Chubb Product Governance

Product Name	Product Target Market	What are the main benefits provided by the product?	Who is the product less suitable for?	What is the distribution strategy of the product?	When was the last product fair value assessment completed?	What was the score?
Property & Casualty						
Casualty						
Specialist Trades	UK domiciled, small corporate sector companies with turnovers between GBP 2m and GBP 10m, various trades but especially contracting and manufacturing trades.	Fidelity, Loss of Keys, Service Indemnity, Efficacy, PI and D&O coverage.	Multinational companies, high hazard trades.	Via select brokers	Sep-26	Passed
Combined Liability and Construction	UK based, small corporate sector companies with turnovers between GBP 2m and GBP 10m, various trades but especially contracting and manufacturing trades.	Financial loss, Product Recall, Environmental liability coverage.	Multinational companies, high hazard trades.	Via select brokers	Sep-26	Passed
Excess of Loss	UK based, small corporate sector companies with turnovers between GBP 2m and GBP 10m, various trades but especially contracting and manufacturing trades.	Subject to the same terms and exclusions and conditions as the Primary Policy specified in the policyholder's schedule and the terms limits exclusions and conditions contained in our policy wording to indemnify the policyholder against all sums which the policyholder shall become legally liable to pay as damages in excess of the underlying limit stated in the schedule in respect of occurrences happening during the period of insurance and arising in connection with the business.	Multinational companies, high hazard trades.	Via select brokers	Sep-26	Passed
Recruitment	Business domiciled in the UK, for recruitment companies and umbrella companies that provide payroll services with turnover between £0-500m.	Cover is provided under separate insured sections, each section of cover is optional. You should discuss this with your broker so you select the sections of cover and limits of liability to best suit your needs. The sections available are: • Employers' Liability • Public and Products Liability • Professional Indemnity • Legal Expenses • Directors & Officers • Driver's Negligence • Personal Accident • Property Damage • Business Interruption • Terrorism	Large multinational companies	Via select brokers	Sep-26	Passed
Casualty Primary	UK domiciled business without any requirement to insure overseas operations.	In respect of Public and Products Liability, this policy will protect the policyholder against legal liability for death, bodily injury to third parties and damage to their property arising out of any negligent act committed by the policyholder or their employees in the course of their business or caused by any defect in any product supplied by the policyholder In respect of Employers Liability, this policy will protect the policyholder against the policyholder legal liability for any death, bodily injury or illness sustained or incurred by any employee during the course of their employment.	Business domiciled outside of the UK that require overseas coverage	Broker distribution	Sep-26	Passed
Non-Negligence Damage / EL Con Prim	UK domiciled business operating in the construction sector	In respect of Public and Products Liability, this policy will protect the policyholder against legal liability for death, bodily injury to third parties and damage to their property arising out of any negligent act committed by the policyholder or their employees in the course of their business, or caused by any defect in any product supplied by the policyholder. In respect of Employers Liability, this policy will protect the policyholder against legal liability for any death, bodily injury or illness sustained or incurred by any employee during the course of their employment. In respect of Non Negligence Damage, this policy indemnifies the policyholder and the contractor named in the Agreement in respect of any expense liability loss claim or proceeding which the policyholder may incur or sustain by reason of damage to any property occurring during the period of Insurance and caused by collapse subsidence heave vibration weakening or removal of support or lowering of ground water arising out of and in the course of or by reason of the carrying out of the Contract Works.	Business domiciled outside of the UK who do not require insurance for construction activities.	Broker distribution	Sep-26	Passed
Excess Combined	UK domiciled business wishing to purchase liability insurance	In respect of Public and Products Liability, this policy will protect the policyholder against legal liability for death, bodily injury to third parties and damage to their property arising out of any negligent act committed by the policyholder or the policyholder employees in the course of the policyholder business or caused by any defect in any product supplied by the policyholder. In respect of Employers Liability, this policy will protect the policyholder against the policyholder legal liability for any death, bodily injury or illness sustained or incurred by any employee during the course of their employment. In respect of Motor Insurance, this policy will protect the policyholder and the permitted drivers in respect of the policyholder legal liability for death or bodily injury to third parties or damage to third party property arising out of the use of an insured vehicle.	Business domiciled outside of the UK	Broker distribution	Sep-26	Passed
Excess Combined	UK domiciled business	In respect of Public and Products Liability, this policy will protect you against your legal liability for death, bodily injury to third parties and damage to their property arising out of any negligent act committed by you or your employees in the course of your business or caused by any defect in any product supplied by you. In respect of Employers Liability, this policy will protect you against your legal liability for any death, bodily injury or illness sustained or incurred by any employee during the course of their employment. In respect of Motor Insurance, this policy will protect you and the permitted drivers in respect of your legal liability for death or bodily injury to third parties or damage to third party property arising out of the use of an insured vehicle.	Business domiciled outside of the UK	Broker distribution	Sep-26	Passed
Online Specialist Wording	UK domiciled businesses	In respect of Public and Products Liability, this policy will protect the policyholder against legal liability for death, bodily injury to third parties and damage to their property arising out of any negligent act committed by the policyholder or their employees in the course of the policyholder's business or caused by any defect in any product supplied by the policyholder. In respect of Employers Liability, this policy will protect the policyholder against their legal liability for any death, bodily injury or illness sustained or incurred by any employee during the course of their employment.	Large multinational business	Via select brokers	Sep-26	Passed
