schemes involve every possible angle, taking advantage of any potential weakness in a company's financial controls. From fictitious employees, dummy accounts payable, and nonexistent suppliers to outright theft of money, securities, and property, these frauds can go on for years and, when discovered, the ultimate impact can be enormous. Small companies are especially vulnerable to such crimes.

Fraud and embezzlement in the workplace are on the rise, occurring in even the best work environments. According to a leading international accounting firm:

- 80% of workplace crime is carried out by employees.
- One in four employees have either committed or witnessed workplace fraud and abuse.
- One in four employees committing fraud against their employer have been with the company for more than 10 years.
- Only one in three of those who have witnessed a workplace crime bother to report it.

The Association of Certified Fraud Examiners has found that:

- Fraud and abuse cost U.S. businesses more than \$400 billion annually.
- Fraud and abuse cost employers an average of \$9 a day per employee.
- The average organization loses 6% of its total annual revenue to fraud and abuse committed by its own employees.

White-collar crime can have serious financial consequences, even threatening a company's survival. Chubb offers a solution to help mitigate crime losses committed by employees and others through our distinctive **Power Source Crime Insurance** coverage.

Coverage features include:

- Comprehensive coverage for:
 - Employee theft.
 - Money and securities while on premises or in transit.
 - Forgery.
 - Funds transfer fraud.
 - Computer fraud.
 - Money order and counterfeit currency fraud.
 - Credit card fraud.
- Optional client coverage.
- Optional sublimit coverage available for investigative costs for covered losses.
- A loss discovery or loss sustained option.

Power Source Kidnap/Ransom and Extortion Insurance

Companies recognize the need to be part of the global marketplace, and corporate employees conducting business outside their own countries expect to encounter language barriers, exotic customs, and diverse negotiating styles. What they cannot predict is political upheaval and the increasing danger of abduction and extortion. Kidnappers and extortionists don't discriminate. Any company of any size can be a target for kidnapping or extortion threats against the company and its employees. People tend to associate business kidnapping and extortion with global companies. The fact is, radical groups and criminals exist everywhere.

Managing the costs associated with a kidnapping or extortion threat against a privately held company's people, products, proprietary information, or computer system can be enough to push a small to midsize company to its financial limits. These risks may not feel like everyday exposures, but too often they are. And when they happen, a company may need financial assistance to meet the ransom or extortion demands as well as the extensive costs associated with negotiation and recovery.

Handling a crisis—The Ackerman Group

Nothing can prepare an organization for negotiating with a kidnapper or extortionist. That's why we provide access to the crisis management expertise of The Ackerman Group Inc., an international security firm recognized for its extraordinary experience in handling kidnappings and extortion threats. Privately held companies won't be alone in a crisis situation when covered by Chubb's Power Source Kidnap/Ransom and Extortion Insurance coverage.

The Ackerman Group responds to an emergency immediately and works directly with the customer—with the objective of securing the release of the hostage as quickly as possible or, in the case of an extortion, protecting corporate assets.

In addition, Chubb offers its Power Source Kidnap/Ransom and Extortion insurance customers access to RISKNET™, an Internet-based service provided by The Ackerman Group that analyzes terrorism, criminal, and political stability risks around the world. RISKNET is an essential information resource for any business traveler.

More companies are realizing the importance of managing these unexpected and diverse risks through **Power Source Kidnap/Ransom and Extortion Insurance** coverage. It can help mitigate the catastrophic costs of the ransom or extortion payment and the related costs associated with managing these types of crises.

Coverage features include:

- Broad coverage for extortion threats against the company's merchandise, property, proprietary information, computer systems, and employees.
- Broad expense coverage for hijackings, wrongful detentions, and political threats.
- Reimbursement for ransom or extortion payments.
- Broad expense coverage for expenses related to:
 - Access to a public relations firm.
 - Medical, cosmetic, psychiatric, and dental services.

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- Rest and rehabilitation costs.
 - Reward payments to informants.
 - Salaries of employees and temporary replacement workers.
 - Accidental death or dismemberment coverage.
 - Optional emergency political repatriation expense coverage.
 - Access to the crisis management expertise of The Ackerman Group, or another appropriate expert of the insured's choice.

Power Source Workplace Violence Expense Insurance

As deadlines approach and pressures mount, how much stress in the workplace goes undetected? This stress might come from the work environment or employees' personal lives. Hopefully it doesn't result in violent behavior in the workplace.

In fact, workplace violence is now the second leading cause of worksite deaths in the United States. Every week, nearly 20 workers are murdered at their place of work, according to the National Institute for Occupational Safety and Health.

At special risk are companies that:

- Deal with the public.
- Exchange money.
- Deliver goods and services.
- Operate late at night.

Even companies that do their best to provide a positive, fulfilling work environment face exposure to threats caused by:

- Criminals.
- Disgruntled employees.
- Angry customers.
- Stalkers.
- Other violence-prone individuals.

Workplace violence incidents can be devastating to a company. Chubb can help a privately held company restore its business environment after a workplace violence incident.

Chubb developed its **Power Source Workplace Violence Expense Insurance** coverage to help privately owned companies offset the expenses incurred as a result of these potentially devastating exposures.

Coverage features include:

- Broad coverage for expenses related to:
 - An event occurring on the workplace premises involving the use of a lethal weapon and a clear threat of deadly force.
 - Stalking threats against employees by individuals who are the subject of a restraining order.
- Broad workplace violence expense coverage for:
 - Access to a public relations firm.
 - Security consultants.

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- Employee seminars.
 - Medical, cosmetic, psychiatric, and dental services.
 - Rehabilitation costs.
 - Independent security guards.
 - Salaries of employees and temporary replacement employees.

In the Customer's Corner: Chubb

Chubb is the market leader in offering insurance protection for privately owned companies. We earned our leadership position by offering value in a number of key areas:

Experience and expertise—We are the leading insurer of specialty insurance coverage for privately held companies. Our experience is unmatched, from creating comprehensive insurance policy solutions to handling claims.

Trustworthiness—We strive to build a true partnership with every company we insure. This helps us to work together to control risks before claims occur and, should a claim arise, to defend against it. Customers value and appreciate our trustworthiness. Chubb consistently receives the highest ratings for service in the annual Goldman Sachs International survey of independent agents and brokers.

Stability—We receive the highest possible ratings for financial stability and claims-paying ability from the leading insurance rating agencies, including Standard & Poor's and A.M. Best Company. Brokers and prospective customers often seek out our services because our reputation in the market is well known.

Claims philosophy of fairness—Most important for our customers, we are committed to a high level of professionalism, open dialogue, and the amicable resolution of disputes whenever possible. We try to avoid litigation whenever possible, and our philosophy is one of cooperation and partnership with insureds to provide both a vigorous defense against meritless claims and prompt and appropriate settlements where warranted.

For more information

Power Source is available exclusively through Chubb-appointed wholesale producers. Contact your agent or broker for more information or to obtain access to Power Source.



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Chubb refers to the insurers of the Chubb Group of Insurance Companies: Executive Risk Indemnity Inc. and Executive Risk Specialty Insurance Company. Not all insurers do business in all jurisdictions.

This literature is descriptive only. Actual coverage is subject to the language of the policies as issued.