

# ForeFront Portfolio 3.0<sup>SM</sup>

Nine insurance coverages for private companies.

CHUBB®



## **You need insurance protection from an insurer that understands you.**

Every company faces risk. How your company deals with a wide range of potential perils directly impacts its financial health—as well as the personal wealth of its owners and employees.

Even with an experienced management team at the helm, you may encounter unanticipated financial risks or threats that, due to their complexity or nature, are better off handled by an insurer that understands your company.

That's why Chubb created ForeFront Portfolio 3.0<sup>SM</sup> specifically for private companies like yours.

## **Why your company needs Forefront Portfolio 3.0:**

- In today's fast-paced environment, no business relationship—including your dealings with investors, employees, customers, suppliers, competitors, government agencies, and creditors—is

free of risk. Any of these could sue your company or engage in criminal activity that could result in losses of hundreds of thousands of dollars.

- Your company's general liability and umbrella insurance may not cover the financial consequences of litigation brought, or criminal activities perpetrated, by a broad list of constituents.
- If you have separate insurance policies from different insurers, you could also have critical coverage gaps. The nine coverages under ForeFront Portfolio 3.0 are carefully integrated to work seamlessly together to minimize gaps.

## **Tailored protection for private companies:**

- Directors & Officers and Entity Liability
- Employment Practices Liability
- Fiduciary Liability
- Miscellaneous Professional Liability
- Employed Lawyers Liability
- CyberSecurity
- Crime
- Kidnap Ransom and Extortion
- Workplace Violence Expense

## ForeFront Portfolio 3.0: Customized protection against your risks.

Regardless of your company's size, ForeFront Portfolio 3.0 provides you with a comprehensive suite of standalone, integrated coverages that can be tailored to meet your specific needs.

What if:	Look to:	What the coverage does:
A customer, competitor, or investor sues your company and its executives for misrepresentation, breach of duty, or even an error?	<b>Directors &amp; Officers and Entity Liability Insurance</b>	Helps protect your company and its directors and officers against exposures associated with the management actions and decisions of executives.
An employee sues your company for discrimination, harassment, and retaliation?	<b>Employment Practices Liability Insurance</b>	Helps protect your company and its executives and employees from employment-related wrongdoing and mitigates EPL exposures through state-of-the-art loss prevention services.
A retiree or employee sues your company and its plan fiduciaries for a breach in fiduciary duty?	<b>Fiduciary Liability Insurance</b>	Helps protect your company, benefit plans, and their fiduciaries against exposures resulting from the administration and management of employee benefit plans.
A customer sues your company for mistakes in providing professional services?	<b>Miscellaneous Professional Liability Insurance</b>	Helps protect your company against allegations of errors and omissions in performing professional services for others.
A vendor sues your company's in-house attorney over the wording in a contract?	<b>Employed Lawyers Liability Insurance</b>	Helps protect your company and its in-house attorneys from allegations of errors and omissions in carrying out their legal duties.
A hacker breaches your company's electronic security and steals personal information?	<b>CyberSecurity Insurance</b>	Helps protect your company from the costs associated with cyber liability lawsuits and cyber crime losses.
You discover a "trusted" employee has embezzled hundreds of thousands of dollars over several years?	<b>Crime Insurance</b>	Helps protect your company from the potentially devastating costs of employee theft.
One of your employees is kidnapped while traveling overseas? Or a criminal attempts to extort money from the company by threatening to harm its products?	<b>Kidnap Ransom and Extortion Insurance</b>	Helps protect your company against a wide range of expenses associated with incidents of kidnapping and extortion, including the cost of crisis management services (where permitted).
The relative of an employee perpetrates harm against your employees as they are working?	<b>Workplace Violence Expense Insurance</b>	Helps protect your company against a wide range of expenses associated with incidents of workplace violence, including the cost of crisis management services.



Chubb is the only insurer to offer a suite of nine integrated insurance coverages specifically for private companies.

#### **ForeFront Portfolio 3.0 key features:**

ForeFront Portfolio 3.0 is an integrated portfolio form designed to minimize gaps in coverage.

- It offers some of the broadest coverage available in the marketplace, including:
  - Notice to Chubb of loss under any coverage part is deemed to be notice under the entire policy.
  - Automatic coverage for acquisitions regardless of the acquisition size.
- 100% defense costs coverage is available in most circumstances for covered claims.<sup>1</sup>
- Through an array of standalone coverages, limit levels, optional enhancements, and expert loss control services, the policy can evolve with your company as it grows.
- You gain access to Chubb's optional loss prevention tool and services.
- Policy design is easy to navigate, featuring a streamlined application form that is tailored to your company's size.
- For liability coverage parts:
  - You determine your company's level of protection by selecting either a combined aggregate limit of liability for all liability coverage parts, or separate aggregate limits of liability for each individual coverage part.
  - When Chubb has the duty to defend covered claims, you have access to law firms and counsel experienced in general contract, employment, the Employee Retirement Income Security Act (ERISA), and commercial law.

- Enhanced reporting provision when renewed with Chubb.
- If a claim triggers multiple coverage parts, while retentions are applied separately to each part of the claim, the sum of the retentions won't exceed the largest one.
- No cap on Chubb's liability in the event you refuse to consent to a recommended settlement.
- Loss includes punitive, exemplary, and multiplied damages where insurable by law.
- Coverage is fully non-rescindable.

#### **Superior claims management:**

Chubb is renowned in the industry for our fair, prompt claims handling and unparalleled claims service. Unlike some insurers, we manage claims using our own claim examiners. This approach provides you with the following benefits:

- **Personal attention to your claim:** We assign a single claims professional to serve as your primary contact, dedicated to keeping you informed during the process and promptly answering your questions with respect to your claim.
- **Best possible result based on a team approach and experience:** We work closely with you, counsel, and your broker or agent to obtain the very best possible result for your claim, applying the experience we've gained handling private company claims for more than 30 years.
- **Multinational capabilities:** We offer a coordinated worldwide approach to handling your multinational claims so you don't need to worry about the unique challenges posed by claims that cross borders.

Since 1975, we've devoted ourselves to helping to protect private companies like yours.

*ForeFront Portfolio 3.0 can evolve with your company as it grows.*

## Why Chubb?

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Since 1975, we've devoted ourselves to helping to protect private companies like yours. Chubb was a pioneer in providing privately owned companies with an integrated insurance package to address their professional and management liability exposures, and we were among the first carriers to write D&O liability, EPL, and cyber insurance.

We cultivate a deep understanding of private company needs through the Chubb Private Company Risk Survey, the only survey of its kind in the industry.

Our private company underwriters are positioned throughout the United States and are experienced in a broad spectrum of industries.

A promise to pay is only as good as your insurer's ability to pay, and our financial stability and ability to pay claims rate among the best in the insurance industry, as attested by the ratings we receive from the leading independent rating services. For more than 75 years, Chubb has remained part of an elite group of insurers that have maintained A.M. Best Company's highest ratings.

<sup>1</sup> Exception: ForeFront Portfolio 3.0 Employed Lawyers Liability Insurance.

## Contact Us

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For more information about how to put *ForeFront Portfolio 3.0* and Chubb's private company expertise to work for your company, contact your insurance agent or broker. Additional information may be found on our website at [www.chubb.com](http://www.chubb.com).

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