UK Liability Wording	UK domiciled businesses	In respect of Public and Products Liability, this policy will protect the policyholder against their legal liability for death, bodily injury to third parties and damage to their property arising out of any negligent act committed by the policyholder or their employees in the course of their business or caused by any defect in any product supplied by the policyholder. In respect of Employers Liability, this policy will protect the policyholder against their egal liability for any death, bodily injury or illness sustained or incurred by any employee during the course of their employment.	Large multinational businesses	Via select brokers	Sep-26	Passed
Specialist MasterPackage	UK domiciled business	In respect of Public and Products Liability, this policy will protect the policyholder against the legal liability for death, bodily injury to third parties and damage to their property arising out of any negligent act committed by the policyholder or their employees in the course of the business or caused by any defect in any product supplied by the policyholder. In respect of Employers Liability, this policy will protect the policyholder against legal liability for any death, bodily injury or illness sustained or incurred by any employee during the course of their employment.	Business domiciled outside of the UK	Broker distribution	Oct-25	Passed
Specialist Excess of Loss	UK domiciled business	In respect of Public and Products Liability, this policy will protect the policyholder against the legal liability for death, bodily injury to third parties and damage to their property arising out of any negligent act committed by the policyholder or their employees in the course of the business or caused by any defect in any product supplied by the policyholder. In respect of Employers Liability, this policy will protect the policyholder against legal liability for any death, bodily injury or illness sustained or incurred by any employee during the course of their employment.	Business domiciled outside of the UK	Broker distribution	Sep-26	Passed

Specialist Combined	UK domiciled business operating in all trade sectors without any requirement to insure overseas operations	In respect of Public and Products Liability, this policy will protect the policyholder against the legal liability for death, bodily injury to third parties and damage to their property arising out of any negligent act committed by the policyholder or their employees in the course of the business or caused by any defect in any product supplied by the policyholder. In respect of Employers Liability, this policy will protect the policyholder against legal liability for any death, bodily injury or illness sustained or incurred by any employee during the course of their employment.	Business domiciled outside of the UK	Broker distribution	Sep-26	Passed
Industry Practices						
Clinical Trials for Life Science	Clinical Trials sites in the UK who operate in the Life Science Industry such as biotechnology, pharmaceutical and medical device, as well as service companies providing contract research, contract manufacture or testing services to those sectors and are the sponsor of a Clinical Trial.	The policyholder will be indemnified subject to the Limit of Liability, against all sums: a) payable by the Insured as No-fault Compensation; or b) which the Insured shall become legally liable to pay as damages; in respect of accidental bodily injury to any research subject occurring within the Territorial Limits as a result of participating in a Clinical Trial sponsored by or on behalf of the Insured.	Clinical Trials sites operating outside of the UK and are not the sponsor of a Clinical Trial.	Broker distribution	Sep-26	Passed
MasterPackage for Life Science	Businesses domiciled in the UK who operate in the Life Science Industry such as biotechnology, pharmaceutical and medical device, as well as service companies providing contract research, contract manufacture or testing services to those sectors. The Policy can be tailored to suit companies from early stage start-up to established global organisations.	Cover is provided under separate insured sections, each section of cover is optional. The sections available are: • Property Damage • Business Interruption (including Research and Development Operations) • Terrorism in Great Britain • Employers' Liability • General Liability - Public, Products and Services Liability & Clinical Trials Liability • Products and Services Professional Indemnity • Cyber • Chubb Basket which includes Marine Cargo and Kidnap and Extortion Expenses • Legal Expenses	Businesses operating outside of the UK	Broker distribution	Sep-26	Passed
MasterPackage for Health Tech Companies	The MasterPackage for HealthTech Companies product is designed to meet the needs of UK domiciled businesses who operate in the HealthTech Industry. The Policy can be tailored to suit companies from early-stage start-up to established global organisations.	Cover is provided under separate insured sections, each section of cover is optional. Cover and limits of liability can be adapted to best suit insured needs. The sections available are: • Property Damage • Business Interruption • Terrorism in Great Britain • Employers' Liability • General Liability - Public Liability, Products and Services Liability, Healthcare Services Liability, and Grievance Liability • Products and Services Professional Indemnity • Cyber Insurance • Chubb Basket - Marine Cargo and Kidnap and Extortion Expenses • Legal Expenses	Companies domiciled outside of the UK	Broker distribution	Sep-26	Passed
MasterPackage for Technology	Marketing and publishing companies, domiciled in the UK, across a wide range of industries with turnover between GBP 2m-500m.	Cover is provided under separate insured sections, each section of cover is optional. The sections available are: •Professional indemnity •Cyber •Property Damage •Business Interruption •Terrorism in Great Britain •Employers' Liability •Public and Products Liability •Professional Indemnity and Cyber Insurance •Chubb Basket which includes Marine Cargo and Kidnap and Extortion Expenses •Legal Expenses	Large corporate companies domiciled outside of the UK	Broker distribution	Sep-26	Passed
Package						
