

# Benchmark Package

## For Professional Services

Scalability that sets a new standard for package policies

Benchmark is Chubb's NEW, industry-leading package product with a broad appetite and superior protection compared to the standard industry package policy\*, setting the new benchmark for package policies.

Benchmark offers unparalleled scale and is designed to meet the needs of a wide range of commercial clients. Its base offering is perfect for smaller or less complex package risks, but simultaneously can scale up through higher limits and coverage endorsements to create a fully customized package.



**Unmatched scalability**  
Deliver the right solutions to your clients



**Superior Insurance\***  
Better protected clients



**Industry-leading product design**  
Intuitive policy structure



**Accessible and easy**  
Faster quote times

Writing packages with Chubb, just got even easier.

## Key Product Features



### Property

- Automatic blanket limit of insurance, beginning at \$50,000, applies separately at each premises shown in the declarations
- Automatic limits for some additional coverages like ocean cargo, crime, and more
- Business income insurance available on a valued limit basis or on an actual loss sustained basis for select risks
- Valuation includes Ordinance or Law with no sub-limits
- No sub-limit for direct damage to insured's property due to utility interruption
- Extra Expense included up to the full Business Income limit with no waiting period



### General liability

- A new General Liability Enhancement Endorsement automatically included containing features such as:
  - Blanket additional insureds
  - Employees for professional healthcare services included as an insured
  - Primary non-contributory where required by contract Blanket waiver of subrogation
- Ability to offer ISO endorsements including Additional Insureds
- Automatically includes \$50K Product Withdrawal Expense coverage
- Automatically includes \$50K Crisis Assistance coverage

## Tailored Solutions for Professional Services

Our industry-specific approach means professional services companies are protected from the risks they are most likely to face. Because they range in size and scope, these types of firms need a package product that is customized to meet their specific needs. Benchmarkq offers the flexibility to choose Actual Loss Sustained or a full Business Income/Extra Expense limit.

Benchmarkq is available for Professional Services companies, including:

- Accounting, Auditing & Bookkeeping
- Advertising Agencies
- Architects & Engineers
- Business Consulting
- Business Services
- Commercial Photography
- Law Firms
- Management Consulting
- Business Consultants

Chubb leads carriers in claims satisfaction survey results.



#1 Property<sup>1</sup>



#1 Primary Casualty<sup>2</sup>

## Service Offering

Benchmarkq is powered by the same level of renowned services you have come to expect with Chubb:

- Specialized, industry-specific underwriting expertise
- Cutting-edge risk engineering services
- Exceptional claims services
- One of the largest networks of owned, local branches throughout the world

When paired with our financial strength and global reach, its easy to see why agents and brokers are turning to Benchmarkq to serve as the foundation for their clients' insurance programs.

### Why Chubb?

-  Underwriting Expertise
-  Scalable Solutions
-  Risk Engineering Services
-  Superior Claims Service
-  Global Reach
-  Financial Strength

Contact your local underwriter or Small Business territory sales leader to learn how Benchmarkq can help you grow your business, with Chubb.

Benchmarkq vs the industry standard

What's new?

<sup>1</sup>2020 Advisen Claims Satisfaction Survey as voted by brokers  
<sup>2</sup>2020 Advisen Claims Satisfaction Survey as voted by risk managers  
\*See disclaimer for Chubb and ISO forms used for this comparison

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

Chubb is the marketing name used to refer to subsidiaries of Chubb Limited providing insurance and related services. For a list of these subsidiaries, please visit our website at <http://www.chubb.com>. Insurance provided by ACE American Insurance Company and its U.S. based Chubb underwriting company affiliates. This communication contains product summaries only. Coverage is subject to the language of the policies as actually issued. The comparisons contained herein were prepared solely by Chubb based upon a good faith, objective reading of the language of the basic policy forms and/or endorsements, and highlights selected coverages of the policies referenced as of 1/4/2021 and is subject to change without notice. The comparison is between the forms for the new Benchmarkq product and ISO forms (CGL CG 00 01 04 13, CP 00 10 10 12 / CP 10 46 10 12 10 12, CP 10 30 10 12, CP 10 30 09 17, CP 15 08 10 12). All products may not be available in all states. Surplus lines insurance sold only through licensed surplus lines producers. Chubb is the world's largest publicly traded property and casualty insurance group. With operations in 54 countries, Chubb provides commercial and personal property and casualty insurance, personal accident and supplemental health insurance, reinsurance and life insurance to a diverse group of clients.