

Excess & Umbrella Liability

Looking Beyond the Limits

CHUBB®



You work hard to protect your company from catastrophic liability—but multimillion-dollar lawsuits are not uncommon and are potentially devastating. How confident are you that your excess and umbrella insurance will deliver on its promises?

We know you need more than just insurance limits. You need broad insurance protection that's thoughtfully crafted for that potential once-in-a-lifetime lawsuit. This means access to professionals with deep experience handling large, complex claims and a stable insurance provider with a long-term outlook. That's why Chubb underwriters take the time to know and understand your business and its risks. It's also why we have excess and umbrella claims staff who are among the most experienced in the business.

Policies Designed to Protect Worldwide

Excess Umbrella

- **Multiple Insuring Agreements Combined into One Policy**
Excess follow form for continuity over primary insurance (Coverage A), Gap insurance when there is no underlying insurance (Coverage B) and blended pollution (Coverage C).
- **Multiple Towers of Protection - More than you think!**
Separate aggregate limits including Advertising Injury/Personal Injury and Products/Completed Operations. No aggregate applies if the underlying limit is unaggregated.
- **Expanded Definition of Personal Injury**
Includes discrimination, harassment and segregation (where permitted by law) under Coverage B as first-dollar protection.

Excess Follow Form

- **Greater Flexibility**
Adapts to various or unique primary and excess insurance policies, such as miscellaneous professional/errors & omissions, foreign, aviation, marine and others.
- **Not Restricted by Intervening Layers of Insurance**
Responds to the loss (at our attachment point) based on our provisions and those of the controlling underlying insurance.
- **Replacement of Eroded or Exhausted Underlying Limits**
Provides first-dollar drop-down insurance protection for exhausted underlying limits of coverage in the same manner as the underlying insurance.

Excess Umbrella Crisis Assistance

A shooting takes place at your company's location and people are injured. You know the press will be calling with questions and your company's image and reputation are on the line. What do you do next? Our Chubb Crisis Assistance For Excess and Umbrella endorsement enables you to hire a pre-approved service provider, providing you funding for related expenses when you need it most - as a crisis unfolds.

The Chubb Advantage

Financial Strength

Excess and umbrella claims often take years to settle. You can count on us to manage our business so you can manage yours. Chubb receives consistently high ratings for financial strength from A.M. Best, Moody's, and Standard & Poor's, the leading independent analysts for the insurance industry.

Claims Handling

Our global network of claims professionals has experience handling large, complex liability claims and is available to assist you promptly to avoid potential litigation.

Experience

Our underwriters and loss control representatives have the experience to understand your business and offer solutions accordingly.

Capacity

We have up to \$50,000,000 limits available for a broad range of risks, enabling you to construct the program you need - worldwide.

With Chubb, you can be confident you're getting the insurance protection you need, when you need it - before and after the claim occurs.

Contact Us Today

For more information about how Chubb can help you manage your liability risks now and in the future, contact your agent or broker or visit us at Chubb.com/ca

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 of 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.