Specialist MasterPackage	UK, Isle of Man & Channel Islands Indigenous SME business falling within the trade acceptance list and agreement parameters	Cover is provided under separate insured sections, each section of cover is optional. Cover and limits of liability can be adapted to best suit insured needs. The sections available are: • Property Damage • Business Interruption • Terrorism in Great Britain • Employers' Liability • Public and Products Liability	Large (total values exceeding GBP 50m) and/or Multinational business.	Via select brokers	Jan-26	Passed
Specialist Indigenous - Online	UK, Isle of Man & Channel Islands Indigenous SME business falling within the trade acceptance list and agreement parameters	Cover is provided under separate insured sections, each section of cover is optional. The sections available are: • Property Damage • Business Interruption • Terrorism in Great Britain • Employers' Liability • Public and Products Liability • Chubb Basket which includes Marine Cargo and Kidnap and Extortion Expenses • Legal Expenses	Large (total values exceeding GBP 30m) and/or Multinational business.	Via select brokers	Jan-26	Passed
Specialist Indigenous - Offline	UK/ROI Indigenous businesses with a turnover between GBP 2m and GBP 500m	Cover is provided under separate insured sections, each section of cover is optional. The sections available are: • Property Damage • Business Interruption • Terrorism in Great Britain (ROI offers Terrorism In Ireland) • Employers' Liability • Public and Products Liability • Chubb Basket which includes Marine Cargo and Kidnap and Extortion Expenses • Legal Expenses (NOT FOR ROI)	Multinational business	Broker distribution	Jan-26	Passed
Marine						
Goods in Transit	• Light Hauliers • Couriers • Parcel Delivery Companies	• Rated upon a per vehicle basis • The policy can accept up to 25 vehicles at inception increasing to 30 via MTA • Sub-Contractors covered subject to a maximum of 20% of annual turnover • Wide European Territorial Limits included as standard • CMR cover included as standard • Hand Held Scanner cover to £1,000 automatically included • £50,000 cover automatically included for TNT, FEDEX, Parcelforce, DHL, Yodel, UK Mail, Amazon, DPD and Hermes at no additional charge. • Choice of your own contract limit per vehicle	• Retail Customers • Large vehicles over 8.25mam • Large fleets >30 vehicles • Operators relying on Sub-Contractors • Contract limit per vehicle over £50,000 • Customers with more than 1 claim or a loss over £5,000 in the last 3 years • Anyone crossing the threshold of a premises to deliver goods	Via select brokers	Sept-26	Passed

Goods in Transit for Motor Traders	• Vehicle Movement Contractors • Breakdown Services • Vehicle Sales	• Rated upon a per conveying basis • Restricted to collection and delivery only • Cover for conveying vehicles operated up to 44.0 tonne maximum authorised mass • The policy can accept up to 5 conveying vehicles • Wide European Territorial Limits • Sub-contractors covered subject to a maximum of 20% of annual turnover • No need to refer if no more than one loss not exceeding £5000 in the past 3 years • Sum Insured limits per conveying vehicle to £150,000 All Risks • Sum Insured limits per conveying vehicle to £50,000 All Risks	• Retail Customers • Large vehicle transporters • Operators relying on Sub-Contractors • Customers carrying more than • £150,000 per conveying vehicle • Customers with more than 1 claim or a loss over £5,000 in the last 3 years • Customers requiring cover for any work carried out to the motors themselves	Via select brokers	Sept-26	Passed
Goods in Transit for Removal Contractors	• Removal Contractors • Man and Van Services	• Rated upon a per vehicle basis • Cover for Vehicles up to 28.0 tonne maximum authorised mass • Designed for UK and European Removal Contractors but excluding Industrial Removals • The policy can accept up to 6 vehicles at inception increasing to 8 by MTA • Includes the carriage of Hazardous Goods excluding 1 and 7 • Wide European Territorial Limits extension available by 'one click' • Sub-contractors covered subject to a maximum of 20% of annual turnover • Large discounts for those carrying under B.A.R. Conditions • No need to refer if no more than one loss not exceeding £5000 in the past 3 years • Storage extension outside normal course of transit available	• Retail Customers • Large vehicles over 28.0mam • Large fleets >8 vehicles • Operators relying on Sub-Contractors • Customers carrying out industrial removals • Customers with more than 1 claim or a loss over £5,000 in the last 3 years • Contract limit per vehicle over £50,000	Via select brokers	Sept-26	Passed
Bespoke Goods in Transit	• Up to 44.0t Fleet Operators • Owner operator and small business truck operators • Tippers • Containers • Curtain-siders • Operators of the larger networks, maritime, amazon, Barronwood	• Each policy is underwritten to the clients needs on a case-by-case basis • Optional Trailer Cover • No limit to number of vehicles operated • Storage extension outside normal course of transit available • Subcontractors cover available • Refrigerated goods cover available	• Large multi-national clients • Retails customers • Customers requiring large 'all-risks' limits	Via select brokers	Sept-26	Passed
Marine Cargo	Commercial customers domiciled in the United Kingdom. The policy is not available for shipments of: Live Animals, Jewellery, Precious Stones, Precious Metals, Bullion, Money, Credit Cards, Debit cards, Furs, Antiques, Curiosities, Works of Art, Object D'art or Rare Books, Tobacco, Cigarettes and Cigars, Household Goods or Personal Effects, Bulk Commodities, Coal, Caravans, Yachts or other Watercraft, Railway Rolling Stock, Arms, Munitions, Explosives and Fireworks, Humanitarian Aid, Blood Products or Personal Protective Equipment.	The basis of cover provided, subject to some exclusions (see target market), is against all risks of loss of or damage to the goods whilst in the ordinary course of transit. Transits by road, rail, sea, air or post are all covered. The policy covers exports, imports and domestic transits. The duration of the cover is from the seller's warehouse to the buyer's warehouse. The policy also covers War and Strikes (including Terrorism) risks. War risks cover provides protection against physical loss of or damage to the policyholder goods caused by acts of war. War risks cover is provided only whilst the goods are waterborne or airborne. War risks cover cannot be provided when the goods are in transit on land or whilst the goods are in store.	Large corporate businesses domiciled outside of the UK responsible for the shipment of the ineligible goods previously listed.	Broker distribution	Sept-26	Passed
Financial Lines						
