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| 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 | Sept-23 | 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 •Employer's 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 | Sept-23 | Passed |
| MasterPackage for Technology | Media, 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 Employer's 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 | Sept-23 | Passed |
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| 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. The sections available are: • Property Damage • Business Interruption • Terrorism in Great Britain • Employer's Liability • Public and Products Liability | Large (total values exceeding GBP 50m) and/or Multinational business. | Via select brokers | Sept-23 | 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 • Employer's 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 | Sept-23 | 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) • Employer's 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 | Sept-23 | Passed |
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| 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, Nodel, UK Mail, Amazon, DPD and Hermes at no additional charge. •Choice of your own contract limit per vehicle | •Retail Customers •Large vehicles over 8.25man •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-23 | 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-23 | Passed |
| Goods in Transit for Removal Contractors | •Removal Contractors •Man and Van Services | •Rated upon a per vehicle basis •Cover for Vehicles up to 28.0tonne 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 28.0man •Large fleets >6 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-23 | 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 •Retailers customers •Customers requiring large 'all-risks' limits | Via select brokers | Sept-23 | 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 Cigar, 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's 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 insurable goods previously listed. | Broker distribution | Sept-23 | Passed |
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| 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 | Sept-23 | 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 | Sept-23 | Passed |

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| 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 | Sept-23 | Passed |
| SME Online | Micro Enterprise, SME, private, UK domiciled companies | In consideration of payment of the premium and subject to the terms of this 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 | Sept-23 | 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 | Sept-23 | 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 | Sept-23 | Passed |
| Tech Lines | | | | | | |
| Printers | Commercial print companies offering printing press, pre press and digital print solutions to UK policyholders. | The policy provides breakdown and accidental damage cover to individual machines which is often excluded under package policies. It also allows the policyholder to choose the cover for individual machines rather than all of their machines. | Private individuals who may have a large printer, or people with "domestic" printers that often come with long warranties either provided by the producer or retailer. | The broker sells via distribution agents and via the British Print Industry Federation membership who are all commercial printing companies. They provide a product for the trade body. | Jun-23 | Passed |
| 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 | Jun-23 | 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 Corruption and disputation 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 | Jun-23 | Passed |
| UK | | | | | | |
| 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 maintenance contractors | Imposed Remediation Costs and Legal Liability – covering Remediation Costs imposed by Regulators, including clean-up of the Insured's own property or other land, 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 Biodiversity 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. | Jul-23 | 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 | Sept-23 | 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 losses 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 losses costs in their medical/dental practice or other professional business partnership | through brokers with a specialism in the dental, medical, or professions markets | Jun-23 | 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. | Jun-23 | 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 | Mar-24 | 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 | Mar-24 | 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 | Mar-24 | 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. | Sept 23 | Passed |

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| 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 an 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. | Sept 23 | 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 than 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-23 | 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 duration/destination/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 than 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-23 | 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-23 | Passed | |
| Personal Risk Services | | | | | | | |
| Buildings, Contents and Valuable Articles | The Chubb Initial product is designed for young professionals, typical age range of late 20's to early 30's. Professions would include those starting out in their careers for example junior bankers, insurance executives. Typical premium range of between £1,500 to £4,000, with no minimum premium. In terms of characteristics, a Chubb customer would usually be cash rich and time poor. They would usually have a good understanding of risk in relation to asset value and would value professional advice that is given to them. This customer demographic would have a good level of literacy and would be able to understand financial products and services and see the value of the coverages provided v. price. 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 £10,000 (may be inc this to £15,000 imminently). 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 currently £10,000 but may soon be increasing to £15,000 +. This sector accounts for approx. 35% of our customer base. | Chubb Initial your unable to live in your home whilst repairs are being carried out, then reasonable costs for comparable accommodation for you and/or your pets will be covered. Up to £25,000 to trace a leak of oil / water or gas from within your home and then repair any damage caused. Cost of the loss of oil / metered water, if this escapes from your household heating / water system. Damage to your land and/or water if it is polluted due to a sudden and identifiable oil leak. Contents and valuables covered up to the agreed sum insured. Newly acquired contents are covered up to 20% of the sum insured on the schedule. Cover is provided on an extended replacement cost basis for up to £500,000 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. Worldwide public liability coverage provided at £2m, with option to increase to £5m or £10m. Legal Expenses coverage provided up to £50,000 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 £50,000 Chubb Masterpiece As above with the following changes: 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 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 £3,000,000 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. Annual Travel (with winter sports), including cancellation cover up to £15,000 per family member, emergency repatriation and medical expenses up to £10,000,000 per person. | In the event of a total loss, costs will be paid to rebuild the home, even if the sum insured on the schedule is higher. In addition if | This product is not suitable for the mass market customer segment | This product is only available via brokers | Mar-24 | 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. | Worldwide public liability coverage provided at £10m | 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 | Mar-24 | Passed | |

