

Do-It-Yourself Client Cross-Sell



Thank you for your interest in Chubb's client cross-sell programs. We are excited to help you grow your business by providing designed emails that can be sent to shared clients directly from your agency or brokerage email account. The following cross-sell programs are available and are designed to put you in touch with clients who might need your help with additional personal lines coverages.

- [Auto](#)
- [Cyber](#)
- [Recreational Marine](#)
- [Personal Excess \(Up-Sell\)](#)
- [Flood](#)
- [Valuables](#)
- [Wine and Spirits](#)

Instructions:

To leverage cross-sell emails available for a product type, please use the following instructions.

To copy and paste the email template into a new message:

1. Review information provided on subsequent pages of this document for your selected product type. Click the "Cross-Sell Email" link for the product.
2. From the web browser, click Ctrl + A to select the entire cross-sell email template, then select Ctrl +C to copy the text.
3. Open a new email message using your preferred email service provider (Outlook, Gmail, etc.).
4. In the new email message, click Ctrl + V to paste the email into the message.

To update the template with your agency information:

5. To replace [Agent name], simply select the text, beginning with the bracket, and type your name. Do the same for [Agency name.]
6. Right click on the email address and select "Edit hyperlink." Edit the text to display and "mailto:" your email address.
7. To update the phone number, select the existing phone number (555-555-5555) and type in your phone number.
8. Scroll to the end of the email and select the text that reads "[Insert agency disclaimer and unsubscribe link here]" and link to or paste the agency's disclaimer and unsubscribe link.
9. Please ensure your email communications comply with all applicable laws and regulations. To help with CAN-SPAM compliance, you should:
 - Permit recipients to opt out of future emails from you through the unsubscribe link and honor opt-out requests within ten (10) days of receipt.
 - Make sure to include your postal address in the email disclaimer specific to the agency.
 - Visit the following link for a summary of CAN-SPAM requirements that you may find useful: [CAN-SPAM Act: A Compliance Guide for Business](#).
10. For compliance purposes, please use the subject line provided for the selected product email.
11. In the Bcc line of the email, enter email addresses of clients who meet target criteria or copy and paste email addresses from an Excel file. DO NOT copy email addresses in the "To:" or "Cc" fields - otherwise, they will be viewable by other clients.
12. Send to agency client list.

Client Cross-Sell Chubb Auto

Please reach out to your local Chubb representative with any questions you might have.

With Chubb Auto, your clients can expect a seamless experience, so their day-to-day can go on like nothing ever happened. Leverage the following cross-sell campaign to help your clients experience the Chubb difference for their auto.

Target Clients:

- Existing Chubb homeowner clients who do not currently insure their auto with Chubb

Auto Cross-Sell Campaign Steps:

- **Day 1:** Send initial email to clients, leveraging the following:
 - Email template: [Auto Cross-Sell Email](#)
 - Recommended subject line: **In these challenging times, expect a seamless experience with Chubb Auto**
 - Instructions to send on page one of this document
- **Day 5:** Place a follow-up call to each client. Consider leveraging the general talking points included at the end of this document as well as the following specific to Chubb Auto:
 - With Chubb, you can choose to purchase Agreed Value coverage where the value of your car is determined and guaranteed before a loss.
 - If you're in an accident, Chubb always pays for your vehicle to be repaired with Original Equipment Manufacturer parts, so your car is restored to a similar look, feel, and function as before.
 - You have access to Collision Repair Experts who are uniquely trained to pay the highest attention to style and safety to get your car back to pre-claim condition.
 - There's no per-day limit on rental cars, up to \$15,000 total, if you need a temporary car while yours is being fixed.
 - Plus, when you combine your existing Chubb homeowner's policy with auto coverage, you can save on your premiums.
- **Day 14:** Send a follow-up email to clients, removing clients who may have responded and leveraging the following:
 - Email template: [Auto Follow-Up Cross-Sell Email](#)
 - Recommended subject line: **These days, it's nice to be able to depend on Chubb Auto**
 - Instructions to send on page one of this document
- **Day 21:** Consider following up with a call to each client you haven't heard back from. Leverage the talking points included for auto above.
- **Days 1-21:** Throughout the cross-sell campaign, consider posting related content on the agency's or brokerage's social media accounts, including LinkedIn and Facebook.
 - You can find shareable content at www.chubb.com/agentmarketing, like [Rules of the Road for Safe Driving](#) and [How to Protect Your Car During Severe Weather](#)

Client Cross-Sell Chubb Cyber

Please reach out to your local Chubb representative with any questions you might have.

