

Chubb BOP

CHUBB®



Chubb's business owner's policy (Chubb BOP) is designed specifically for small businesses. With broad protection for property and liability exposures, Chubb BOP serves as the foundation for your clients' insurance portfolio.

Appetite

Chubb BOP helps protect small business owners with up to \$30M in revenue, in more than 1,000 business classes across the following industries:

- Artisan contractors
- Clubs and associations
- Cultural institutions
- Financial services
- Food services
- Healthcare
- Life sciences
- Manufacturers
- Real estate
- Retail stores
- Service businesses
- Technology
- Wholesale businesses

Coverage

Chubb BOP is developed from our renowned commercial package, Customaq, to provide superior coverage tailored for small businesses. This state-of-the-art policy is crafted to address industry specific risks with multiple features for property and liability insurance.

Optional enhancements:

- Property enhancements including a unique automatic blanket limit of insurance concept that ties together valuable property coverages
- Liability enhancements including broad named insured and blanket additional insureds
- Privacy and data breach
- Animal bailee coverage
- Earthquake (in selected states)
- Employment practices liability
- Foreign liability including kidnap and ransom
- Electronic data liability
- Equipment breakdown
- Water back-up and sump overflow

- Professional liability insurance for beauty parlors, dental labs, florists, funeral directors, hearing aid establishments, optical establishments, oral surgeons, printers, and veterinarians
- Crime, including forgery and alteration, money and securities, as well as employee dishonesty

Easy

Quoting and issuing a Chubb SCI policy is easier than ever with the Chubb Marketplace:

- Obtain a quote and issue a policy in minutes
- Customer service center available via easy policy level selection
- Chubb SCI's dedicated underwriting team supports both standard and financial lines products
- Paperless PDF quote proposal and policies are generated instantly
- Chubb Commercial Client Center - an easy-to-use online portal where policyholders can view their current policies, pay their bills, update their account information, and more

Total Account Solution

Building a portfolio with Chubb means broad, state-of-the-art insurance protection all in one place. Add supporting insurance products to a Chubb BOP policy for the complete insurance solution your clients want.

Umbrella: Umbrella insurance from Chubb provides an additional layer of coverage over existing liability policies, offering small businesses even more insurance protection.

Workers' Compensation: Chubb's workers' compensation policy provides small businesses an insurance solution with broad coverage and Chubb's exceptional policy and claims service.

Commercial Auto: Chubb's commercial auto policy includes personal injury protection, uninsured and underinsured motorist coverage limits up to \$1M as well as endorsements that include additional coverages.

Management & Professional Liability: Chubb's ForeFront Portfolio suite provides additional management and professional liability insurance including employment practices, crime, and cyber liability.

Cyber Enterprise Risk Management (ERM)/DigiTech® ERM: Using a three-prong approach, Cyber ERM and DigiTech ERM incorporate risk transfer, loss mitigation services, and post-incident services to help protect against your client's cyber risks.

Foreign Package: As your client's business spans national borders, their coverage must expand too. Chubb SCI's foreign package policy is a multiline coverage that protects more than inventory and intel, it protects your client's greatest asset, its people.

Why Chubb?

Chubb SCI leverages superior underwriting expertise with world renowned claims, account services, and financial strength. Your clients work hard to grow their business so they need an insurance company that can grow with them. Chubb's longstanding tradition of excellence makes us an easy, and wise, choice.

Optional Solution - Customarq Package

If your client is in need of a tailored solution, consider our commercial Customarq Package. Using Customarq, agents and brokers can choose to submit business either online or through their local Chubb branch. To learn more about the solutions offered by Chubb's Commercial Insurance division, please visit chubb.com.

Obtain a Quote Today!

For questions about Chubb BOP, please contact your territory sales leader.

For questions about accessing @chubb or the Chubb Marketplace, please contact:

- SCI Help Desk at 1.800.664.8514
- Or send an email to scihelpdesk@chubb.com

Additional information can also be found at www.chubb.com/smallcommercial

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