### 

# General Liability

48 local branch offices in North America, with operations in 54countries and capabilities in over 200 countries

Rated #1 Commercial Claims handling by Risk

Managers

## World's largest

(\$)

publicly traded P&C insurer



Your business faces countless risks every day. Protecting business assets, such as your balance sheet, your hard-earned reputation, or your position in today's competitive market, requires a carefully selected insurance solution. With over 135 years of insuring myriad businesses, Chubb understands the nuances of liability insurance and knows what it takes to effectively manage risk.

#### **Industry Expertise**

- General Liability insurance offered as part of Masterkey Package or on a monoline basis
- Specialized, industry-specific solutions, paired with an extensive suite of loss control services, means insurance can be tailored to the needs of your business
- Underwriters that creatively develop solutions for even the most unique and challenging risks

#### **Policy Highlights**

- Provides primary insurance for bodily injury, property damage, advertising injury, and personal injury to a third party for which you are liable
- Advertising & Personal Injury is subject to a separate aggregate limit; it does not reduce the General Aggregate Limit
- Newly acquired or formed subsidiaries, including unscheduled partnerships, joint ventures, and LLCs, are automatically included as named insureds from the date of acquisition or formation to policy expiration
- Lessors of Premises, Lessors of Equipment, and Vendors automatically included as insureds
- Crisis Assistance Expenses Endorsement with sub-limits of \$50,000. Limit is added at no additional premium.

Solutions

- Product Withdrawal Expenses with sub-limits of \$25,000. Limit is added at no additional premium. Higher limits available for additional premium
- Property damage to rented premises applies on an "all risk" basis up to the Each Occurrence Limit
- Non-owned watercraft of less than 16 metres
- Non-owned aircraft when rented by an insured with a paid, trained crew
- Global Extension can be added to extend the limits, terms, and conditions of the domestic policy to apply worldwide and is backed by our global claims service network

Reach

Strength

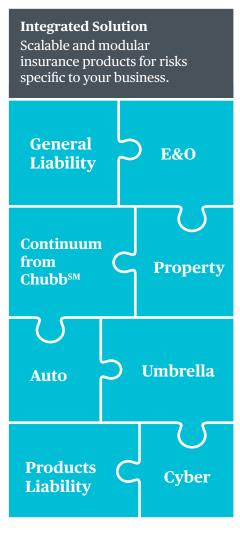
**Claims Service** 

#### **Target Industries**

Expertise

Manufacturing	Professional services	• Media and entertainment	• Wholesalers/Distributors	
Renewable energy	<ul> <li>Technology</li> </ul>	Clean technology		
Financial services	• Life Sciences	<ul> <li>Oil and gas related products</li> </ul>		
Service Offerings		•		
• Claims professionals wit in claims and litigation	th significant knowledge and expertise	• Team of specialized risk engineers to help your company identify, mitigate, and control risk		
Why Chubb?				
🖌 Underwriting	✓ Tailored ✓ Risk Engineer	ing 🔥 Superior	∫ Global ∫ Financial	

Services





Rediscover Commercial

chubb.com/rediscovercanada

W/hat h		44	at a 12
w nar na	ave we wr		areive

what have we written lately?				
Risk Description	Insurance Written	Approximate Premium	The Chubb Difference	
Technology services and consulting	<ul> <li>General Liability</li> <li>Property</li> <li>Global Extension</li> <li>Auto</li> <li>Integrity+ E&amp;O</li> <li>Cyber</li> </ul>	\$169,000	<ul> <li>Admitted policies</li> <li>Global Extension for overseas operations and employee trips in one seamless policy</li> </ul>	
Manufacturer of gear parts	<ul> <li>Package</li> <li>Global Extension</li> <li>Continuum from Chubb<sup>SM</sup></li> <li>Auto</li> <li>Umbrella</li> </ul>	\$180,000	<ul> <li>Continuum from Chubb<sup>sM</sup> provides discontinued product liability with an injury period and claims reporting period of 5 year</li> <li>Global extension</li> </ul>	
Financial services	<ul> <li>Package</li> <li>Auto</li> <li>US Worker's Compensation</li> <li>Umbrella</li> </ul>	\$64,000	<ul> <li>Ability to write all lines</li> <li>Claim and risk engineering services</li> </ul>	
<b>Claims Scenarios</b>				

- The insured manufactured a vacuum vessel that exploded at a customer's plant located in Europe causing one fatality and injury to others. The insured's General Liability policy, which included Chubb's Global Extension, responded to the bodily injury and property damage lawsuits that were filed in London. Chubb's multinational claims unit was instrumental in successfully settling the claim for significantly less than the original demand.
- The insured, a distributor of cell phone accessories, unknowingly distributed counterfeit accessories manufactured by its foreign vendor. After the products were distributed, several of the accessories overheated causing fires in their customers' warehouses. Chubb's General Liability policy responded to the claims for bodily injury and property damage resulting from the defective products.
- A glass manufacturer acquired a manufacturer of deluxe shower doors. After the acquisition was finalized, the new owner was sued due to bodily injury caused by an alleged product defect in one of the shower doors that was sold two years prior to the acquisition. The new owners had required the sellers to purchase successor liability coverage as part of the purchase and sales agreement. Chubb's Continuum liability policy provided insurance for the successor liability and responded to the lawsuit, incurring significant defense expenses to resolve the suit.

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

## Chubb. Insured.™

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. In Canada, Chubb operates through Chubb Insurance Company of Canada and Chubb Life Insurance Company Canada. All products may not be available in all Canadian jurisdictions. In the United States, insurance is provided by ACE American Insurance Company and its U.S. based Chubb underwriting company affiliates. This communication contains product summaries only. Coverage is subject to the language of the policies as actually issued. Chubb is the world's largest publicly traded property and casualty insurance group. With operations in 54 countries, Chubb provides commercial and personal property and casualty insurance, personal accident and supplemental health insurance, reinsurance and life insurance to a diverse group of clients. Chubb Limited, the parent company of Chubb, is listed on the New York Stock Exchange (NYSE: CB) and is a component of the S&P 500 index. Product highlights are summaries only. Please see the actual policy for terms and conditions. Products may not be available in all locations, and remain subject to Chubb's underwriting criteria. Surplus lines insurance is sold only through licensed surplus lines producers. No liability is assumed by reason of the information contained herein. Coverage is subject to the language of the policies as actually issued. 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 criterumstances of the loss, the terms and conditions of the policy as issued and applicable law.