With all the ways technology has enhanced our lives, comprehensive cyber protection helps clients avoid the lasting impact of emerging concerns - like identity theft, hacking, cybercrime, and cyberstalking or harassment. Leverage the following cross-sell campaign to help your clients experience the Chubb difference for their cyber protection.

Target Clients:

- Existing Chubb homeowner clients without Chubb Cyber protection
- Excluding clients in the following states: Florida, Alaska, North Carolina, Delaware, Kentucky, North Dakota, South Dakota

Cyber Cross-Sell Campaign Steps:

- **Day 1:** Send initial email to clients, leveraging the following:
 - Email Template: [Cyber Cross-Sell Email](#)
 - Subject Line: **Now, more than ever, it's important to protect yourself from cyberthreats**
 - Instructions to send on page one of this document
- **Day 5:** Place a follow-up call to each client. Consider leveraging the general talking points included at the end of this document as well as the following specific to Chubb personal cyber protection.

With Chubb, you'll have resources at your disposal to assist if you:

- Accidentally click on a malicious link, or receive a threat to release your personal information or restrict access to your personal data.
- Are affected by a cyberbullying incident.
- Lose funds or your network is destroyed by a cyberattack.
- Have to deal with an incident in which your personal data is stolen, lost, or accessed by a cybercriminal, and it defames your character or compromises your security.

- **Day 14:** Send a follow-up email to clients, removing clients who may have responded and leveraging the following:
 - Email template: [Cyber Follow-Up Cross-Sell Email](#)
 - Recommended subject line: **If you're at home and online, here's how to protect yourself and your family**
 - Instructions to send on page one of this document
- **Day 21:** Consider following up with a call to each client you haven't heard back from. Leverage the talking points included for cyber above.
- **Days 1-21:** Throughout the cross-sell campaign, consider posting related content on the agency's or brokerage's social media accounts, including LinkedIn and Facebook.
 - You can find shareable content at www.chubb.com/agentmarketing, like [5 Reasons to Recycle Your Electronics](#) and [How to Fight Back Against Cyberbullying](#).

Client Cross-Sell

Chubb Recreational Marine

Please reach out to your local Chubb representative with any questions you might have.

Offer your clients exceptional watercraft insurance with tailored coverage, competitive rates, and valuable features to protect both boat owners and their vessels. Leverage the following cross-sell campaign to help your clients experience the Chubb difference for their recreational marine needs.

Target

- Clients who have a watercraft listed on a Chubb Excess Liability policy where Chubb doesn't write the primary watercraft/Rec Marine coverage could make great prospects.
- In addition, because our Recreational Marine products are available on a standalone basis, they can be a great tool for attracting true prospects to your agency and to Chubb.
- If you have questions around the types of clients who fit our guidelines, contact your local Chubb representative.

Rec Marine Cross-Sell Campaign Steps:

- **Day 1:** Send initial email to clients, leveraging the following:
 - Email Template: [Rec Marine Cross-Sell Email](#)
 - Subject Line: **As you escape to the water, make sure you're protected there too**
 - Instructions to send on page one of this document
- **Day 5:** Place a follow-up call to each client. Consider leveraging the general talking points included at the end of this document as well as the following specific to Chubb's Masterpiece Boat Select or Yacht Select coverage:
 - Chubb pays for damage or ensuing loss as a result of sinking, collision, fire, demasting, explosion, or stranding. This important protection is often overlooked and may be excluded from standard watercraft policies.
 - They will replace your watercraft in the event of a total loss. Watercraft that are three years or newer can get increased replacement cost payment basis.
 - Chubb offers replacement cost coverage for personal property for family members and guests aboard with no deductible.
 - Chubb doesn't exclude mechanical or electrical breakdown either.
- **Day 14:** Send a follow-up email to clients, removing clients who may have responded and leveraging the following:
 - Email template: [Rec Marine Follow-Up Cross-Sell Email](#)
 - Recommended subject line: **Stay safe at a distance with Chubb Recreational Marine coverage**
 - Instructions to send on page one of this document
- **Day 21:** Consider following up with a call to each client you haven't heard back from. Leverage the talking points included for Rec Marine above.
- **Days 1-21:** Throughout the cross-sell campaign, consider posting related content on the agency's or brokerage's social media accounts, including LinkedIn and Facebook.
 - You can find shareable content at www.chubb.com/agentmarketing, like [4 Questions to Help You Decide Whether to Fix or Flip Your Boat](#) and [Understanding Boat Insurance](#).