Commercial D&O	All commercial trading companies	Payment on behalf of the policyholder all Loss resulting from a Claim first made during the Policy Period against an Insured Person except where the Company has indemnified such Loss; the Insurer will pay, on behalf of the Company, all Loss resulting from a Claim first made during the Policy Period against an Insured Person where the Company has indemnified or agreed to indemnify such Loss; The Insurer will pay, on behalf of the Company, all Loss resulting from a Securities Claim first made during the Policy Period.	Individuals and non-commercial trading companies	Broker distribution	Jan-26	Passed
Pension Trustees Liability	All companies with trust based pension schemes, the pension schemes themselves and pension trustees of those pension schemes.	In consideration of the payment of the premium or agreement to pay the premium and subject to all terms, conditions and limitations of this Policy, the Insurer will pay, on behalf of the Insured Person, all Loss resulting from a Claim first made during the Policy Period against an Insured Person, on behalf of the Sponsoring Employer Company, Corporate Trustee Company or Pension Scheme, all Loss resulting from a Claim first made during the Policy Period against an Insured Person, the Sponsoring Employer Company or Corporate Trustee Company all Loss resulting from a Claim first made during the Policy Period against the Sponsoring Employer Company or Corporate Trustee Company.	Individuals and organisations without trust based pension schemes.	Broker distribution	Jan-26	Passed
Employment Practices Liability	All commercial trading companies	In consideration of the payment of the premium and subject to all terms, conditions and limitations of this policy, the Insurer will pay on behalf of the Insured all Loss resulting from a Claim first made during the Policy Period or Discovery Period (if applicable) against an Insured for any Employment Wrongful Act; all Legal Representation Expenses in respect of an Employment Investigation.	individuals, financial institutions and non-commercial trading companies	Broker distribution	Jan-26	Passed
SME Online	Micro Enterprise, SME, private, UK domiciled companies	In consideration of payment of the premium and subject to the terms of the Policy, the policy may contain the following coverage sections: Directors and Officers Liability, Corporate Legal Liability, Employment Practices Liability, Benefit Plan Liability, Employee Crime, Kidnap and Extortion Expenses and Cyber Liability and Incident Response Expenses.	Individuals, large private companies, publicly listed companies and financial institutions.	Online and Broker distribution	Jan-26	Passed
Professional Indemnity	All commercial trading companies who provide professional services	In consideration of payment of the premium and subject to the terms of this Policy, the Company and the Policyholder agree that the Company shall pay, on behalf of each Insured, Loss on account of a Civil Claim including, but not limited to, civil liability for: libel, slander or any other form of defamation; infringement or misappropriation of copyright, trade mark, service mark, design right, know-how or any other intellectual property, but not of patent or trade secret; intrusion upon, interference with or infringement of privacy, family life, a person's home or correspondence; breach of a confidentiality obligation or of data protection legislation; dishonesty of an Employee; or loss, damage or destruction of Documents. All subject to policy terms and conditions.	individuals, financial institutions and non-commercial trading companies	Online and Broker distribution	Jan-26	Passed
Crime	All commercial trading companies.	In consideration of the payment of the premium, and subject to the Schedule and the terms and conditions of this Policy, We will pay on your behalf for Incident Response; We will reimburse you for Insuring Clause 1 providing cover for your financial loss resulting from a crime first discovered during the policy period. Insuring Clause 2 providing cover for your expenses resulting from a crime (other than a remote access line theft) first discovered during the policy period.	Individuals and non-commercial trading companies	Online and Broker distribution	Jan-26	Passed
Cyber	All trading companies	In consideration of the payment of the premium, and subject to the Schedule and the terms and conditions of this Policy, We will pay on your behalf for Incident Response; We will reimburse you for Business Interruption, Data and System Recovery and Cyber Extortion.	Individuals	Online and Broker distribution	Jan-26	Passed
Tech Lines						
Contract Works	All types and sizes of business from small enterprises to large multinationals who are domiciled in the United Kingdom. Typical customers will be Commercial building contractors who may also use Contractor's Plant and Equipment in their day to day business.	Contract Works Materials Plant Owned Plant Hired Hired in Plant Continuing Hire Charges Personal Effects Employees of the Insured whilst such property is at the Site of any Contract or in Transit Other Property	Contractors domiciled outside of the UK.	Online and broker distribution	Jul-26	Passed

Business Computer	All types and sizes of business from small enterprises to large multinationals who are domiciled in the United Kingdom.	Accidental discharge of gas flooding systems Accountant fees Additional rental charge Arson or theft reward Capital additions Computer virus seek and destroy costs Confiscation and deprivation Cost of recovery following theft Computer media Electronic data recovery costs Expediting costs Extended warranties Fire brigade charges Inadvertent omissions Incompatibility of computer records Investigations costs Loss of interest Loss prevention expenses	Businesses domiciled outside of the UK.	Online and broker distribution	Jul-26	Passed
EIL						
Environmental Contractors Pollution Liability	All types and sizes of business from small enterprises to large multinationals including, Construction companies, Facilities management companies, Developers , Local authorities, Public private partnership (ppp) projects, Environmental consultants, remediation contractors and Brownfield redevelopment project contractors.	The product provides liability covergage to all parties involved in the construction project ranging from principals to main contractors, contractors and/or sub-contractors, manufacturers and/or suppliers, banks and/or other financial institutions.	Retail consumers	Broker distribution	Sep-26	Passed
