



## Chubb BOP Enhancements for the Life Sciences Industry

Chubb's business owner's policy (Chubb BOP) for the life sciences industry is designed specifically for small businesses with up to \$30M in revenue. With broad insurance protection for property and liability exposures, Chubb BOP serves as the foundation for your client's insurance portfolio.

For coverage details, please contact your Chubb Small Commercial Insurance territory sales leader.

Property Features and Benefits	\$50,000 Limit Option	\$100,000 Limit Option	\$250,000 Limit Option	\$500,000 Limit Option
<b>Coverages Subject to the Blanket Limit of Insurance</b>				
Accounts receivable	Included	Included	Included	Included
Electronic data (other than computer virus)	Included	Included	Included	Included
Fine arts	Included	Included	Included	Included
Fire department service charge	Included	Included	Included	Included
Fire extinguisher system recharge expense	Included	Included	Included	Included
Leaseholders interest - bonus payments, prepaid rent, sublease profit, and tenants' lease interest	Included	Included	Included	Included
Leaseholders interest - undamaged tenants' improvements and betterments	Included	Included	Included	Included
Non-owned detached trailers	Included	Included	Included	Included
Outdoor property (trees, shrubs, plants, or lawns)	Included	Included	Included	Included
Pair and set	Included	Included	Included	Included
Patterns, molds, and dies	Included	Included	Included	Included
Personal effects	Included	Included	Included	Included
Research and development property	Included	Included	Included	Included
Valuable papers and records	Included	Included	Included	Included
<b>Coverages Subject to Separate Limits of Insurance</b>				
Appurtenant buildings and structures	\$50,000	\$50,000	\$100,000	\$100,000
Business income extension for websites	\$10,000	\$25,000	\$50,000	\$50,000
Business income from dependent property	\$50,000	\$100,000	\$100,000	\$250,000
Change in controlled environment - perishable property in transit	\$2,500	\$5,000	\$10,000	\$10,000
Change in controlled environment - perishable property (not otherwise insured)	\$10,000	\$25,000	\$50,000	\$250,000
Computer fraud and funds transfer fraud	\$5,000	\$5,000	\$10,000	\$10,000
Condemnation of undamaged stock	\$50,000	\$100,000	\$250,000	\$250,000
Contamination (not otherwise insured)	\$10,000	\$25,000	\$50,000	\$250,000
Contractual penalties	\$2,500	\$5,000	\$10,000	\$15,000
Debris removal	\$25,000	\$50,000	\$100,000	\$500,000
Deferred payments	\$5,000	\$10,000	\$25,000	\$50,000

Property Features and Benefits	\$50,000 Limit Option	\$100,000 Limit Option	\$250,000 Limit Option	\$500,000 Limit Option
Electronic data recovery costs (computer virus)	\$10,000	\$10,000	\$10,000	\$10,000
Employee dishonesty	\$25,000	\$25,000	\$25,000	\$25,000
Failure to meet specifications	\$5,000	\$10,000	\$25,000	\$50,000
Fine jewelry	\$5,000	\$5,000	\$10,000	\$10,000
Forgery or alteration	\$25,000	\$25,000	\$25,000	\$25,000
Hired car physical damage	\$10,000	\$20,000	\$50,000	\$75,000
Identity theft expense	\$15,000	\$15,000	\$15,000	\$15,000
Installation - any jobsite and in transit	\$5,000	\$10,000	\$25,000	\$50,000
Loss of master key	\$5,000	\$10,000	\$15,000	\$25,000
Mobile communication property	\$15,000 with \$2,500 deductible	\$15,000 with \$2,500 deductible	\$25,000 with \$2,500 deductible	\$25,000 with \$2,500 deductible
Money and securities	\$5,000 on-premises/ \$5,000 off-premises	\$10,000 on-premises/ \$10,000 off-premises	\$15,000 on-premises/ \$15,000 off-premises	\$25,000 on-premises/ \$25,000 off-premises
Money orders and counterfeit money	\$5,000	\$10,000	\$15,000	\$25,000
New product delay	\$5,000	\$10,000	\$25,000	\$50,000
Newly acquired or constructed property - buildings	\$500,000	\$1,000,000	\$2,500,000	\$5,000,000
Newly acquired or constructed property - business income	\$100,000	\$250,000	\$250,000	\$250,000
Newly acquired or constructed property - business personal property	\$250,000	\$500,000	\$1,000,000	\$2,500,000
Ordinance or law - demolition cost	\$25,000	\$50,000	\$100,000	\$100,000
Ordinance or law - increased cost of construction	\$25,000	\$50,000	\$100,000	\$100,000
Outdoor signs	\$15,000	\$25,000	\$50,000	\$75,000
Paved surfaces	\$15,000	\$15,000	\$25,000	\$25,000
Personal property off-premises	\$15,000	\$25,000	\$50,000	\$75,000
Pollutant clean-up and removal	\$10,000	\$15,000	\$25,000	\$50,000
Preparation of loss fees	\$10,000	\$10,000	\$15,000	\$20,000
Processing water	\$2,500	\$5,000	\$10,000	\$25,000
Product replacement and recall expense	\$10,000 per occurrence/\$20,000 aggregate with advertising to regain customers of \$1,000	\$10,000 per occurrence/\$20,000 aggregate with advertising to regain customers of \$1,000	\$25,000 per occurrence/\$25,000 aggregate with advertising to regain customers of \$2,500	\$25,000 per occurrence/\$25,000 aggregate with advertising to regain customers of \$2,500
Radioactive contamination	\$25,000 per occurrence/\$25,000 annual aggregate	\$50,000 per occurrence/\$50,000 annual aggregate	\$100,000 per occurrence/\$100,000 annual aggregate	\$250,000 per occurrence/\$250,000 annual aggregate
Refrigeration breakdown expense - vehicles owned or leased	\$10,000	\$15,000	\$25,000	\$50,000
Reward coverage	\$5,000	\$5,000	\$10,000	\$10,000
Scientific animals (off-premises)	\$1,000	\$2,500	\$5,000	\$10,000
Scientific animals (on-premises)	\$10,000	\$25,000	\$50,000	\$100,000
Unauthorized business card use	\$5,000	\$5,000	\$10,000	\$10,000
Utility services - business income and extra expense	\$25,000	\$25,000	\$50,000	\$50,000
Utility services - direct damage	\$25,000	\$25,000	\$50,000	\$50,000