Client Up-Sell Chubb Personal Excess

Please reach out to your local Chubb representative with any questions you might have.

Sometimes things go wrong - a car accident, a guest slips and falls on your property, a lawsuit. Chubb offers some of the highest limits of liability protection available to make sure your clients have comprehensive, not patchwork, protection for when the unexpected happens.

Target Clients:

- Existing Chubb personal excess clients with lower limits, such as \$1-3 million in coverage.

Personal Excess Up-Sell Campaign Steps:

- **Day 1:** Send initial email to clients, leveraging the following:
 - Email template: [Personal Excess Cross-Sell Email](#)
 - Subject line: **Do you have the right amount of personal liability insurance in place?**
 - Instructions to send on page one of this document
- **Day 5:** Place a follow-up call to each client. Consider leveraging the general talking points included at the end of this document as well as the following specific to Chubb Personal Excess Liability:
 - Coverage is available for Chubb clients worldwide, wherever life takes them - at home or abroad.
 - Chubb includes defense costs for a covered lawsuit. Even if it's groundless, false or fraudulent, Chubb will provide legal counsel and coverage for defense expenses.
 - They can feel confident behind the wheel. Clients can choose to purchase additional coverage to protect them if they're in an accident with an uninsured or underinsured driver.
 - Coverage is available for Chubb clients and their families from situations like lawsuits involving accusations of libel, slander, or negligent infliction of bodily injury – including cases originating from social networks, websites or blogs.
- **Day 14:** Send a follow-up email to clients, removing those who may have already responded and leveraging the following:
 - Email template: [Personal Excess Up-Sell Follow-Up Email](#)
 - Subject line: **In times like these, make sure you protect the people and the life you love.**
 - Instructions to send on page one of this document
- **Day 21:** Consider following up with a call to each client you haven't heard back from. Leverage the talking points included for personal excess above.
- **Days 1-21:** Throughout the cross-sell campaign, consider posting related content on the agency's or brokerage's social media accounts, including LinkedIn and Facebook.
 - You can find shareable content, like "[Why Excess Liability Coverage Is Important](#)," at www.chubb.com/agentmarketing.

Client Cross-Sell Chubb Flood

Please reach out to your local Chubb representative with any questions you might have.

Floods, or any other extreme weather event, can happen anywhere – whether your clients live on an oceanfront property, on a lake, or somewhere inland. Help ensure your clients are adequately protected from flood damage. Leverage the following cross-sell campaign to help your clients experience the Chubb difference for flood coverage.

Target Clients:

- Existing Chubb homeowner clients who do not currently have a flood policy with Chubb.

Flood Cross-Sell Campaign Steps:

- **Day 1:** Send initial email to clients, leveraging the following:
 - Email template: [Flood Cross-Sell Email](#)
 - Subject line: **Now, more than ever, you need flood insurance.**
 - Instructions to send on page one of this document
- **Day 5:** Place a follow-up call to each client. Consider leveraging the general talking points included at the end of this document as well as the following specific to Chubb Flood:
 - Higher limits and better protection for your high-value home. Chubb Flood provides up to \$15 million in total property coverage for your home and its contents, with added protection for damage-prone areas like a finished basement home theater or billiard room.
 - Chubb Claims Adjusters deliver a claims experience that gets you and your family back on your feet quickly.
 - Coverage if you must live away from home due to a covered flood event. Additional Living Expense Coverage covers the additional expenses for your rental or hotel if you must move out of your home while repairs are taking place after a covered flood loss.
 - Proactive measures. If the National Weather Service issues a flood warning for where your home is located, the Chubb Flood policy will cover the cost of sandbags or moving your property out of a flood warning area, up to \$5,000, without any deductible applied.
- **Day 14:** Send a follow-up email to clients, removing those who may have already responded and leveraging the following:
 - Email template: [Flood Follow-Up Cross-Sell Email](#)
 - Subject line: **Why you need flood insurance these days, more than ever.**
 - Instructions to send on page one of this document
- **Day 21:** Consider following up with a call to each client you haven't heard back from. Leverage the talking points included for flood coverage above.
- **Days 1-21:** Throughout the cross-sell campaign, consider posting related content on the agency's or brokerage's social media accounts, including LinkedIn and Facebook.
 - You can find shareable content, like "[Protecting Your Family and Home from a Flood](#)," at www.chubb.com/agentmarketing.

