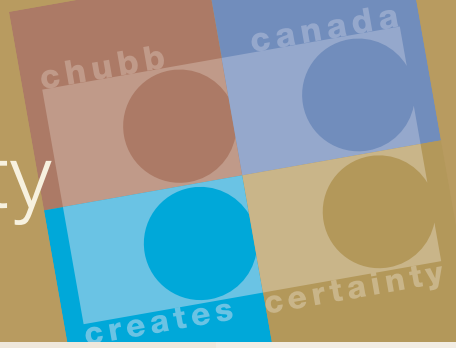


Chubb's Emerging Technology Facility Creates Certainty



Chubb is a market leader in serving the information and network technology industry. A lifeblood of almost every business operation today, technology brings with it complex new threats to the financial vitality of a business, both large and small.

Chubb, a leader in developing global solutions for today's businesses, is introducing a new facility to address these threats for emerging information technology companies.

Chubb Insurance Deploys Emerging Technology Facility

What is the Emerging Technology Facility?

- Designed to provide an effective property and casualty insurance solution for emerging information technology companies
- No start-up costs to use the facility; it's a simple excel spreadsheet!
- Workbook is to be completed in lieu of an application for insurance

Coverage Grant

- The policy wording will be Chubb's MasterKey policy, but the automatic coverages are scaled back
- The Errors & Omissions coverage will be Chubb's INTeegrity Value Form
- All policies will be issued by Chubb

Limits Offered

- General Liability limit options are \$1MM, \$2MM, and \$5MM
- The E&O limit is \$100,000
- Where higher E&O limits are required, a completed E&O application, customer contracts and financial statements will be needed. These limits will be underwritten outside of this facility, and will be subject to Chubb's standard minimum premiums

General Requirements

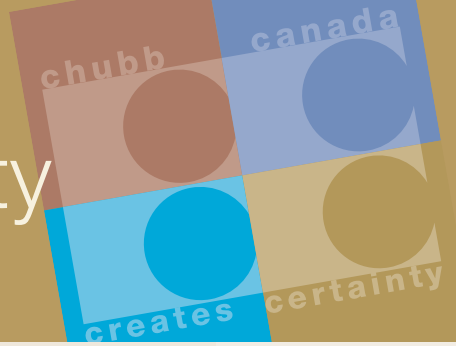
- Chubb is not the current insurer for any part of the package submission
- Premium: \$5,000 - \$25,000
- Revenue: \$0 - \$10,000,000
- Venture Capital funding preferred

Property Requirements

- Burglar alarm or building security with pass card access
- Town grade 1-5, e.g. protected locations
- Total property values (not including business income) < \$5,000,000
- Non-office locations with property values >\$2.5 million must be sprinklered
- U.S. property and business income >\$250,000 will be admitted placement



Chubb's Emerging Technology Facility Creates Certainty



Excluded GL Classes/Characteristics

- Contractors
- Manufacturing process control software
- Medical applications
- Cell phone mfg or distribution
- Aerospace/Defense applications
- Pollution control or monitoring
- Fire, security, or other emergency applications
- Installation revenue >30%
- Web sites with child, teenager, or adult oriented content
- Downloadable music, graphics, video or other intellectual property

No E&O Coverage for

- Consultants
- Enterprise Resource Planning (ERP) Software
- Customer Relationship Management (CRM) Software
- Supply Chain Management Software
- Enterprise Application (EAI) Software
- Web site development

Benefits of using the Emerging Technology Facility

- Quick, user friendly application:
 - ✍ It's an excel workbook!
 - ✍ Premiums are generated automatically
- No U.S. sales restriction
- Flexibility to customize your policy to the needs of the client
 - ✍ Higher limits can be underwritten outside the program
- Emerging Technology clients now have access to quality protection that the largest companies have had for years!
- E-commerce site or hosting
- Custom software development
- System Integrators
- Employment agencies
- On-line stock trading
- Business to Business or Business to Consumer web sites

For additional information about our Emerging Technology Facility, please contact us at:

Toronto

Phone: (416) 863-0550 Fax: (416) 863-5010



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 or 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.

