

<p><b>Rated #1</b> </p> <p>Commercial Claims handling by Risk Managers<sup>1</sup></p>	<p>48 local branch offices in North America, with operations in <b>54</b> countries and capabilities in over <b>200</b> countries </p>	<p>Processed food sales generate <b>\$3.2 trillion</b> a year worldwide<sup>2</sup> </p>	<p>The United States spends more than <b>\$1 trillion</b> on food each year<sup>3</sup> </p>
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**Food companies face a unique and complex set of risks with high competition, low margins, numerous regulations, and consumers who are ever more aware of food safety issues and concerned about the environmental impact. These risks make securing the right solutions from the right insurer critical. Chubb understands this industry and is best positioned to proactively help food companies navigate and thrive in this challenging environment.**

**Industry Expertise**

- Dedicated underwriters focused on providing a broad range of precisely crafted yet flexible global insurance solutions tailored for food businesses
- Experience working with a wide range of companies, from start-ups to global operations
- Failure to Meet Specifications insurance doesn't require any direct physical loss or damage to property
- All-risk Spoilage/Change in Temperature insurance for perishable food stock
- Unlimited extended period of indemnity for Business Income insurance
- Product Recall
- **NEW** Product Withdrawal Expenses and Crisis Assistance Expenses Endorsement with automatic sub-limits of \$50,000; each sub-limit is added at no additional premium, with higher limits available

**Target Classes**

- |                        |  |   |
|------------------------|--|---|
| • Wineries/breweries   | • Pasta                                  | • Cereal  |
| • Bottled water        | • Soft drinks (other than energy drinks) | • Dairy products (butter, cheese, ice cream)            |
| • Coffee and tea       | • Bread and snack products               | • Fruits and vegetables (canned, dehydrated, or frozen) |
| • Juices (pasteurized) |  |   |

**Service Offerings**

- Claims professionals with significant knowledge and expertise in food claims and litigation
- Multinational footprint combining local jurisdictional knowledge with unparalleled capabilities in handling interactions between local admitted and master controlled policies
- Team of risk engineers focused exclusively on helping food companies identify, mitigate, and control physical, legal, and workplace risk
- Product liability loss prevention services
- Workplace safety, ranging from ergonomics to machine guarding to industrial hygiene
- Access to cyber risk assessment (cost-effective, consultative engagements with industry-leading providers) and online cyber education
- Infrared thermography analysis to identify hot spots without disrupting electrical services or business operations

**Why Chubb?**

 Underwriting Expertise	 Tailored Solutions	 Risk Engineering Services	 Superior Claims Service	 Global Reach	 Financial Strength
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## Integrated Solution

Scalable and modular insurance products for risks specific to your business.



## What have we written lately?

Risk Description	Insurance Written	Approximate Premium	The Chubb Difference
Baker of specialty deserts	<ul style="list-style-type: none"><li>• Package</li><li>• Umbrella</li><li>• Auto</li><li>• D&amp;O</li><li>• Crime</li><li>• Fiduciary</li><li>• Employment Practices</li><li>• Cyber</li></ul>	\$600,000	<ul style="list-style-type: none"><li>• All-lines capabilities</li><li>• Responsive machinery breakdown solution, including ammonia contamination</li><li>• Ability to deliver wind and flood insurance</li></ul>
Wine importer/distributor	<ul style="list-style-type: none"><li>• Package</li><li>• Umbrella</li></ul>	\$200,000	<ul style="list-style-type: none"><li>• Ability to provide appropriate valuation for historic buildings</li><li>• Failure to Meet Specifications insurance</li></ul>
Cheese packager	<ul style="list-style-type: none"><li>• General Liability</li><li>• Auto</li><li>• Umbrella</li></ul>	\$425,000	<ul style="list-style-type: none"><li>• Cutting-edge risk engineering and claims services; robust service plan</li><li>• Ability to deliver a \$50M umbrella limit</li></ul>



## Rediscover Commercial

[chubb.com/rediscover](http://chubb.com/rediscover)



## CI Web App

[appetiteapp.chubb.com](http://appetiteapp.chubb.com)



## Appetite Guide

[chubb.com/us/ciappetiteguide](http://chubb.com/us/ciappetiteguide)

## Claims Scenarios

- Wines in the process of fermentation were blended in error on the premises of a winery, resulting in direct physical loss or damage and triggering Chubb's Alteration of Wine Blending Peril Property Premises coverage. Chubb worked collaboratively with the insured to settle the claim and recommend process improvements to prevent similar occurrences moving forward.
- A bakery learned that their product had been unintentionally contaminated by a microbiological hazard, triggering recall costs, loss of profit, and rehabilitation expenses. Chubb offered crisis management services to mitigate reputational injury while simultaneously working to resolve the claim.
- The breakdown of walk-in freezers and failure of the backup generator to start resulted in thawing of an insured's products. The machinery breakdown resulted in direct physical loss or damage to perishable property. Having an integrated multi-line insurance solution with one carrier resulted in a quick settlement.

<sup>1</sup> 2016 National Underwriter Risk Manager Choice Awards  
<sup>2,3</sup> USDA

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](http://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. The claim scenarios described here are hypothetical and are offered solely to illustrate the types of situations that may result in claims. These scenarios are not based on actual claims and should not be compared to actual claims. The precise coverage afforded by any insurer is subject to the terms and conditions of the policies as issued. Whether or to what extent a particular loss is covered depends on the facts and circumstances of the loss, the terms and conditions of the policy as issued, and applicable law.