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| 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. | 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. | 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 authority binder | Mar-24 | Passed |
| Delegated Authority - Collector Car | Collector car owners with a minimum of 2 cars that have a minimum combined value of £350,000 and are not used everyday. A target client is not only defined by owning a collector car, but more importantly by a number of 'characteristics' that they display. The ideal client will have multiple vehicles and garage the higher value vehicles. They need to have had a full driving licence for a minimum of 5 years and limited or no claims or motoring conviction record. The classic car will not be main use and will do no more than 5,000 miles per annum. | 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. | 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 | Mar-24 | Passed |
| Delegated Authority - Masterpiece Buildings, Contents & VAC | The 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 £10,000 (may be inc this to £15,000 non-annually). The Signature product is designed for our ultra high net worth customers. These customers are extremely wealthy and typical profiles of these customers are that they are international bankers. The typical premium range for Signature is currently £10,000 but may soon be increasing to £15,000 +. | Newly acquired valuables are automatically covered up to 25% of the specified sum insured for each category of valuable articles. | This product is not suitable for the mass market customer segment | This product is only available via one broker under a delegated underwriting authority binder | Mar-24 | Passed |
| Chubb Global Markets | | | | | | |
| 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. | Oct-23 | 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. | Individuals who do not own private aircrafts. | Sold via select broker. | Oct-23 | Passed |
| Package coverage | SMEs / Commercial | Third Party Liability/Products Liability Insurance & Aviation Products Liability, Grounding Liability, Working Parties Liability: in respect of Concessionaires, Contractors and others who are authorised to operate at any Airport involving airside and/or landside operations. | SME / Commercial entities that are not operating airside of airport terminals. | Sold via select broker. | Nov-23 | Passed |
| Package coverage | Large Commercial Reinsurance | Cover provided is no wider than all risks of physical loss or damage occurring during the period of insurance while at named locations or within the territorial limits specified, subject to the exclusions and conditions as specified within each of the declared policy contracts. This product is offered to customers in various licensed territories across the world (please see appendix contain within slip). The product runs for a duration of 12 months and renewal notices are issued in accordance with local regulations. | Consumers and any customers who do not have any ownership of or liability for the categories (contained within slip) of valuable items. | Sold via select broker. | Nov-23 | N/A |
| Personal Specie (High Value Watches) | Consumers | This policy is designed for Watches of Switzerland 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 eligibility criteria but less suitable for non WotS customers with suitable Home Contents policy. | Sold in store (Watches of Switzerland) | Nov-23 | Passed |
| Package coverage | High-Value | 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 & games 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 retailer's website infrastructure. | May-23 | Passed |
| Philatelics & Numismatics | 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 etc). Insured can also contact the coverholder via their website and fill in a proposal form in order to obtain a quote. | Nov-23 | Passed |
| Licensed Conveyors Scheme | Member firms of the Council for Licensed Conveyancers with fee turnover > £1m | The purpose of the insurance is to indemnify the Insured for such sums as the Insured may become professionally liable to pay, arising out of the normal carrying on of the activities declared in the Insurance Schedule, in the event that the Insured is held or found liable, whether before or after acceptance, in accordance with current legislation. | Firms that are not members of the Council for Licensed Conveyancers and for firms that are members but with a turnover fee of <£1m. | Broker intermediated. | May-23 | Passed |
| Aviation Third Party Product Liability | SMEs / Commercial | This product provides products liability and grounding liability coverage for manufacturers of aircraft and aircraft parts. The products liability covers any losses arising from the failure of a particular part and the grounding liability coverage covers any losses arising out of the loss of use of aircraft following an accident that necessitates grounding all other aircraft of that type pending investigation, repair or modification. The product is not homogenous as it is structured for each particular customer, within the confines of the policy wording. | Companies not involved in the manufacturing of aircrafts and aircraft parts. | Retail brokers and local Chubb network. | Jul-23 | Passed |
| Cyber coverage | SMEs / Commercial | Product provides first and third party cyber coverage, tech E & O, privacy breach, IP & media liability and cyber extortion for companies. Theft of Funds (Social Engineering) is offered with a sublimit of up to 15% of main limit. | Companies with activities such as gambling, adult entertainment, dating, universities, utilities, aviation and hotels, are not underwritten under this facility as they handle large amounts of personal data. Companies with activities such as hospitals, smart healthcare devices, location tracking, mailing firms are avoided or exposure minimised. | Broker intermediated. | Oct-23 | Passed |

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| Aircraft hull and liability | Consumers / SMEs | This product provides hull and liability cover for private aircraft being used for mainly pleasure purposes, (only 1-2% commercial operations e.g photography. The product is not homogenous as it is structured for each particular customer, within the confines of the facility. Furthermore, this insurance coverage is required by French law / regulation for qualified pilots. | Persons that are not qualified pilots. | No London broker involvement. Sales performed directly by Coverholder through face to face / telecalls. There is no cold calling. | Oct-23 | Passed |
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