

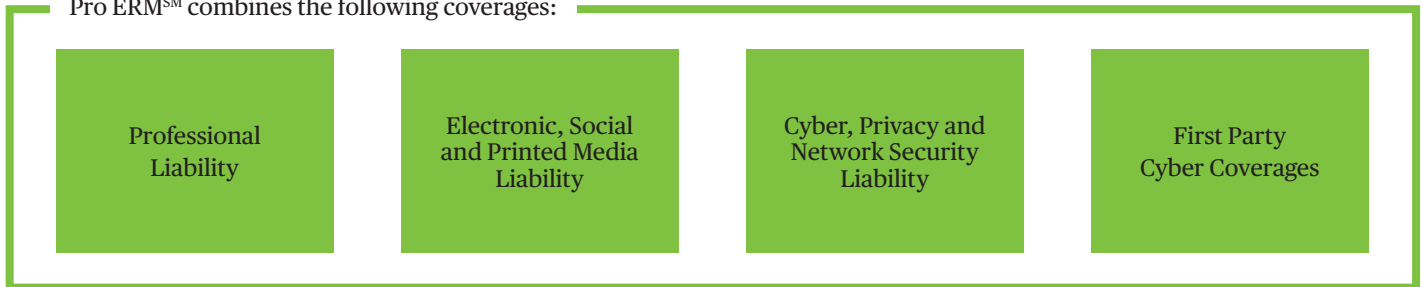
In today's interconnected, technology-driven world, professional service firms are often engaged in multiple activities, but no longer have to purchase multiple insurance policies to get the coverage they need. Pro ERM<sup>SM</sup> combines multiple coverages into one single policy to help protect professional service firms from a range of converging exposures and reduce potential coverage gaps.

Professional service firms can be held accountable when:

- Providing professional services to clients.
- Providing a technology service to clients.
- Producing or publishing advertising or other media content.
- Collecting, storing, or transmitting private or proprietary information.

Pro ERM<sup>SM</sup> is a fully integrated solution that enables professional service firms to manage and insure the growing exposures that companies face in the digital era. Pro ERM<sup>SM</sup> is an expansion of Chubb's comprehensive Cyber ERM policy that gives organizations of all sizes an enterprise risk management solution to address professional, media, and cyber exposures.

Pro ERM<sup>SM</sup> combines the following coverages:



### Why do you need Pro ERM<sup>SM</sup>?

- Clients may require a service firm to carry professional liability insurance.
- Clients may hold a service firm responsible for their liability if such liability arises out of the service firm's action.
- Clients may incorporate the service firm's work product into the products or services they provide to others. A lawsuit can be brought by any third party who relies on, or is adversely impacted by, the service—not just the immediate client.
- Service firms may have access to proprietary business information or personal protected information and have a duty to safeguard that information.
- Service firms may hire and oversee subcontractors to provide certain services on their behalf. Clients may hold the service firm responsible for the work product of the subcontractors.
- Having the right insurance in place can actually be a marketing advantage when competing against companies to win a service contract.

### Why Chubb?

Chubb has earned its leadership position in professional liability insurance as a result of our:

- **Financial Stability:** Chubb receives consistently high ratings for financial strength from *A.M. Best*, *Moody's* and *Standard & Poor's*, the leading independent analysts for the insurance industry.
- **Reputation for paying claims and superior service:** Our reputation for expert, fair claims handling is renowned in the industry.
- **Broad coverage:** Our Professional Liability insurance products offer some of the broadest coverage available in the marketplace.



Blended  
Coverage



Global  
Reach



Financial  
Strength



Excellent Claims  
Handling

## Eligible Classes

Pro ERM<sup>SM</sup> is available to professional service firms of all sizes. With over 20 years of experience providing miscellaneous professional liability insurance, Chubb has customized professional liability coverage for a variety of unique professions. Commonly targeted professional service firms include:

- Consultants
- Business process administrators
- Marketing and public relations firms
- Applied arts professionals, such as interior design firms and graphic design firms
- Printers and document management firms
- Staffing firms
- Travel agents and other event planners
- Trustees

As a Chubb cyber policyholder, get access to Chubb's cyber loss mitigation and incident response services, including but not limited to:

- Password Defense
- Online Cyber Security Education
- Cyber Security Ratings
- 24/7 Incident Reporting

## Pro ERM<sup>SM</sup> combines the following coverages:

### *Third-Party Liability Coverage*

#### **Professional Liability**

- Professional liability results from errors or omissions in the performance of professional services. In today's world, many service companies provide technology services in addition to the professional services that are core to their operations. For such companies, it is increasingly necessary to purchase professional liability insurance that covers both professional and technology services.

#### **Electronic, Social and Printed Media Liability**

- Chubb understands the advertising of a professional service firm in today's world encompasses printed materials, websites, and a social media presence. Defamation, copyright infringement, and trademark infringement are just some of the exposures associated with the promotion of an organization. Chubb's Electronic, Social and Printed Media Liability coverage was developed to address these media activities.

### **Cyber, Privacy and Network Security Liability**

- Cyber risks are enterprise risk issues that require enterprise risk management solutions. With Chubb's Cyber, Privacy and Network Security Liability coverage, you have access to a distinctive level of cyber protection accompanied by extensive loss mitigation and incident response services.

### *First-Party Coverage*

- **Cyber Incident Response Fund:** Legal fees, forensic costs, notification costs, credit monitoring, public relations, etc.
- **Business Interruption And Extra Expenses:** Loss of profits and expenses from interruptions of insured's systems; and with Contingent Business Interruption, adds losses from interruptions of others' systems
- **Digital Data Recovery:** Costs to restore or replace lost or damaged data or software, and costs incurred as phone bill charges due to fraudulent calling.
- **Network Extortion:** Payments to prevent digital destruction/impairment

## Additional coverages available by endorsement

**Media Liability for Professional Firms:** Expands professional services to include media services and extends coverage for defamation, copyright infringement, trademark infringement, and additional media liability perils to include media service content. Available to professional service firms creating media content for clients as part of their professional service offering.

**Cyber Crime:** Expands coverage for third party exposures, including Computer Fraud, Funds Transfer Fraud, and Social Engineering Fraud.



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

<sup>1</sup>Reporting an incident with the Cyber Alert app or hotline number does not constitute as notification of a Claim under the policy. To submit a claim, email [cyberclaimreport@chubb.com](mailto:cyberclaimreport@chubb.com). 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). In the United States, insurance is provided by ACE American Insurance Company and its U.S. based Chubb underwriting company affiliates. Surplus lines insurance is sold only through licensed surplus lines producers. All products may not be available in all states. This communication contains product summaries only. This literature is descriptive only. Coverage is subject to the language of the policies as actually issued. Chubb Limited, the parent company of Chubb, is listed on the New York Stock Exchange (NYSE: CB) and is a component of the S&P 500 index. ©2019 Form 17-01-0238 (Ed. 07/19)