Client Cross-Sell Chubb Valuables

Please reach out to your local Chubb representative with any questions you might have.

Your clients' treasures reflect their personal journey. By utilizing the following Chubb Valuable Articles cross-sell campaign, you can help your clients protect their artwork, antiques, jewelry, wine and spirits, and other collectibles, so their special items will last a lifetime and beyond.

Target Clients:

- Existing Chubb homeowner clients without Chubb Valuable Articles coverage

Valuable Articles Cross-Sell Campaign Steps:

- **Day 1:** Send initial email to your clients, leveraging the following:
 - Email template: [Valuables Cross-Sell Email](#)
 - Subject line: **In times like these, protection for your valuables is essential.**
 - Instructions to send can be found on page one of this document
- **Day 5:** Place a follow-up call to each client. Consider leveraging the general talking points included at the end of this document as well as the following specific to Chubb Valuable Articles protection:
 - Chubb focuses on keeping your valuables safe. Their in-house professionals have specialized knowledge in their field and can provide loss prevention and preservation advice and referrals to the Chubb Preferred Service Provider Network at no additional charge.
 - No matter where you or your valuables are in the world, Chubb can help protect your valuables and will cover most causes of loss, with no deductible.
 - They'll automatically cover breakage of fragile possessions like fine china, crystal, or porcelain.
 - If you already have itemized jewelry, fine art, wine, or other collectibles, most newly acquired items are covered for up to 90 days (25% of the itemized coverage).
 - If the market value of an itemized article on your policy before a loss exceeds the amount of coverage for that article, Chubb will pay the market value for that article—up to 150% of the amount of your itemized coverage for that article.
 - Chubb only requires appraisals for individual jewelry pieces valued at \$100,000 or more, fine art items valued at \$250,000 or more, and wine and spirits valued at \$50,000 or more. Otherwise, they just need a detailed description and estimated value.
 - You can decide whether to repair or replace an item at the merchant of your choice or keep the cash.
- **Day 14:** Send a follow-up email to clients, removing those who may have already responded.
 - Email template: [Valuables Follow-Up Cross-Sell Email](#)
 - Subject line: **Now, more than ever, your valuables need full coverage.**
 - Instructions to send are on page one of this document
- **Day 21:** Consider following up with a call to each client you haven't heard back from. Leverage the talking points included for Chubb Valuable Articles coverage above.
- **Days 1-21:** Throughout the cross-sell campaign, consider posting related content on the agency's or brokerage's social media accounts, including LinkedIn and Facebook.
 - You can find shareable content, like "[Ronald and Noah's Client Testimonial](#)" and "[Why You Need an Appraisal for Your Collectibles – and How to Get One,](#)" at www.chubb.com/agentmarketing.

Client Cross-Sell Wine and Spirits

Please reach out to your local Chubb representative with any questions you might have.

With a Chubb Valuable Articles policy, your clients can help protect their wine and spirits, whether they're collecting as an investment, for enjoyment, or both. Either way, with the right policy, if their valuable bottles are broken, damaged, stolen or spoil due to mechanical breakdown or failure, your clients can replace them quickly and without hassle. See below for important cross-sell campaign materials and ideas to help your clients discover what to expect from a Chubb Valuable Articles policy that covers their wine and spirits.

Target Clients:

- Chubb clients who have a homeowner's policy but do not currently have a Valuable Articles policy that covers their wine and spirits.

