

Chubb Crisis Assistance for Excess And Umbrella

Peace of Mind When You Need It Most

CHUBB

Commercial Insurance
Excess And Umbrella



A massive fire erupts from faulty wiring, ravaging a new apartment building owned by a real estate holding company. Fire trucks and police immediately arrive on the scene. Tenants huddle outside in shock and concern for missing loved ones. Major newspapers and television networks quickly send camera crews and reporters to the site, and adverse media coverage ensues.

When a manufacturer's truck collides with a school bus full of students, many young passengers are seriously injured or killed. An investigation reveals that the truck driver is legally drunk at the scene of the accident. News hits the police wire, and details of the event are all over the news for the next several months.

What Happens Next?

Whether you are a commercial real estate owner, a manufacturer or other midsized company, your business is not immune to the risk of a major crisis. So what do you do if a crisis occurs?

Assistance from Chubb

When the financial integrity and reputation of your company are on the line, Chubb is there for you. **Chubb Crisis Assistance For Excess And Umbrella**, an automatic endorsement to our Chubb Commercial Excess And Umbrella insurance policy, provides peace of mind and flexibility when you need it most – as a crisis unfolds.

How Crisis Management Works

If a crisis occurs, and you reasonably expect it could impact your Chubb Commercial Excess And Umbrella policy and generate adverse regional or national media attention affecting your business, Crisis Assistance enables you to hire a **crisis assistance service provider** for immediate assistance and provides funding for related expenses. The service provider can assist you in controlling the crisis and work with you throughout the process

Within 24 hours of the crisis event:

- Contact a crisis assistance service provider
- Contact Chubb at 1-800-CLAIMS-0 (1-800-252-4670)

Preparing for a crisis and taking the right actions immediately afterward, particularly in situations that might invite media scrutiny, can be critical to protecting your company's reputation and financial well-being.

What Expenses are Included?

Crisis assistance expenses include reasonable and necessary expenses you may incur that are directly attributable to a crisis event:

- Expenses to secure the scene of a crisis event
- Crisis assistance service provider fees
- Funeral or related service expenses
- Psychological or grief counseling expenses
- Temporary living expenses
- Travel expenses
- Any other related expenses approved by Chubb

Crisis Assistance Features

- **Higher limits** – Chubb offers a \$300,000 aggregate limit or 3% of each occurrence limit shown on the policy (whichever is less)
- **Automatic** – Chubb will automatically provide Crisis Assistance on all Commercial Insurance Excess And Umbrella insurance policies where approved in the United States and Canada
- **Enhanced capability** – We will consider adding Crisis Assistance on straight excess policies as well as Excess And Umbrella policies
- **Generous duration of coverage** – A crisis event “begins” on the date you notify Chubb and “ends” 180 days later or when the coverage limit has been exhausted, whichever occurs first
- **Flexible reporting** – Chubb allows any named insured from your company, such as a local risk manager, to report a crisis event. Specified key executives are not required to initiate notification

Why Chubb?

- **Peace of mind** – Crisis response might not be an area of specialty within your company; however, preparing for a crisis and taking the right actions immediately afterward, particularly in situations that might invite media scrutiny, can be critical to protecting your company's reputation and financial well-being.* Chubb provides reimbursement for related, approved expenses to help you navigate even the most challenging situations
- **Flexibility** – Dollars available through the endorsement can be allocated toward crisis assistance service provider fees and recommendations as you choose. A crisis assistance expense will not reduce any other limits under our Excess And Umbrella policy.
- **Choice** – In the event of a crisis, you may choose your own provider

*Chubb Crisis Assistance For Excess And Umbrella is a post-crisis benefit and does not include crisis preparation costs.

How to Get Started

Because catastrophe planning is vital to effectively managing your liability risks, the time to research potential crisis assistance service providers is now. Research potential crisis assistance service providers to understand how they may fit your company's profile and needs. If a crisis ensues, simply contact that service provider; then contact Chubb at 1-800-CLAIMS-0 (1-800-252-4670).

Contact your Chubb agent or broker for more details.

Chubb. Insured.SM

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 www.chubb.com. Insurance provided by ACE American Insurance Company and its U.S. based Chubb underwriting company affiliates. All products may not be available in all states. This communication contains product summaries only. Coverage is subject to the language of the policies as actually issued. Surplus lines insurance sold only through licensed surplus lines producers.

©2017, Chubb. All rights reserved.