Environmental Protect	Business activities located and domiciled in the United Kingdom with a turnover of up to £100m. Some typical industry sectors include: - General manufacturing trades - Motor trade business - Hotels and leisure facilities - Warehousing - Retail - Real estate - General Contractors	Imposed Remediation Costs and Legal Liability – covering Remediation Costs imposed by Regulators, including clean-up of the Insured's own property or other l and, water or restoration of biodiversity, as well as Third-Party Legal Liability for Bodily Injury, Property Damage and Trespass, Nuisance & Obstruction • Biodiversity Damage – covering liability arising under the EU Environmental liability Directive and any associated EU member state law • Transportation – covering Pollution Conditions or Biodiveristy Damage arising from the movement of goods, Products or waste by or on behalf of the Insured • Business Interruption – covering the necessary partial or complete suspension of the Insured's business arising from any Pollution Condition or Biodiversity Damage covered under the Policy	Large multinational business domiciled overseas.	Online via select brokers.	Sep-26	Passed
Terrorism						
Political Violence and Terrorism Plus	Medium to large commercial enterprises including large corporations. Companies operating from a single territory or globally (excluding jurisdictions subject to UK sanctions). Government buildings, mining risks, pipeline and energy infrastructure exposures may require enhanced review.	The product meets the need for protection against physical damage and associated business interuption arising from certified acts of terrorism, particularly where terrorism is excluded or sublimited under primary property policies. The product also meets the need for interconnected cover, with local policies where required, which provides seamless terrorism and political violence cover for client operations globally.	Retail consumers, micro enterprises, businesses domiciled or operating in sanctioned jurisdictions. Those with terror cover provided via other insurance products.	Broker distribution	Feb-26	Passed
Accident & Health						
Individual Personal Accident	Individual consumers wishing to purchase personal accident protection for themselves &/or spouses/families	Death, a range of specified permanent disabilities, broken bones, hospital cash all due to accidental bodily injury	Persons not interested in personal accident insurance, or who are seeking sickness insurance persons outside of the product's maximum age limit	individual policy sales via broker distribution, typically to members of affinity groups, or customer groups	Sep-26	Passed
Employer Overheads	Doctors, dentists or other professional business practitioners wishing to protect against the financial costs they are contractually responsible for in respect of practice overheads or locums in the event they themselves cannot work due to temporary accident or sickness	Weekly/monthly fixed benefit payments in the event of accident or sickness	Persons who are not contractually responsible for paying their practice overheads &/or locums costs in their medical/dental practice or other professional business partnership	through brokers with a specialism in the dental, medical, or professions markets	Sep-26	Passed
Employee Sponsored Benefits	Employers who wish to make Personal Accident &/or Leisure Travel insurance products available to their staff for voluntary purchase via e-platforms	Personal Accident - death, a range of specified permanent disabilities, broken bones, hospital cash all due to accidental bodily injury Leisure Travel - trip cancellation/curtailment, emergency medical expenses, personal possessions, money, personal accident, personal liability, legal expenses, winter sports	Personal Accident & Leisure Travel - persons who are not employees of the designated employer group policyholder Leisure Travel:- Persons seeking business trip insurance. Persons seeking leisure travel cover for more than a total of 60 days per trip, max 90 days per year in total. Persons travelling against medical advice.	group policies through brokers with a specialism in the employee benefits market, and/or employee benefit e-platform providers. Individual persons are then able to 'opt-in' to the group policy put in place with the employer on their e-platform.	Sep-26	Passed
Corporate Group Personal Accident and Business Travel	Companies from micro/SME through to large corporates wishing to purchase group personal accident &/or business travel insurance in respect of their employees. Premiums are paid by the organisation itself, and it is the organisation that is the main beneficiary under the policy,	Personal Accident - death, a range of specified permanent disabilities, broken bones, hospital cash all due to accidental bodily injury Business Travel - trip cancellation/curtailment, emergency medical expenses, personal possessions, money, personal accident, personal liability, legal expenses	Purchase by individual consumers	commercial group policies through independent brokers &/or placement facilities serving commercial clients	Apr-26	Passed
Group Affinity Personal Accident	Organisations who wish to put in place personal accident protection for their members (and in some products their families), up to the max age limits stated in the products either 24/7, or sometimes just in connection with the activities of that organisation. Premiums are either paid by the organisation itself, or are contributory by the membership, with such structure depending on the type of arrangement chosen by the organisation. Beneficiaries under the policy are the individual insured persons.	death, a range of specified permanent disabilities, broken bones, hospital cash all due to accidental bodily injury	Organisations not wishing to put in place personal accident protection for their members. Persons who are not members of the insured affinity group.	group policies through brokers, typically those with a specialism in the affinity market sector	Apr-26	Passed

Schools Personal Accident	Schools, and/or parents of children, who wish to cover financial protection for a specified range of accidental injuries to children of school age. Often, benefit levels are structured to consider the potential life-long impact of serious injuries, and associated care costs, or limitations to quality of life & career earning potential. Often no age limit is stated in product, but the group policy's eligibility criteria requires the insured person to be a pupil/student enrolled at that school/college. Premiums paid by the school, and inclusion of student/pupils provided on a NAC basis within the costs of the trip itself.	death, a range of specified permanent disabilities, broken bones, hospital case, dental injury, scarring, all due to accidental bodily injury	organisations that are not education establishments	group policies through brokers, typically those with a specialism in the education sector	Apr-26	Passed