Property Features and Benefits	\$50,000 Limit Option	\$100,000 Limit Option	\$250,000 Limit Option	\$500,000 Limit Option
<b>Coverages Subject to the Applicable Building, Personal Property, or Business Income Limit of Insurance</b>				
Alternative power generation	Included in applicable business income/extra expense limit of insurance	Included in applicable business income/extra expense limit of insurance	Included in applicable business income/extra expense limit of insurance	Included in applicable business income/extra expense limit of insurance
Alternative water systems	Included in applicable extra expense limit of insurance	Included in applicable extra expense limit of insurance	Included in applicable extra expense limit of insurance	Included in applicable extra expense limit of insurance
Brands and labels	Included in applicable personal property limit of insurance	Included in applicable personal property limit of insurance	Included in applicable personal property limit of insurance	Included in applicable personal property limit of insurance
Business personal property enhancements	Included in applicable personal property limit of insurance	Included in applicable personal property limit of insurance	Included in applicable personal property limit of insurance	Included in applicable personal property limit of insurance
Change in controlled environment - perishable property (by a specified cause of loss)	Included in business income and extra expense and applicable personal property limit of insurance	Included in business income and extra expense and applicable personal property limit of insurance	Included in business income and extra expense and applicable personal property limit of insurance	Included in business income and extra expense and applicable personal property limit of insurance
Ordinance or law - increased period of restoration	Included in applicable business income/extra expense limit of insurance	Included in applicable business income/extra expense limit of insurance	Included in applicable business income/extra expense limit of insurance	Included in applicable business income/extra expense limit of insurance
Ordinance or law - undamaged portion of building	Included in applicable building limit of insurance	Included in applicable building limit of insurance	Included in applicable building limit of insurance	Included in applicable building limit of insurance
Preservation of property	Included in applicable building or personal property limit of insurance	Included in applicable building or personal property limit of insurance	Included in applicable building or personal property limit of insurance	Included in applicable building or personal property limit of insurance
Tenant's building and business personal property	Included in applicable building or personal property limit of insurance	Included in applicable building or personal property limit of insurance	Included in applicable building or personal property limit of insurance	Included in applicable building or personal property limit of insurance
<b>Other Property Enhancements and Provisions</b>				
Commodity stock valuation	Included	Included	Included	Included
Control of damaged drugs, medical devices, dietary supplements, or cosmetics	Included	Included	Included	Included
Enhanced definition of business income	Included in applicable business income/extra expense limit of insurance	Included in applicable business income/extra expense limit of insurance	Included in applicable business income/extra expense limit of insurance	Included in applicable business income/extra expense limit of insurance
Extended business income	90 days	90 days	120 days	120 days
Green standards	Included	Included	Included	Included
Marring and scratching exclusion removed	Included	Included	Included	Included
Ordinary payroll	365 days	365 days	365 days	365 days
Removal of insurance to value provision	Included	Included	Included	Included
Seasonal increase	33%	33%	33%	33%
Selling price on finished stock	Included	Included	Included	Included
Special property loss provisions	Included	Included	Included	Included
Subsidiary limit of insurance for research and development income	\$150,000	\$300,000	\$750,000	\$1,500,000
Valuation for scientific animals	Included in business income and extra expense and applicable personal property limit of insurance	Included in business income and extra expense and applicable personal property limit of insurance	Included in business income and extra expense and applicable personal property limit of insurance	Included in business income and extra expense and applicable personal property limit of insurance

## Liability Features and Benefits Available

Additional insured - lessor of leased equipment

Additional insured - managers or lessors of premises

Additional insured - other persons or organizations pursuant to contract or agreement

Additional insured - vendors

Bodily injury including resulting mental anguish

Coverage territory - limited worldwide

Damage to premises rented to you - \$1,000,000

Damage to property - exception for equipment loaned or rented to insured

Knowledge/notice of occurrence

Medical expenses - three years to report expenses

Non-owned aircraft

Non-owned watercraft under 55 feet

Other insurance including primary provision

Per location general aggregate limit with combined total aggregate limit

Personal injury including discrimination, harassment, and segregation

Supplementary payments - bail bonds and bonds to appeal judgments - no sublimit

Unintentional failure to disclose hazards

Waiver of subrogation required by contract

Who is an insured - employees (including CPR and first aid) and volunteer workers

Who is an insured - subsidiaries or newly acquired or formed organizations

# Chubb. Insured.<sup>SM</sup>

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