

<p>Brokers ranked Chubb the </p> <p>#1 carrier</p> <p>for Property claims handling¹</p>	<p>48 </p> <p>Local branch offices in North America and operations in 54 countries</p>	<p></p> <p>Specialized underwriting expertise</p>	<p>A broad appetite across nearly </p> <p>90%</p> <p>of SIC codes</p>
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As your business grows, the risks you face evolve and become more complex. That’s why companies of all sizes choose Customarq property. Its broad features and benefits offer flexibility to design an integrated account solution to protect against a wide range of risks.

Features and Benefits

- Our proprietary Property product includes many features and benefits which exceed industry standards
- Industry-specific solutions paired with an extensive suite of services which allow tailored protection for your business
- Underwriting specialists, with deep expertise, dedicated to property
- Ability to offer a global solution to protect worldwide operations and exposures through one of the largest networks of local branches

Policy Highlights

- Unlimited Extended Period of Indemnity for Business Income
- Dependent Business Premises insurance applies worldwide on a per-premises basis with no aggregate and is not limited to the primary supply chain
- No waiting period for Extra Expense
- Valuation includes Ordinance or Law with no sub-limits
- Two-year limit from the date of loss to decide to rebuild at the existing or new location in the event of a total property loss
- Supplementary declarations blanket limit applies separately at each premises shown in the declarations
- Mechanical breakdown provided to policy limits
- No sub-limit due to direct damage of insured’s property due to utility interruption or change in temperature
- Ability to provide Builders’ Risk as part of the property policy

Target Industries

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|----------------------------|--------------------------|-------------------------|-------------------------|
| • Cultural institutions | • Federal contractors | • Life sciences | • Professional services |
| • Educational institutions | • Financial institutions | • Manufacturing | • Public entity |
| • Energy | • Healthcare | • Media & entertainment | • Technology |

Service Offerings

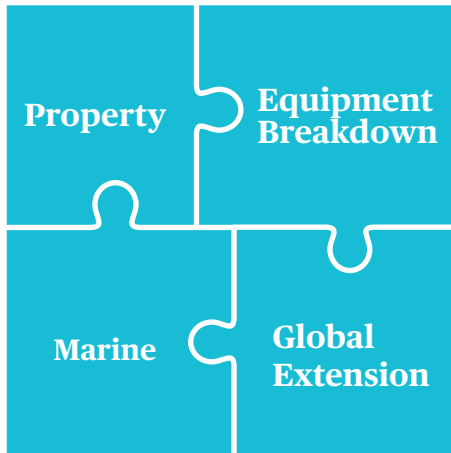
- Property claim professionals with significant knowledge and expertise
- Dedicated catastrophe response teams to assist pre- and post-event
- Multinational claims unit that understands the unique situations accompanying a foreign loss or occurrence
- Extensive risk engineering services including:
 - Property conservation
 - Natural hazard preparedness
 - Equipment breakdown and jurisdictional requirements
 - Infrared thermography
 - Business income consultation and disaster recovery consultation

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



CI Web App

appetiteapp.chubb.com



Appetite Guide

chubb.com/us/ciappetiteguide



Business Income Consultation

chubb.com/mybi

What have we written lately?

Risk Description	Insurance Written	Approximate Premium	The Chubb Difference
Component parts supplier for military aircraft	<ul style="list-style-type: none">PropertyEquipment BreakdownGlobal ExtensionUmbrellaE&OCyber	\$219,000	<ul style="list-style-type: none">Global policy for overseas exposures and operations in one seamless policyDeep knowledge of federal government contractor exposures
Medical device manufacturer	<ul style="list-style-type: none">PropertyEquipment BreakdownUmbrellaAuto	\$160,000	<ul style="list-style-type: none">Infrared examination testing to identify potential hot spots without disrupting business operations
Assisted living and nursing facilities	<ul style="list-style-type: none">PropertyEquipment BreakdownMedical LiabilityAuto	\$499,000	<ul style="list-style-type: none">Claims specialists dedicated to the healthcare industryRisk engineering services dedicated to property exposures

Claims Scenarios

- A sophisticated machine suffered a mechanical breakdown impacting the supply chain of a large manufacturing operation. Chubb's equipment breakdown specialists used thermographic (infrared) imaging to quickly diagnose the issue. Replacement parts were acquired and the machine was back up and running within days, limiting the business interruption.
- A life sciences company with overseas operations experienced a fire resulting in a total loss at one of their locations in Europe. With Global Extension added to their property solution, the features and benefits on the domestic Property policy were extended to overseas locations. The insured was given two years from the date of the total loss to decide whether to rebuild at the same or a new location.
- A pipe burst in a multi-story medical office, resulting in water damage to flooring. During restoration, the building inspector determined that the local construction code required that all of the floor joists in the office building be retrofitted, even joists not damaged by the water. Chubb responded to the loss or damage, the increased cost to comply with local construction code, and the resulting business income loss.

12017 Advisen Claims Satisfaction Survey

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. 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.

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