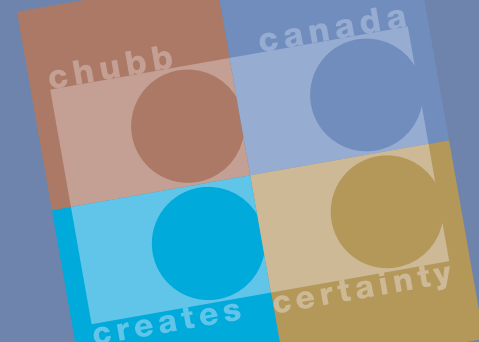


Chubb's ForeFront Advantage Endorsement Creates Certainty



ForeFront Advantage

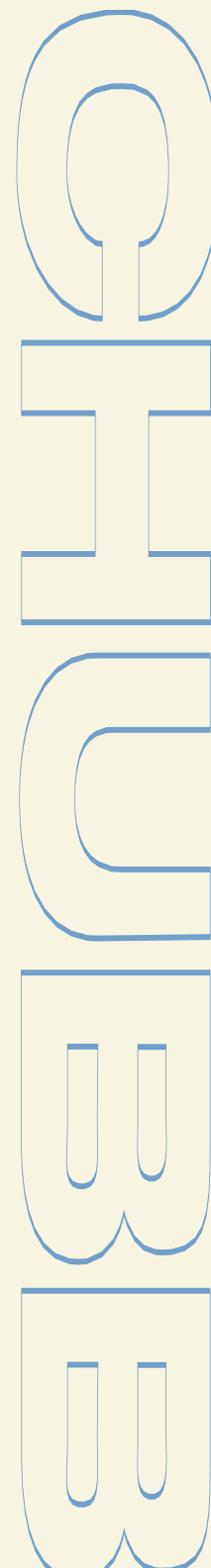
Multiple Coverage Advantages in One Endorsement

Chubb's ForeFront Advantage Endorsement is available exclusively to private company customers. Management liability risks present a real threat to private companies. A few years ago, Chubb created ForeFront, an integrated liability policy that provides protection for private companies of all sizes operating in all geographical regions. The Advantage endorsement provides multiple coverage enhancements to the ForeFront policy via one single endorsement that is automatically added to the policy for no additional cost.

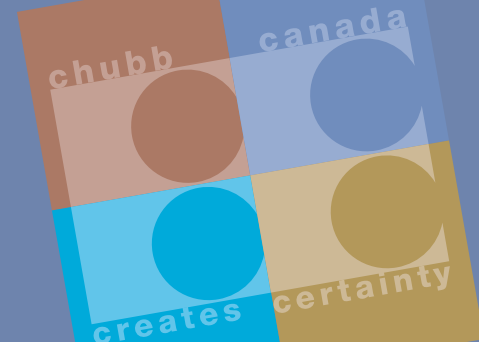
A Few of the more than 30 Features of ForeFront Advantage:

- **Entity Coverage for both defense and settlement costs.**
- **Separate, additional limit of up to \$500,000 for non-indemnifiable D&O claims.**
- **Coverage for private offerings of stock or debt.**
- **Coverage for failure of the Insured Organization to undertake or complete an Initial Public Offering (IPO) or sale of securities of the Insured Organization.**
- **D&O and ODL defense costs coverage for Bill C-45 claims.**
- **Deductible for all Insuring Clauses** applies to Defense Costs only. Deductible for all Insuring Clauses is waived upon determination of no liability.
- **Definition of Subsidiary broadened** to include partnerships, limited partnerships or joint ventures that the Insured is responsible for managing or operating.
- **Non-rescindable for D&O non-indemnifiable claims - under any circumstance.**
- **Final adjudication language for the personal profit exclusion.** Defense Costs will not be recouped.
- **Flexible acquisition threshold percentage.**
- **Coverage for Insured vs. Insured claims** brought outside of Canada, the U.S. or Australia.
- **Deletion of Hammer Clause.** Insured has more control over settlement decisions.

Please contact your local underwriter for a *full* listing and discussion of the numerous coverage enhancements provided by the ForeFront Advantage Endorsement.



Chubb's Forefront Advantage Endorsement Creates Certainty



Ease of Doing Business Advantages

- **Eliminates the need for multiple endorsements** – Your client automatically has our broadest and best coverage in one endorsement.
- **Less negotiation and more transactional** – Translates into both reduced time and effort on submissions.

The Power of the Brand and its Financial Strength

Chubb has earned its leadership position in the Management Liability Insurance marketplace by consistently providing financial strength, broad coverage, superior service, outstanding expertise and an unflinching commitment to helping companies solve their executive protection problems.

Our policy is to underwrite conservatively and invest prudently. Our investment portfolio has zero direct exposure to subprime mortgage-backed securities or derivative products such as collateralized debt obligations or collateralized loan obligations. Chubb's financial results stand out in the industry.

CHUBB A++ (SUPERIOR) by A.M. Best

An insurance policy is a promise to pay, and we take our promises seriously.

For additional information about Chubb's ForeFront Advantage Endorsement, please contact us at:

Toronto

Phone: (416) 863-0550

Fax: (416) 863-5010

Montréal

Phone: (514) 938-4000

Fax: (514) 938-2288

Calgary

Phone: (403) 261-3881

Fax: (403) 269-2907

Vancouver

Phone: (604) 685-2113

Fax: (604) 685-3811



CHUBB INSURANCE www.chubbinsurance.com

Chubb Insurance Company of Canada

For promotional purposes, Chubb refers to member insurers of the Chubb Group of Insurance Companies: Federal Insurance Company, Vigilant Insurance Company, Great Northern Insurance Company, Pacific Indemnity Company, Northwestern Pacific Indemnity Company, Texas Pacific Indemnity Company, Executive Risk Indemnity Inc., Executive Risk Specialty Insurance Company, Quadrant Indemnity Company, Chubb Custom Insurance Company, Chubb Indemnity Insurance Company, Chubb Insurance Company of New Jersey, Chubb National Insurance Company, Chubb Atlantic Indemnity, Ltd., Chubb Insurance Company of Australia, Limited, Chubb Insurance Company of Canada, Chubb Insurance Company of Europe S.A., Chubb Argentina de Seguros, S.A., Chubb do Brasil Companhia de Seguros, Chubb de Colombia Compania de Seguros S.A., Chubb de Chile Compania de Seguros Generales S.A., Chubb de Mexico, Compania Afianzadora, S.A. de S.V., Chubb de Mexico, Compania de Seguros, S.A. de S.V., Chubb de Venezuela Compania de Seguros C.A., PT Asuransi Chubb Indonesia. Not all insurers do business in all jurisdictions.

This literature is descriptive only. Whether or not to what extent a particular loss is covered depends on the facts and circumstances of the loss and the terms and conditions of the policy as issued. Claims examples are based on actual cases, composites of actual cases, or hypothetical situations. Actual coverage is subject to the language of the policies as issued.

