ForeFront on Ignite Factsheet

ForeFront is Chubb's management liability product that has been specifically tailored to meet the individual needs of private companies, their directors and management teams. With seven coverage sections, each section working seamlessly together to minimize gaps and reduce overlaps in insurance coverage while also providing companies choice and flexibility to help manage their individual and corporate exposures. It is a comprehensive insurance solution specifically designed to help companies not only survive, but thrive despite the most complex threats of litigation, investigations, and other white-collar crimes that may expose their bottom line.

Decisions made by the boards of private companies are not immune from public scrutiny. Security holders, employees, customers, suppliers, competitors, and even the government can take an action against a privately-owned company and its board of directors.

Additionally, as leaders of the company, the directors and officers can be found personally liable for their management decisions.

ForeFront is designed to specifically meet the needs of today's private company, providing flexible coverage that helps protect both the organisation and the personal assets of its directors and officers.

What does it cover?

The policy provides seven areas of cover, each with its own standalone limit.

- Directors and officers liability (the main area of coverage)
- Employment practices liability
- Corporate legal liability
- Pension scheme and benefit plan liability
- Employee crime
- Kidnap & extortion expenses
- Cyber liability & Incident Response expenses

Coupled with our award-winning claims service, ForeFront is a significant defence for private companies and their directors.

What limits are available for Forefront policies?

Each section of the ForeFront policy has its own limit:

Directors and officers liability
any one claim limit of liability up to £5m

Employment practices liability
any one claim limit of liability of £250,000 (client can choose an increased limit, potentially up to £1m any one claim or £5m in the aggregate for an additional premium). Additional restrictions may apply to cover US employees

Corporate legal liability
any one claim limit of liability of 50% of the chosen directors and officers limit (client can choose an increased limit up to £5m for an additional premium)

Pension scheme and benefit plan liability
any one claim limit of liability of £25,000 (client can choose an increased limit up to £5m for an additional premium)

Employee crime
automatic limit of liability of £25,000 in each policy period (client can choose an increased limit up to £5m for an additional premium)

Kidnap, ransom & extortion expenses
automatic limit of liability of £25,000 in each policy period (client can choose an increased limit up to £5m for an additional premium)

Cyber liability & incident response expenses
automatic limit of liability of £25,000 in each policy period (higher limits are available with our standalone Cyber ERM policy).

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ForeFront target business

Established UK domiciled, private limited companies with turnover or assets up to £250m. ForeFront can accommodate companies with turnover derived from or assets located in the United States of America.

Benefits of cover

Cover/service	Benefit
'Any One Claim' limit of liability on the D&O, Benefit Plan Liability, Corporate Legal Liability and Employment Practice Liability section	We offer 'any one claim' limits of liability on all these sections as standard, with each as separate capacity, not aggregated together or an extension of another.
No basis of contract clause	We believe in clarity and do not have a basis of contract clause, ensuring Insurance Act compliance. These clauses can be used to turn declarations into warranties, which may result in claims not being paid. Remember - waiving the right to avoid for non-disclosure or misrepresentation does not prevent an insurer relying on a basis of the contract clause to deny cover.
Extra cover limits for directors and officers	The D&O section has two extra amounts of cover: 1. If the D&O main section limit becomes exhausted, there will be a further limit for the policy period for paying the loss of an insured person if the insured person's company is prevented by law or insolvency from reimbursing that loss. This further limit is usually the lesser of £1m or 50% of the main limit. It can be applied to the loss, even if that loss arises from the claim which led to the exhaustion of the main limit. 2. The D&O section provides an additional limit for payment of defence costs only. This further limit is usually the lesser of £1m or 10% of the main limit.
Cover for emergency defence costs	We allow emergency defence costs to be incurred without consent. This means the client can proceed where there isn't time to ask the Insurer for immediate approval.
Worldwide coverage	The policy is on a worldwide basis and can include USA exposure where underwritten.
Loss minimisation service	We always aim to prevent a loss before it happens. Clients get access to the exclusive Chubb Helpline for advice and information.
Cover for cyber liabilities	The internet and e-commerce have opened up a whole range of cyber liabilities, including: • Expenses from a denial of service attack or hacking • Investigation by The Information Commissioner • Claims and investigations for privacy and data breaches • Legal liability & costs of handling computer malicious acts launched against an Insured ForeFront addresses all these areas as part of the standard coverage option.