Schools Travel	Schools who wish to put in place financial protection via a group travel policy covering typical travel risks (i.e. cancellation, medical expenses, PA, baggage, money etc) for trips organised by the school/college for their pupils/students going on such trips. Often no age limit is stated in product, but the group policy's eligibility criteria requires the insured person to be a pupil/student enrolled at that school/college, and going on a trip organised by such school/college. Premiums paid by the school, and inclusion of student/pupils provided on a NAC basis within the costs of the trip itself.	trip cancellation/curtailment, emergency medical expenses, personal possessions, money, personal accident, personal liability, legal expenses	organisations that are not education establishments persons seeking leisure travel insurance protection for trips that are not in connection with the group policyholder	group policies through brokers, typically those with a specialism in the education sector.	Sep-26	Passed
Sport & Leisure	Organisations who wish to put in place: (1) personal accident protection for their members (and in some products their families), up to the max age limits stated in the products either 24/7, or sometimes just in connection with the activities of that organisation. (2) travel insurance protection for their members (and in some products their families), up to the max age limits stated in the products, for trips typically in connection with eh sports organisation's activities. Premiums are either paid by the organisation itself, or are contributory by the membership, with such structure depending on the type of arrangement chosen by the organisation. Beneficiaries under the policy are the individual insured persons.	Personal Accident - death, a range of specified permanent disabilities, broken bones, hospital cash all due to accidental bodily injury Travel - trip cancellation/curtailment, emergency medical expenses, personal possessions, money, personal accident, personal liability, legal expenses, winter sports	organisations that are not sports/leisure bodies persons seeking personal accident / leisure travel insurance protection for activities/trips that are not in connection with the group policyholder	group policies through brokers, typically those with a specialism in the education sector.	Sep-25	Passed
Leisure Travel	Individual consumers wishing to purchase leisure travel insurance on either a single trip or annual multi-trip basis	Trip cancellation/curtailment, emergency medical expenses, personal possessions, money, personal accident, personal liability, legal expenses, winter sports	Persons seeking insurance for trips longer that the maximum individual trip duration, and the maximum annual aggregated duration, stated in the product. Persons with pre-existing medical conditions that fall outside of the product's coverage, or are not declared and accepted under products that feature medical-screening. persons outside of the product's stated maximum age limit.	website and inbound tele-sales via sponsor/partner brands direct to consumer airline ticket in-path web sales	Jun-25	Passed
NAC Travel	Banks who wish to put in place financial protection for holders of designated bank accounts, via a group or individual policies covering typical travel risks (i.e. cancellation, medical expenses, PA, baggage, money etc), for trips durations/destinations/age ranges covered in the product's eligibility criteria. Premiums paid by the bank, and inclusion of persons in the product is provided on a NAC basis to policy beneficiaries.	Trip cancellation/curtailment, emergency medical expenses, personal possessions, money, personal accident, personal liability, legal expenses, winter sports. Purchase protect and/or refund protect may be covered under some programmes.	Persons who hold bank accounts that the bank has decided are not eligible for inclusion of this travel insurance product. Persons seeking insurance for trips longer that the maximum individual trip duration, and the maximum annual aggregated duration, stated in the product. Persons with pre-existing medical conditions that fall outside of the product's coverage. Persons outside of the product's stated maximum age limit.	Group or individual policy(ies) provided free of charge to holders of designated type(s) of accounts with their bank	Jun-25	Passed
Specialist Schools Cover	Teaching staff of the school under the age of 70 years old.	The product provides coverage for teachers beneath the age of 70 due to absence as a result of bodily injury or sickness. If the teacher becomes absent due to bodily injury or sickness, and this absence continues beyond the excess day period, a daily benefit will be paid for each further academic working day of the insured person's absence. Payment of benefit will be made once the absence has finished and the teacher returns to work or on the expiry of the period of insurance should the policy not continue, whichever happens first. In cases of longer term absence where a claim extends over a month end, then monthly interim payments will be made upon receipt and acceptance of necessary claims documentation. This will continue until the end of the claim.	Those not working within the teaching profession.	Group policy via specialist broker	Oct-25	Passed

VEB On-Line	Employers who wish to make Personal Accident &/or Leisure Travel insurance products available to their staff for voluntary purchase via a Chubb-managed website, rather than an employer-controlled flexible benefits e-platform	Personal Accident - death, a range of specified permanent disabilities, broken bones, hospital cash all due to accidental bodily injury Leisure Travel - trip cancellation/curtailment, emergency medical expenses, personal possessions, money, personal accident, personal liability, legal expenses	Personal Accident & Leisure Travel - persons who are not employees of the designated employer group policyholder Leisure Travel:- Persons seeking business trip insurance. Persons seeking leisure travel cover for more than a total of 60 days per trip, max 90 days per year in total. Persons travelling against medical advice.	individual policy sales via Chubb managed website	Jun-25	Passed
Personal Risk Services						
