

CHUBB®

Chubb Assembly

Modern manufacturing is more interconnected and vulnerable than ever, with robotics, digital systems, and global logistics creating both opportunities and heightened risks. Conventional insurance may not always address the unique risks that come with this complexity.

Chubb Assembly is an integrated solution designed to respond to these coverage needs, providing manufacturers with practical, industry-specific coverage. From addressing supplier-related exposures to managing the financial impact of disruptions, Chubb Assembly enables manufacturers to strengthen their risk management strategies and maintain operational momentum as the industry evolves.

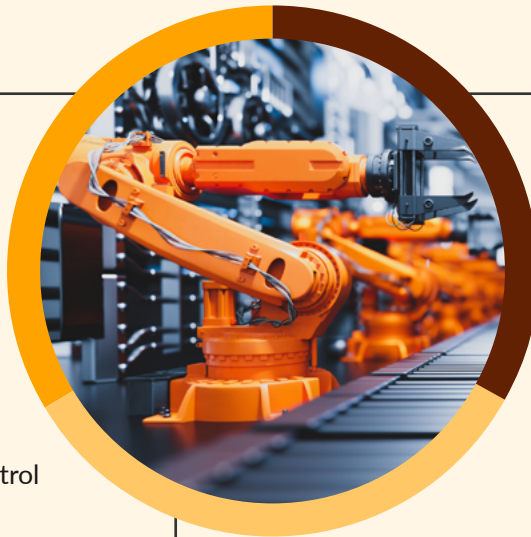
Coverage highlights

Public and Product Liability

- Bodily injury and property damage claims regardless of whether the Insured designed, manufactured, installed or distributed the final product
- Premises liability
- First and third-party product recall expenses
- Bodily injury or property damage cyber liability
- Property in care, custody and control
- Crisis response expenses
- Sudden and accidental pollution
- Excess auto liability
- Additional insured status may be extended to principals, lessors of premises and vendors

Manufacturing Errors & Omissions Liability

- Manages third-party claims against a manufacturer for financial losses arising from actual or suspected product defects
- Breach of contract due to failure of product to perform, or to perform a service
- Court attendance costs and representation expenses



Cyber ERM

- Access to Chubb's cyber incident response services
- Incident response expenses
- Business interruption
- Data and system recovery
- Cyber extortion
- Cyber crime
- Privacy and network security liability
- Media liability
- Ransomware attack
- Regulatory fines and penalties protection
- Loss prevention services

Businesses and activities we insure

 OEM manufacturers

 Contract manufacturers

 Distributors or retailers

 Raw material suppliers

 Assembly, installation, labelling and packaging services

 Manufacture of component parts, completed products or subcontracted work

Chubb Assembly claims scenarios



Machinery Manufacturer – Manufacturing Errors & Omissions Liability

A machinery manufacturer was performing a routine maintenance visit for a client's equipment. After installing a software upgrade, production speeds were slower than expected, resulting in reduced output capacity. The client subsequently filed a claim against the machinery manufacturer for loss of production time.



Defective Product – Product Liability and 1st & 3rd party Product Recall Extension

After a series of fires were traced to a short circuit in clothes dryers, several suppliers and retailers filed lawsuits against the manufacturer for property damage. An investigation revealed that 10 out of a batch of 1,000 units were defective, prompting the manufacturer to launch a product recall exercise for the entire batch.



Embedded Sensors and IoT – Manufacturing Errors & Omissions Liability

By leveraging the Internet of Things (IoT), a manufacturer embedded sensors into automated processes to provide real-time data on production output. Unfortunately, a flaw in the software controlling the sensors enabled an unauthorised user to access the data. Several end users of the sensors filed a lawsuit against the sensor's manufacturer for damages arising from the unauthorised access.



Ransomware attack – 1st party cyber and 3rd party privacy liability

An F&B manufacturer suffered a ransomware attack after a malicious file infected the company's servers. With servers down, production at the factory came to a standstill as the manufacturer was unable to access its clients' order details. Operations resumed only five days after the ransom was paid. The manufacturer incurred business interruption costs and financial loss, and clients filed claims for loss from non-fulfilment of orders.

Why choose Chubb?



Specialist Expertise

25 years experience in Asia Pacific delivering expertise in liability underwriting, claims and risk engineering to manufacturing businesses.



Claims Service

Chubb's award-winning claims team is consistently acknowledged as one of the best in the market.



Global Services

Offering a full spectrum of risk management solutions across 54 countries and territories.

Find the right insurance solution for your manufacturing business: www.chubb.com/hk

CHUBB®

Chubb Assembly, Hong Kong SAR. Published 07/2026.

The information is for reference only and does not form part of the policy. Please refer to the policy provisions for full details of terms, conditions, limits and exclusions.

© 2026 Chubb. Coverages underwritten by one or more subsidiary companies. Not all coverages available in all jurisdictions.

Chubb® and its respective logos, and Chubb.Insured.™ are protected trademarks of Chubb.