

Do-It-Yourself Client Cross-Sell



Thank you for your interest in Chubb's client cross-sell programs. We are excited to help you grow your business by providing designed emails that can be sent to shared clients directly from your agency or brokerage email account. The following cross-sell program is designed to put you in touch with clients who might need your help with additional personal lines coverages.

Instructions:

To leverage cross-sell emails available, please use the following instructions.

To copy and paste the email template into a new message:

1. Review information provided on subsequent pages of this document for your selected product type. Click the "Cross-Sell Email" link for the product.
2. From the web browser, click Ctrl + A to select the entire cross-sell email template, then select Ctrl +C to copy the text.
3. Open a new email message using your preferred email service provider (Outlook, Gmail, etc.).
4. In the new email message, click Ctrl + V to paste the email into the message.

To update the template with your agency information:

5. To replace [Agent name], simply select the text, beginning with the bracket, and type your name. Do the same for [Agency name.]
6. Right click on the email address and select "Edit hyperlink." Edit the text to display and "mailto:" your email address.
7. To update the phone number, select the existing phone number (555-555-5555) and type in your phone number.

8. Scroll to the end of the email and select the text that reads "[Insert agency disclaimer and unsubscribe link here]" and link to or paste the agency's disclaimer and unsubscribe link.
9. Please ensure your email communications comply with all applicable laws and regulations. To help with CAN-SPAM compliance, you should:
 - Permit recipients to opt out of future emails from you through the unsubscribe link and honor opt-out requests within ten (10) days of receipt.
 - Make sure to include your postal address in the email disclaimer specific to the agency.
 - Visit the following link for a summary of CAN-SPAM requirements that you may find useful: [CAN-SPAM Act: A Compliance Guide for Business](#).
10. For compliance purposes, please use the subject line provided for the selected product email.
11. In the Bcc line of the email, enter email addresses of clients who meet target criteria or copy and paste email addresses from an Excel file. DO NOT copy email addresses in the "To:" or "Cc" fields - otherwise, they will be viewable by other clients.
12. Send to agency client list.

Client Cross-Sell Chubb Valuables

Please reach out to your local Chubb representative with any questions you might have.

Your clients' treasures reflect their personal journey. By utilizing the following Chubb Valuable Articles cross-sell campaign, you can help your clients protect their artwork, antiques, jewelry, wine and spirits, and other collectibles, so their special items will last a lifetime and beyond.

Target Clients:

- Existing Chubb homeowner clients without Chubb Valuable Articles coverage

Valuable Articles Cross-Sell Campaign Steps:

- **Day 1:** Send initial email to your clients, leveraging the following:
 - Email template: [Valuables Cross-Sell Email](#)
 - Subject line: **In times like these, protection for your valuables is essential.**
 - Instructions to send can be found on page one of this document
- **Day 5:** Place a follow-up call to each client. Consider leveraging the general talking points included at the end of this document as well as the following specific to Chubb Valuable Articles protection:
 - Chubb focuses on keeping your valuables safe. Their in-house professionals have specialized knowledge in their field and can provide loss prevention and preservation advice and referrals to the Chubb Preferred Service Provider Network at no additional charge.
 - No matter where you or your valuables are in the world, Chubb can help protect your valuables and will cover most causes of loss, with no deductible.
 - They'll automatically cover breakage of fragile possessions like fine china, crystal, or porcelain.
 - If you already have itemized jewelry, fine art, wine, or other collectibles, most newly acquired items are covered for up to 90 days (25% of the itemized coverage).
 - If the market value of an itemized article on your policy before a loss exceeds the amount of coverage for that article, Chubb will pay the market value for that article—up to 150% of the amount of your itemized coverage for that article.
 - Chubb only requires appraisals for individual jewelry pieces valued at \$100,000 or more, fine art items valued at \$250,000 or more, and wine and spirits valued at \$50,000 or more. Otherwise, they just need a detailed description and estimated value.
 - You can decide whether to repair or replace an item at the merchant of your choice or keep the cash.
- **Day 14:** Send a follow-up email to clients, removing those who may have already responded.
 - Email template: [Valuables Follow-Up Cross-Sell Email](#)
 - Subject line: **Now, more than ever, your valuables need full coverage.**
 - Instructions to send are on page one of this document
- **Day 21:** Consider following up with a call to each client you haven't heard back from. Leverage the talking points included for Chubb Valuable Articles coverage above.
- **Days 1-21:** Throughout the cross-sell campaign, consider posting related content on the agency's or brokerage's social media accounts, including LinkedIn and Facebook.
 - You can find shareable content, like "[Ronald and Noah's Client Testimonial](#)" and "[Why You Need an Appraisal for Your Collectibles – and How to Get One](#)," at www.chubb.com/agentmarketing.

Client Cross-Sell General Talking Points

Please reach out to your local Chubb representative with any questions you might have.

The following are general talking points to keep handy when making calls to and having conversations with clients:

- **If no one answers, leave a message:** Hello, this is [your name] from [your agency], calling to make sure you're doing okay these days and to see if you had a few minutes to catch up about a couple things. Please give me a call back when you have a minute. My number is [your number]. Thank you.
- **If your client answers the phone:** Hello, this is [your name] from [your agency]. I wanted to check and make sure you [and your family] are doing okay and to touch base on a couple things. Do you have a few minutes to talk?
 - If they say no, ask if there is a better time for you to call back.
 - If they say yes, continue: How is everything with you? [Take time to really listen to how they're doing. See if there is anything they need that you can help them with.]
- I also wanted to touch base on an email I sent you [earlier this week/last week] about Chubb insurance. You have Chubb Homeowner's insurance, which protects your house and the things that make it a home. Now, I wanted to talk with you about [Chubb product line] and benefits that other clients have said really make a difference.
- **Close:** Thank you so much for your time today. Stay safe. [Personal close from what you talked about earlier.]

Chubb. Insured.SM