Claims Scenarios	
Claim Scenarios	**Claim Details**
Claim by Insolvency Litigation Funders - Retail/Manufacturing - Turnover £500k	The Company went into liquidation and the conduct of all directors was investigated by the Insolvency Service but no further action was pursued. However the liquidators sold their rights of action to an insolvency litigation funder who issued a claim for over £2m against all directors alleging that various transactions were preference payments, payments accepted at an undervalue and/or breached their fiduciary duties. The directors were separately represented by defence counsel and the claim settled at mediation. Chubb paid the entire policy limit of £1.1m in defence costs and settlement sums.
HSE Investigation & Criminal Prosecution - Recycling Firm - Turnover £30m	An employee of the Insured died whilst investigating blockages to a conveyor at one of its sites. Both HSE and Police investigations commenced, looking at both the Company and directors' liability. The Company was prosecuted for corporate manslaughter and pleaded guilty accordingly, as did three directors for their respective negligence offences relating to the Company's breaches of the Health and Safety at Work Act 1974. Chubb supported both the Company and directors across the D&O and CLL Sections of the Policy, which can interact in such circumstances to assist the Insureds. Chubb's outlay here was £750k in Investigation and Defence Costs.
Alleged unfair redundancy selection and Furlough Pay failure - Technology - Turnover £7.5m	The Company was impacted by the covid-19 pandemic and was forced to make various redundancies, including the Claimant. The Claimant alleged he was selected for redundancy because of his age and he also claimed that the Company had failed to top up his furlough pay. The Claimant sought approximately £650k in damages, however the matter settled at mediation for significantly less. Chubb paid defence costs and settlement sums totalling £80k.

How to trade Forefront with Chubb

Ignite
Chubb Ignite is designed for brokers to trade with us quickly and simply. The intuitive design and client-centric experience allows a broker to quote with us in minutes, bind in seconds and produce instant documentation.

Self-service on Chubb Ignite - what can be done?
- Portfolios of covers all in one place: quotes, policies, and renewals with minimum underwriter intervention.
- Flexibility to alter cover options for both limits and deductibles and/or to make mid-term adjustments.
- Bind your own risks, whether it be a new business quote or a renewal and receive policy documentation

For Ignite queries, contact:
onlinefinanciallines@chubb.com

For more information, visit:
https://ignite.uk.chubb.com/

Chubb Helpline

Specialist independent legal advice for Chubb policyholders. There are risks to running a successful business, but with the right protection and advice you can concentrate on what matters most - making your business the best it can be.

To help you along the way, Chubb has partnered with specialist law firm, DAC Beachcroft LLP, to provide a range of legal services exclusive to Chubb policy holders. The Chubb ForeFront Helpline is at the heart of the proposition for our policyholders.

It provides clear and practical advice on the day-to-day issues relating to employee and regulatory matters.

For more information or to discuss a specific requirement, please contact the team on **0345 350 3663** quoting your Chubb ForeFront policy number or email chubbhelpline@dacbeachcroft.com.

www.chubb.com/ForeFrontHelpline

Why choose Chubb?

Excellent cover and services. ForeFront is recognised as one of the broadest policies in the market, comprising cover that other insurers don't include as standard, or can't provide at all.

Warranty-free. Our cover has no warranties and is free from basis of contract clauses.

Longevity. We have been pioneering management liability insurance for over 30 years.

Global service. Our wholly-owned network delivers consistent, high quality services all over the world.

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

Award-winning claims service. Our claims team is consistently recognised as the best in the business.

Contact Us

For more information or to obtain a quote please call your local underwriting or sales contact.

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