

How Well Do You Protect the Business You Lead?

Risk Management Solutions for Women Entrepreneurs



You've always been the leader, haven't you? Now you lead a company that faces financial risks every day. Could one of those risks break your chain of success?

Your hard-earned success is no accident, but a lawsuit or other unexpected loss can threaten it, especially in today's litigious environment. Fortunately, there are ways to protect the success you've achieved—like having Chubb by your side.

As the property, casualty, and management liability insurer of choice for the Women Presidents' Organization (WPO), Chubb looks forward to partnering with talented WPO members to protect their success. We offer a wide spectrum of insurance solutions aimed at protecting businesses from a broad array of potentially catastrophic risks.

your bottom line. Chubb's multifaceted approach applies loss control tools, claim management, early intervention, cost-conscious managed care and, most importantly, programs that help injured employees return to work as quickly as possible.

- **Excess/Umbrella**—You don't have to be a mega corporation to be sued like one—in fact, multimillion-dollar judgments are common. Coverage from Chubb can help protect your company from the potential financial devastation of huge judgments and spiraling legal costs.
- **Automobile**—Whether your fleet consists of a delivery van or a lot full of corporate cars, it needs protection. Without appropriate insurance, your business could face severe financial hardship or even bankruptcy in the event of an accident.

Essential Commercial Protection from Chubb

Our high-precision insurance solutions address your company's most basic property and casualty exposures, including:

- **Package**—Chubb's top-of-the-line Customarq property and liability package policy is at the heart of many commercial insurance programs, setting the standard for the industry. Customarq responds to 21st Century issues with unrivaled breadth of protection.
- **Workers' Compensation**—The costs of disabling injuries and fatalities among employees can cripple your business. That's why you need a broad workers' compensation program that makes sense for you, your employees, and

Management and Professional Liability Solutions

Chubb's one-of-a-kind ForeFront Portfolio 3.0SM policy offers multiple, closely integrated insurance coverages designed to work individually or in combination with each other. Best of all, WPO members may qualify for enhanced loss prevention services on ForeFront Portfolio 3.0 coverages¹:

- **Employment Practices Liability**—Employees, former employees, and third parties can sue your company, its board members, and its officers for discrimination, harassment, and other illegal employment practices. Chubb helps you guard against employment-related exposures through insurance and state-of-the-art loss control services.



- **Crime**—Even “trusted” employees can embezzle funds, steal inventory, or commit fraud over a long period of time. Chubb’s crime insurance policy helps protect your company from such financial threats.
- **CyberSecurity**—Your company could be the target of a cyber-related threat or lawsuit. Chubb offers coverage for crisis management and privacy notification expenses, and where permitted, eRiskHub offers optional loss prevention services and a data breach coach for post-loss assistance.
- **Fiduciary Liability**—Retirees, former employees, and employees can sue your business and its plan fiduciaries for alleged mismanagement in administering benefits. Chubb helps protect fiduciaries, employers, and their plans against exposures resulting from the administration of benefit plans.
- **Miscellaneous Professional Liability**—Your customers can sue over alleged errors and omissions committed during the delivery of a professional service. Chubb offers coverage for more than 40 professional classes.
- **Directors and Officers Liability**—Investors, customers, clients, government regulators, creditors, and competitors can sue you and your executives over your actions or decisions. Chubb insures the exposures associated with the corporate decisions of directors and officers.

WPO Member Benefits

In addition to Chubb’s world-class insurance products and services, WPO members and their companies are eligible for:

Loss Prevention Services²

- Chubb Employment Practices Liability Insurance (EPLI) customers can receive expense reimbursement (100% up to

10% of the EPLI premium) for using one of more than 120 Chubb-preapproved top human resources consulting firms, law firms, and labor economist statistical firms. EPLI customers also gain access to ChubbWorks, an online resource offering training, model policies and procedures, and more.³

- **ForeFront Portfolio 3.0 Crime** customers may receive six free employee background investigations with discounted rates thereafter from ProForma Screening Solutions.⁴
- **ForeFront Portfolio 3.0 Workplace Violence Expense** customers may receive one free hour of work violence consulting per incident up to four times per year from CMI, with discounted rates available thereafter.⁴

Additional Savings

- 50% discount on safety training from Chubb-approved vendors.

The Chubb Advantage

- **Superior claims service**—Chubb’s reputation for unsurpassed claims service is well-known in the insurance industry. Chubb’s service consistently rates with the top insurers in the annual Goldman Sachs survey of agents and brokers.
- **Financial strength**—Chubb’s financial stability and ability to pay claims rate among the best in the insurance industry, as attested by Standard and Poor’s and A.M. Best Company, the leading insurance rating services.
- **Unparalleled loss control services**—Our customers gain access to a wide array of loss control services, including our global network of loss control specialists and engineers who are experienced in offering workable solutions for loss prevention, disaster planning, and fire prevention, detection, and suppression.

Learn More

For more information about Chubb’s insurance solutions for WPO members, contact your independent agent or broker, or go to www.chubb.com/WPO.

Chubb celebrates the accomplishments of successful female executives nationwide. We salute all WPO members as true leaders who apply innovative solutions and foster entrepreneurial spirit in their businesses.

- 1 Most privately held companies with less than \$1 billion in revenues and fewer than 2,500 employees will qualify for ForeFront Portfolio 3.0.
- 2 Loss Prevention Services shall be provided where permitted by law.
- 3 ChubbWorks and other employment practices liability loss prevention services are only available to purchasers of employment practices liability insurance from Chubb.
- 4 WPO member must purchase ForeFront Portfolio 3.0 product to be eligible for this service. ForeFront Portfolio 3.0 is a suite of nine integrated specialty insurance coverages specifically for private companies.

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