Buildings, Contents and Valuable Articles	The Chubb Masterpiece product is designed for customers with established wealth. These customers are likely to be our future Signature customers and they would be 40+ with professions such as lawyers, accountants and managing directors. Typical premium range of £4,000 to £15,000 . This sector accounts for approx. 60% of our customer base. The Chubb Signature product is designed for our ultra high net worth customers. These customers are extremely wealth and typical profiles of these customers are that they are international bankers. The typical premium range for Signature is £15,000 +. This sector accounts for approx. 35% of our customer base.	Chubb Masterpiece As above with the following changes: Cost of the loss of oil / metered water, if this escapes from your household heating / water system. Contents and valuables covered up to the agreed sum insured. Newly acquired contents are covered up to 25% of the sum insured on the schedule. In addition we provide extended replacement cost cover, which is up to 25% more than the sum insured on your schedule, if you are underinsured following a loss. Cover is provided on an extended replacement cost basis for up to £2,000,000 more than the sum insured on your schedule, if you are underinsured for an item of fine art, that is lost, stolen, or damaged beyond repair. Newly acquired valuables are automatically covered up to 25% of the specified sum insured for each category of valuable articles. Legal Expenses coverage provided up to £100,000 for legal expenses claims. Family protection cover is provided for loss and emotional trauma resulting from carjacking, aggravated burglary, child abduction, air and road rage for you and your family. Includes accidental death and permanent life change injuries cover up to £100,000 Annual Travel (with winter sports), including cancellation cover up to £10,000 per family member, emergency repatriation and medical expenses up to £10,000,000 per person Legal Expenses coverage provided up to £100,000 for legal expenses claims. Chubb Signature As above with the following changes Worldwide public liability coverage provided at £10m Contents and valuables covered up to the agreed sum insured. Newly acquired contents are covered up to 25% of the sum insured on the schedule. In addition we provide extended replacement cost cover, which is up to 25% more than the sum insured on your schedule, if you are underinsured following a loss. Cover is provided on an extended replacement cost basis for up to £5,000,000 more than the sum insured on your schedule, if you are underinsured for an item of fine art, that is lost, stolen, or damaged beyond repair. Newly acquired valuables are automatically covered up to 25% of the specified sum insured for each category of valuable articles. Legal Expenses coverage provided up to £500,000 for legal expenses claims. Annual Travel (with wintersports), including cancellation cover up to £15,000 per family member, emergency repatriation and medical expenses up to £10,000,000 per person.	This product is not suitable for the mass market customer segment	This product is only available via brokers	Sep-26	Passed
Motor	The Chubb Masterpiece product would be suitable for those customers who have 1 or 2 vehicles per family used daily, with the potential of a sports / classic vehicle which is used only very occasionally. In addition customers in this segment are likely to be our Signature customers of the future and would be 40+ years of age, with professions such as lawyers, accountants and managing directors. The Chubb Signature product would be suitable for those customers that have 4 + vehicles and often would have paid £75,000 + for one vehicle when new. Most of these customers would have additional performance or sports cars. Customers wishing to purchase this product are often high net worth, extremely wealthy and profiles would include international bankers and oligarchs' as examples.	✓ Comprehensive motor vehicle liability insurance for your collection of motor vehicles, whether driven daily or just occasionally, including classic cars. We typically insure prestige and classic motor vehicles valued at more than £30,000. ✓ Covers damage/loss to your vehicle(s), as well as liability to third parties caused by you/named drivers. ✓ Named Drivers - Fully Comprehensive cover for all named drivers. ✓ Vehicles insured on an 'Agreed Value' basis and includes: • Extended Replacement Cost Cover – a like for like replacement vehicle costing 50% more than the vehicle value shown on your policy schedule, if the cost to replace your vehicle exceeds the agreed vehicle value. • Extended Reinstatement Value – we will reinstate your vehicle to the same condition as immediately before the loss, up to an additional 25% of the value of the vehicle shown on your schedule, or an additional maximum of £100,000 (whichever is the lesser), if the cost to repair your vehicle is more than the vehicle value on your schedule. • Diminution of Value – should you fnd that the value of your vehicle has reduced signifcantly following repairs being made post loss, then we will pay the diference between the value of your vehicle before and the value of your vehicle after. ✓ Driving Other Vehicles Cover – fully comprehensive cover for all agreed drivers on other vehicles too, where permission to drive has been granted by the legal owner. ✓ Comparable Courtesy Car – whilst your vehicle is being repaired following an accident ✓ Other benefts include: glass replacement cover, theft/damage to in vehicle audio/visual equipment, car-jacking/road rage cover. Cover is also provided up £10,000 if you are seriously injured following an accident involving your vehicle, and your vehicle needs to be adapted ✓ European Breakdown Cover in Europe cover is provided by ARAG and Legal Expenses Cover –Legal Expenses cover up to £100,000 per incident to pursue civil claims for uninsured losses. Cover arranged via Lawshield UK Ltd and is underwritten by Alliance Insurance PLC -	Typically this motor product would not be suitable for:- - Young and inexperienced drivers - Mass market - Drivers with previous driving bans / totting up offences - Customers who want to pay a low premium - Customers who want cover other than Comprehensive - Single vehicle high performance vehicles to be insured in isolation (for example Bugatti Veyron, Ferrari). - Single vehicle high performance vehicles to be insured in isolation where it is the main day to day vehicle.	This product is only available via brokers	Sep-26	Passed