Wine and Spirits Cross-Sell Campaign Steps:

- **Day 1:** Send initial email to clients, leveraging the following:
 - Email template: [Wine and Spirits Cross-Sell Email](#)
 - Recommended subject line: **It's time to protect your wine and spirits.**
 - Instructions to send on page one of this document.
- **Day 5:** Place a follow-up call to each client. Consider using the general talking points included at the end of this document as well as the following specific to Chubb Valuable Articles Insurance:
 - If no one answers, you can leave a message: Hello, this is [your name] from [your agency]. I wanted to check and make sure you [and your family] are doing okay and to catch up on a couple things. Please give me a call back when you have a minute. My number is [your number]. Thank you
 - If your client answers the phone:
 - Open: Hello, this is [your name] from [your agency], calling to make sure you're doing okay these days and to touch base about a couple things. Do you have a few minutes to talk? [If they say no, ask if there is a better time for you to call back. If they say yes, continue:] How is everything with you these days? [Take time to really listen to how they're doing. See if there is anything they need that you can help them with.]
 - I also wanted to touch base on an email I sent you [earlier this week/last week] about Chubb's Valuable Articles insurance for wine and spirits. I know you have Chubb homeowner's insurance, which will help protect your home and its contents, but may not provide the coverage you need if your wine and spirits were to break, spoil, or get lost or stolen - either at your home, storage facility, or in transit. That's why I wanted to talk to you about the benefits of a Chubb Valuable Articles policy.
 - Even if you're only collecting wine or spirits to drink later, you're smart to make sure those bottles are protected. Chubb's policy will cover you with no deductible, provide worldwide coverage, and protect you even if your bottles break or spoil due to temperature changes caused by the mechanical breakdown or failure.
 - Ask if they're planning to buy wine and/or spirits at auction this fall. If yes: With Chubb Valuable Articles insurance, your new purchases are automatically covered, so you don't have to worry about getting each new bottle on the policy the same day you buy it.



Please reach out to your local Chubb representative with any questions you might have.

- And, most of damage to wine and spirits happens in transit. With Chubb, your bottles are protected in transit from the auction or vendor to your home or storage facility. Chubb can even help you find a transporter with the expertise to handle wine and spirits properly.
- Close: Thank you so much for your time today. Stay safe. [Personal close from what you talked about earlier.]
- **Day 14:** Send a second, follow-up email to clients, removing clients who may have responded and leveraging the following:
 - Email template: [Wine and Spirits Follow-up Email](#)
 - Recommended subject line: **Protect your wine and spirits at home, in transit, worldwide.**
 - Instructions to send on page one of this document
- **Day 21:** Consider following up with a call to each client you haven't heard back from. Leverage the talking points included for wine and spirits above.
- **Days 1-21:** Throughout the cross-sell campaign, consider posting related content on your agency's or brokerage's social media accounts, including LinkedIn and Facebook.
 - You can find shareable content at www.chubb.com/agentmarketing, such as [Guide to insuring your wine and spirits](#) and [Why people are collecting wine and spirits](#)

Client Cross-Sell General Talking Points

Please reach out to your local Chubb representative with any questions you might have.

The following are general talking points to keep handy when making calls to and having conversations with clients:

- **If no one answers, leave a message:** Hello, this is [your name] from [your agency], calling to make sure you're doing okay these days and to see if you had a few minutes to catch up about a couple things. Please give me a call back when you have a minute. My number is [your number]. Thank you.
- **If your client answers the phone:** Hello, this is [your name] from [your agency]. I wanted to check and make sure you [and your family] are doing okay and to touch base on a couple things. Do you have a few minutes to talk?
 - If they say no, ask if there is a better time for you to call back.
 - If they say yes, continue: How is everything with you? [Take time to really listen to how they're doing. See if there is anything they need that you can help them with.]
- I also wanted to touch base on an email I sent you [earlier this week/last week] about Chubb insurance. You have Chubb Homeowner's insurance, which protects your house and the things that make it a home. Now, I wanted to talk with you about [Chubb product line] and benefits that other clients have said really make a difference.
- **Close:** Thank you so much for your time today. Stay safe. [Personal close from what you talked about earlier.]

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