

Commercial package

CHUBB®



Masterpackage is Chubb's package policy for commercial clients

Chubb's MasterPackage™ policy is a comprehensive package of coverages, designed to meet your commercial clients property and casualty insurance requirements in one product, with a single policy wording. Our product is one of the most comprehensive policies available and incorporates Chubb's exceptional approach to loss control and our award winning claims service.

Why choose MasterPackage?

- Broad coverage
- Wide appetite for trade, size and complexity of risk
- Access to a single underwriter, who is empowered to make decisions on your clients' insurance
- Extensive regional office network
- Seamless cover between sections

Policy offering

Our enhanced product includes the following sections of cover:

- Property damage
- Business interruption
- Terrorism in Great Britain
- Employers' liability
- Public and product liability
- Legal expenses
- Employee crime
- Cancellation of event
- Marine cargo
- Kidnap and extortion expenses

Appetite

Under the MasterPackage policy we insure a broad spectrum of mid-market commercial businesses with turnovers ranging from £2 million to £500 million.

We like to insure

- Accountants
- Advertising agencies
- Architects
- Conference centres
- Insurance companies and professionals
- Legal profession
- Management / professional consultants
- Museums, theatres and galleries
- Exhibition & event organisers
- Manufacturing risks (Light to medium)
- Modern, city centre hotels
- Office, modern retail and light industrial risks
- High end retail units
- Financial institutions

We are cautious of

- High piled storage, with no sprinklers or automatic fire detection
- Vacant property
- Food manufacturing and preparation
- High hazard heavy manufacturing
- Older and country hotels
- Waste processing plants

Key selling points

Cover/Service	Benefit
Full theft	Chubb offers full theft coverage as standard. Chubb does not require evidence of forced entry or exit from the premises (not including gardens or yards) for the policy to be triggered as theft can occur without such evidence, for example through tailgating into the insured's premises.
Wide definition of premises	When we insure your premises we also include the area within 250 metres of your premises automatically for any insured losses.
Wide range of extensions	Chubb MasterPackage policy contains some of widest extensions in the market, including: <ul style="list-style-type: none"> • Claims preparation costs included as standard £50,000 for property and business interruption losses, and £50,000 for employers and public liability • Loss prevention expenses up to £10,000 • Recompilation of both data and valuable papers up to £250,000 and £50,000 respectively • Computer and machinery breakdown as standard • Reinstatement of data £25,000 • Contract works £50,000 • Product recall expenses • Environmental liability covering remediation costs • Data breach and cyber attack cover following damage to third parties.
Chubbflex	We provide £500,000 of cover to be allocated across a number of key extensions at the time of loss, leaving you free to deploy this cover when you need it most and not having to second guess where you may need it at the time of loss.
Crisis response expenses and helpline	Where public and products liability cover is purchased as part of Masterpackage, an emergency response helpline is included, which is available 24 hours a day, 7 days a week. Up to £100,000 of crisis response expenses are also available for expenses incurred as a result of damage or bodily injury to third parties.

Cover/Service	Benefit
Chubb Basket	The Chubb basket gives cover for <ul style="list-style-type: none"> • Employee crime - including social engineering, • Cancellation of event • Marine cargo • Kidnap and extortion expenses.
Commercial Legal Expenses	Option to purchase commercial legal expenses, which includes legal protection for employment disputes & compensation, employment restrictive covenants, tax disputes, property, legal defence, compliance & regulation, statutory licence appeals, loss of earnings (following court attendance), personal injury, executive suite (a selection of covers to protect the principal, executive officers, directors and partners of your business), contract and debt recovery and crisis communications assistance (not connected to an injury or third party). This cover also includes access to the business legal services website.

Why choose Chubb?



Our award winning claims team handles a diverse range of claims via our own in-house experts and carefully chosen TPAs. In the UK&I our claims team has achieved Chartered Insurer status from the CII as part of their commitment to maintaining high professional standards.



Highest A.M. Best rating. Our A++ rating demonstrates our financial strength and long-term ability to pay claims.



With our proven underwriting expertise we offer a superior bespoke service to our clients.



With a global network of 550 risk engineers, Chubb has been providing risk management, loss mitigation and prevention services to our clients around the world for many years.

Chubb. Insured.SM

All content in this material is for general information purposes only. It does not constitute personal advice or a recommendation to any individual or business of any product or service. Please refer to the policy documentation issued for full terms and conditions of coverage.

Chubb European Group SE (CEG). Operating in the UK through a branch based at 100 Leadenhall Street, London EC3A 3BP. Risks falling within the European Economic Area are underwritten by CEG which is governed by the provisions of the French insurance code. Registered company number: 450 327 374 RCS Nanterre. Registered office: La Tour Carpe Diem, 31 Place des Corolles, Esplanade Nord, 92400 Courbevoie, France. Fully paid share capital of €896,176,662.