Porsche	Classic car - Owners of Classic Porsches with low mileage. A classic Porsche must be at least 15 years old, clients 2nd car and do less than 5,000 miles per annum. This product is Porsche branded and has the support of the brand and is aimed at Porsche enthusiasts. Standard car - Owners of modern Porsches used as daily drivers or weekend vehicles. A target client will have had a driving licence for at least 5 years and maximum 1 fault claim in 5 years and 3 points on their licence.	Classic Car - The key benefits under this product are: Comprehesive cover for classic porsches, built over 15 years ago including limited mileage, agreed value, loss or damage of historic documentation, any driver aged 30+, up to 3 days track cover per annum. Additionally classic car extended reinstatement value cover is provided - meaning that we will reinstate your vehicle to the saame condition as immediately before the loss up to an additional 15% of the value of your vehicle (as shown on your schedule), or an additional £250,000 (whichever is the lesser). Dimunition of Value is also provided - so if post loss the repairs to your vehicle have impacted your vehicle value negativeley, we will pay the difference of the value before the loss and the value after the loss up to a maximum of £250,000 or 15% of the agreed value. Standard Car - The key benefits under this product are: Vehicles insured on an agreed value bais, extended replacement cost cover - a like for like replacement vehicle costing up to 150% of your sum insured, if the cost to replace your vehicle exceeds the agreed sum insured for your vehicle. Other benefits include: glass replacemet cover, theft/damage to in vehicle audio/visual equipment, vehicle accessories and parts cover, provision of Porsche genuine parts and access to the Porsche recommended Repairer Network.	Classic is not suitable for modern regular use vehicles. Standard is not suitable for young drivers or multi vehicle policies.	This product is only available via one broker under a delegated authorithy binder	Sep-26	Passed

Delegated Authority - Collector Car	Mid Net Worth Product - Collector car owners with a minimum of 2 cars that are largely laid up and/or investment vehicle which will do no more than 5,000 miles per annum. Drivers will be over the age of 30 with minimal motor penalty points and no fault losses. Minimum value for the first vehicle £50,000 and collection up to £1 million. High Net Worth Product - Collector car owners with a minimum of 2 cars that are largely laid up and/or investment vehicle which will do no more than 5,000 miles per annum. Drivers will be over the age of 30 with minimal motor penalty points and no fault losses. Minimum value for the first vehicle £100,000 and collection over £1,000,000.	The key benefits under this product are: Agreed Value cover, Extended Reinstatement Cover and Diminution of Value Cover. If claims costs exceed the value of the vehicle, these coverages will protect against the cost to repair the vehicle, up to 110% (for vehicles older than 15 years).	This product is not designed for modern regular use vehicles or single vehicle policies.	This product is only available via one broker under a delegated authority binder	Sep-26	Passed
Chubb Global Markets						
Contractual Liability Insurance Policy ('CLIP')	Consumers / SMEs	A business-to-business offering, protecting Warehouse owners from financial losses that arise from their contractual obligations to customers that are storing goods in their warehouse(s).	The product is not suitable for any commercial company that does not operate in the storage warehouse space or warehouses situated outside of the UK.	Broker intermediated	Jul-25	Passed
Package coverage	Consumers	Covers everyday risks of loss or damage to common objects for everyday people. Access to the product is simple at time of purchase. Objects include: 1. Jewellery & Watches 2. Important household items 3. Collectibles 4. Laptops, gadgets & gizmos 5. Shoes, handbags and clothes	Retail and wholesale brokers, SMEs, large enterprises.	Product is distributed to the customer at point of sale using covertech's API that is embedded into retailers' website infrastructure.	Dec-25	Passed
Hot Air Balloon coverage	Consumers	The insurance is for potential risks arising from the ownership of a hot air balloon, such as loss or damage to the balloon, potential liabilities arising from its use.	This is a product specifically designed for individuals buying a hot air balloon.	Sold via select broker	Mar-26	Passed
Independent Financial Advisor Scheme ('IFA')	Consumers / SMEs	This policy covers independent financials advisors against losses incurred by their clients due to negligence on the IFA's part.	This product is not suitable for organisations / individuals that are not independent finacial advisors.	Broker intermediated	Sep-25	Passed
Package coverage	SMEs / Commercial	Third Party Liability/Products Liability Insurance in respect of Concessionaires, Contractors and others who are authorised to operate at any Airport involving airside and/or landside operations. Aviation Products Liability, Grounding Liability, Working Parties Liability	Any SME / Commercial entity that is not operating airside of airport terminals.	Sold via select broker	Sep-25	Passed
Fine Art	Consumer/SMEs	This product covers private collectors, auction houses or galleries against loss or damage incurred whilst on the premises. Coverage for transit is also offered.	People/commercial entities who do not own Fine Art.	Specialist broker intermediated	Nov-25	Passed
Lawyers' E&O	SMEs/Commercial	This product covers lawyers, advocates, attorneys and barristers against any E&O claims that may have been incurred through negligence or fault of the individual attorney/ lawyer, advocate or judge. Coverage is purchased at Chamber level.	Any one who is not a qualified lawyer, attorney, advocate or barrister.	Broker intermediated	Sep-25	Passed
Package coverage	Consumers	Hull Cover Physical loss of or damage to the Aircraft up to the Agreed Value stated in the Policy Schedule in the event of an Accident. Third Party Liability Cover Legal liability for Bodily Injury and/or Property Damage to third parties arising out of the ownership, use or operation of the Aircraft Passenger Liability Cover Legal liability for Bodily Injury and/or Property Damage to passengers whilst entering, on board or alighting from the Aircraft.	Anyone who does not own a private aircraft	Sold via select broker	Mar-26	Passed
Jewellery	Consumers	The main benefits are the specific design of the product and wording for a specialist class of business with coverages including worldwide coverage if needed for customers that travel with their collection.	Customers without collections of stamps / coins / books / toys and similar products to insure.	Distribution will be done entirely by the broker in the conventional way (in person, via email, phone calls ect). Insured can also contact the coverholder via their website and fill in a proposal form in order to obtain a quote.	Dec-25	Passed
Personal Specie (High Value Watches)	Consumers	This policy is designed for Coverholder customers only and is only sold via UK stores to UK residents who are over 18. As such the listed factors are not relevant. The policy provides coverage to customers without a suitable Home Contents policy or for customers who have a large excess or deductible on their Home Contents policy. This policy also doesn't have onerous conditions around the need for a burglar alarm or safe, which is relevant for customers who might have just one valuable item	No customer segments are excluded due to eligiblity criteria but less suitable for non-coverholder customers with suitable Home Contents policy.	Sold in store	Dec-25	Passed