

Real Estate & Hospitality Practice

Differentiators and Capabilities

CHUBB



Chubb's Real Estate and Hospitality Industry Practice (REH) is a premier provider of customized property and casualty and risk financing solutions for customers with Real Estate & Hospitality exposures, backed by Chubb's financial strength, global capacity, and industry-leading risk engineering and claims expertise.

What Makes REH Different

- **Industry-focused Underwriters**

Our underwriters have REH industry specific knowledge and experience

- **Program Creativity & Flexibility**

Delivering tailored program solutions that meet unique REH clients' needs

- **Dedicated Risk Engineering**

Global network of 400 risk engineers delivering REH-focused solutions and services to help customers better identify exposures and minimize losses

- **Claims Capabilities**

Our REH Property Claim teams and Claims Business Consultants deliver highly customized claim services in partnership with select TPA teams including Chubb's wholly owned TPA, ESIS®

- **Value-Added Services Including Technology-driven Solutions**

Specifically designed to supplement and support the risk management objectives of our Real Estate & Hospitality customers

Chubb's Real Estate & Hospitality Industry Clients

Our portfolio of clients that partner with Chubb for their risk management and insurance needs includes;

- Building Owners and Property Managers
- Portfolio of real estate investments of Financial Institutions, Fund Managers and Investment Advisors

- Global Real Estate Service Firms
- Real Estate Investment Trusts
- Hotel Owners, Operators and Brands

Property

- Ground-up, shared and layered programs for up to \$650M in capacity on a primary or first excess layer basis
- Up to \$50M of critical Catastrophe capacity
- Global fronting capabilities on multinational programs
- Catastrophe-only coverages for named storms, earthquakes, or floods. Deductible buy down coverage and multi-year solutions available worldwide up to \$30M

Builders' Risk

- Up to \$650M in capacity, with ability to provide critical catastrophe limits up to \$50M

Primary Casualty

Customized risk management and financing structures available including;

- Guaranteed cost, deductible, self-insured retentions, captives and similar insured-owned facilities
- Global fronting capabilities
- Claims handling with ESIS®, and other Preferred Partner TPAs

Umbrella & Excess Casualty

- Lead umbrella and excess placements on risks where underlying general liability is on a mono-line form or SIR or deductible
- Up to \$50M limits (with options to ventilate)
- Standard ISO based umbrella, A/B form and Specialty suite for REH industry

Foreign Casualty

- Customized risk management solutions for clients with exposures outside the U.S. include Controlled Master Programs with admitted local policies, flexible program structures and tailored risk transfer options

Environmental

- Premises Pollution Liability Insurance Policy for owners, operators and managers of commercial properties
- Capacity available up to \$50M per occurrence/aggregate limits, inclusive of legal defense costs
- Chubb Incident ALERTSM – assists clients with pre-qualified incident response contractors to mitigate potential liabilities associated with environmental releases

Financial Lines

Suite of insurance products for privately held, publicly traded or companies owned by investment firms. Limits up to \$25M include:

- Directors & Officers Liability
- Employment Practices Liability
- Fiduciary Liability
- Commercial Crime
- Employed Lawyers Liability
- Kidnap & Ransom

Transactional Risk

Available to both buyers and the sellers, Transactional Risk products facilitate mergers and acquisitions and other transactions by protecting deal participants from risks that arise in connection with the underlying deal. Types of products include:

- Representations & Warranty Insurance
- Tax Indemnity Insurance

Cyber Products

Chubb's suite of cyber products integrates privacy, network, and media coverages either on a standalone basis or in conjunction with other lines of insurance. Additionally, the Global Cyber Facility provides a suite of multi-line cyber peril endorsements that can help a large organization address exposure gaps in its insurance portfolio.

Cyber products incorporate the following services:

- Pre-Loss mitigation tools at no cost, and access to a pre-qualified panel of service providers at discounted rates
- Post-Loss Incident Response Services coordinated by the Incident Coach that provides access to a panel of specialists at pre-negotiated rates
- Access to Chubb's Cyber AlertSM mobile application allows 24/7 incident reporting via mobile device

Worldview[®] for Real Estate & Hospitality

Worldview, our interactive Internet-based portal, gives clients and brokers control over their programs by providing real-time, transparent access to policy and program administration.

- Electronic delivery of policies
- Document library provides immediate access to policies, endorsements, notices of elections, collateral and captive agreements
- Premium audit and expense adjustments

Chubb Accelerator[®] – automated uninsured motorist and underinsured motorist coverage election forms

Value Added Services

- Preferred Vendor Program provides – emergency restoration services through pre-approved vendors at discounted pricing and benefits

- Risk Engineering Services – coordinated by dedicated account coordinators on a bundled or unbundled basis include:

- Property Conservation Services
- Premises Liability Services
- Jurisdictional inspections
- WC/Employee Safety services

Technology-Driven Solutions

- Leak detection and water damage mitigation solutions provided by preferred vendor partners
- Risk Engineering Resource Center and Client Exchange
- Benchmarking Tool for Casualty Claims

About Chubb

- World's largest publicly traded property and casualty insurer based on market capitalization
- A global company with local operations in 54 countries and territories
- Core operating companies are rated "AA" by S&P, "A++" by A.M. Best
- Balanced, diversified product leader in traditional and specialty P&C coverage for commercial, personal lines, personal accident and health insurance.

Contact Us

Seth Gillston
Executive Vice President,
Real Estate & Hospitality Practice Leader,
M&A and Private Equity Practice Leader
O 212.209.2273
E seth.gillston@chubb.com

Hemant Sarma
Senior Vice President,
Real Estate & Hospitality Practice
O 212.835.3153
E hsarma@chubb.com