

<p>Brokers ranked Chubb the</p>  <p><b>#1 carrier</b></p> <p>for Property claims handling<sup>1</sup></p>	<p><b>48</b></p> <p>Local branch offices in North America with operations in 54 countries</p> 	<p>Nearly</p> <p><b>100 years</b></p> <p>of experience writing equipment breakdown insurance</p> 	<p>Chubb risk engineers inspect over</p> <p><b>56,000</b></p> <p>objects annually</p> 
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**Advances in technology have led to businesses relying heavily on sophisticated equipment. An abrupt and accidental breakdown of your mechanical or electrical system or apparatus can be devastating to your business operation. Chubb understands the challenges facing your industry and offers the industry-leading insurance products and services to protect you where it matters most.**

### Features and Benefits

- Significant capacity across monoline or integrated insurance programs
- Equipment Breakdown Defender, Chubb’s proprietary form, offers broader off-the-shelf insurance that reduces the need to add endorsements
- Underwriting specialists with deep expertise, dedicated to equipment breakdown
- Broad appetite to write equipment breakdown insurance across a variety of industries
- Specialization across emerging and new industries

### Target Classes

- |                               |                             |                                       |
|-------------------------------|-----------------------------|---------------------------------------|
| • Manufacturing               | • Food processing           | • Metalworking                        |
| • Municipalities              | • Cold storage              | • Plastics and chemical manufacturers |
| • Real estate                 | • Life sciences and biotech | • Printing and publishing             |
| • Hospitals and nursing homes | • Electronics               | • Hotel and motel                     |

### Service Offerings

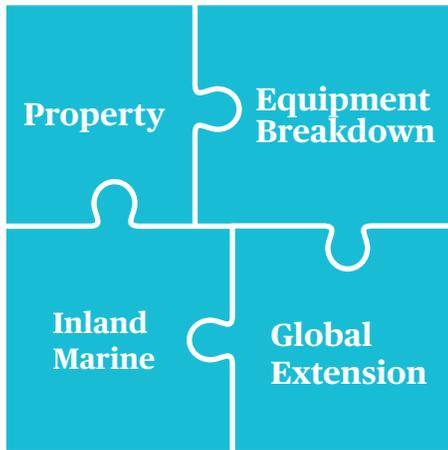
- Dedicated equipment breakdown claims adjusters with experience adjusting these losses
- Over 80 equipment breakdown risk engineers in North America with industry-specific knowledge to help identify and reduce or eliminate losses
- Boiler and pressure vessel inspections conducted by engineers licensed by the National Board of Boiler and Pressure Vessel Inspectors
- Thermographic (infrared) imaging and other nondestructive examination testing to help identify potential hot spots without disrupting electrical services or business operations
- Jurisdictional Inspection and Exposure Analysis/Risk Assessments specifically designed for each business
- Ultrasonic testing
- Access to specialized vendor services (e.g., transformer oil/gas analysis, lubricating oil analysis, vibration analysis)
- Global network of owned offices to service clients on a global level, with a local touch

**Why Chubb?**

 Underwriting Expertise	 Tailored Solutions	 Risk Engineering Services	 Superior Claims Service	 Global Reach	 Financial Strength
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## Integrated Solution

Scalable and modular insurance products for risks specific to your business.



### Rediscover Commercial

[chubb.com/rediscover](http://chubb.com/rediscover)



### Appetite Guide

[chubb.com/us/ciappetiteguide](http://chubb.com/us/ciappetiteguide)



### CI Web App

[appetiteapp.chubb.com](http://appetiteapp.chubb.com)



### Business Income Consultation Tool

[chubb.com/mybi](http://chubb.com/mybi)

## What have we written lately?

Risk Description	Insurance Written	Approximate Premium	The Chubb Difference
Metal worker	<ul style="list-style-type: none"><li>Property</li><li>General Liability</li><li>Equipment Breakdown</li><li>Business Income</li><li>Auto</li></ul>	\$99,000	<ul style="list-style-type: none"><li>Capability and appetite to write CNC lathes, metal fabrication, and robotic assembly</li><li>Higher limit options for select coverages</li></ul>
Dairy and ice manufacturer	<ul style="list-style-type: none"><li>Auto</li><li>Umbrella</li><li>Equipment Breakdown</li></ul>	\$64,000	<ul style="list-style-type: none"><li>Multiple deductible structures offered</li><li>Infrared analyses</li></ul>
City/county government	<ul style="list-style-type: none"><li>Package</li><li>Equipment Breakdown</li><li>Umbrella</li></ul>	\$112,000	<ul style="list-style-type: none"><li>Jurisdictional inspections</li><li>\$250,000 blanket limit</li></ul>

## Claims Scenarios

- A large university suffered an electrical disturbance to a main incoming electrical line to a key biomedical research building causing property damage to building control systems and endangering the school's multimillion-dollar research operations. Chubb's equipment breakdown claim team helped coordinate the rental of emergency generators and replacement of damaged electrical panels and controls.
- A Midwest dairy producer relied on a boiler for pasteurization/homogenization of their products. A multiple tube failure necessitated the replacement of a \$200,000 fire-tube boiler. Chubb fully indemnified our insured for a replacement boiler and additional charges for a short-term rental to keep our insured operating.
- A refrigeration compressor for an indoor ice-skating/hockey rink failed causing damage to both the compressor and refrigeration lines prior to a large multiday ice-hockey tournament. Chubb fully reimbursed our insured for damage to the refrigeration system and lost profits due to the cancellation of the tournament.

<sup>1</sup> 2017 Advisen Claims Satisfaction Survey

Chubb. Insured.<sup>SM</sup>

Chubb is the marketing name used to refer to subsidiaries of Chubb Limited providing insurance and related services. For a list of these subsidiaries, please visit our website at [www.chubb.com](http://www.chubb.com). Insurance provided by ACE American Insurance Company and its U.S.-based Chubb underwriting company affiliates. All products may not be available in all states. This communication contains product summaries only. Coverage is subject to the language of the policies as actually issued. Surplus lines insurance sold only through licensed surplus lines producers. The claim scenarios described here are hypothetical and are offered solely to illustrate the types of situations that may result in claims. These scenarios are not based on actual claims and should not be compared to actual claims. The precise coverage afforded by any insurer is subject to the terms and conditions of the policies as issued. Whether or to what extent a particular loss is covered depends on the facts and circumstances of the loss, the terms and conditions of the policy as issued and applicable law.