The ForeFront Portfolio℠ is designed to provide comprehensive, coordinated, and consistent insurance protection to private, not-for-profit, and healthcare organizations – offering broad protection to directors, officers, employees, and their organizations for the financial costs of legal defense, settlements, and thefts. The ForeFront Portfolio is our newest product to be added to a robust suite of offerings available on Chubb Marketplace, a platform that provides a personalized digital experience for one to quote, bind, and issue along with extending numerous self-service offerings.

### Chubb Marketplace Target Appetite
- Established operations with revenues < $50,000,000
- Employee Count < 250
- Benefit Plan Assets < $50,000,000
- Excluded Classes: Financial Institutions, Cryptocurrency Firms, Law Firms, Condo/HO Associations, or Public Entities

### Highlights
- >90% of SIC Codes are eligible for Straight-Through Quote/Bind/Issue with no additional information required
- Separate Aggregate Limits of up to $3,000,000
- No more than 3 questions per Coverage Part
- Duty-to-Defend By Chubb

### Coverage Part

<table>
<thead>
<tr>
<th>Directors &amp; Officers and Entity Liability (D&amp;O)</th>
<th>Coverage Enhancements Include</th>
<th>Core Classes Outside the Scope of Marketplace Appetite</th>
</tr>
</thead>
</table>
| Helps protect against exposures associated with the management actions and decisions of your organization’s directors and officers | $500,000 sublimit for Inquiry Coverage
$500,000 Additional Limit for Executives
Early Engagement Expense Coverage | Hospitals/Health Systems
Medical Devices
Aviation
Select Not-for-Profit Associations
Marijuana/CBD/Tobacco/Vape Industry
Firearms/Explosives
Coal Production |

### Employment Practices Liability (EPL)

| Helps protect against allegations stemming from employment-related wrongdoing and helps mitigate EPL exposures through optional state-of-the-art loss prevention services, where permitted | Third Party Liability Included
Up to $100,000 Sublimit for Wage & Hour Claims | Staffing Firms/Professional Employer Organizations
Marijuana/CBD/Tobacco/Vape Industry
Private Clubs |

### Fiduciary Liability

| Helps protect your organization, your benefit plans, and your fiduciaries against exposures resulting from breaches of fiduciary duty and allegations of errors and omissions in the administration of benefit plans | $500,000 sublimit for Inquiry Coverage
$50,000 Penalty Suite Sublimit | Employee Stock Ownership Plans
Marijuana/CBD/Tobacco/Vape Industry |

### Crime

| Helps protect not-for-profit and private organizations from anything from employee fraud to third-party theft | Loss Discovered Form
10% of limit up to $100,000 for Social Engineering Fraud
$50,000 Personal Accounts Coverage
Specific Client Coverage option | Museums and Art Galleries
Marijuana/CBD/Tobacco/Vape Industry
Armored Car and Transportation Services |

*Excluding the classes denoted in red, please continue to submit core classes outside the scope of Marketplace appetite in addition to Financial Institutions, Law Firms, Condo/HO Associations and Public Entities to your locally assigned Chubb underwriter for further consideration.*
What Do You Need to Generate a Quote?

See below for additional requirements based on the coverage part.

+ **D&O for Private Companies**
  - Whether applicant has an Employee Stock Ownership Plan (ESOP)
  - Whether applicant has Private Equity (PE) or Venture Capital (VC) ownership
  - Whether applicant is involved with Crypto/Tokens

+ **D&O for Healthcare Organizations**
  - Whether applicant has an ESOP
  - Whether applicant has PE or VC ownership

+ **D&O for Nonprofit Organizations**
  - Whether the applicant provides professional or financial services for others
  - Whether the applicant conducts any professional ethics, peer review, accrediting, standard setting, credentialing, or licensing activities for others

+ **Employment Practices Liability**
  - Percentage of part-time employees

+ **Fiduciary Liability**
  - Total Benefit Plan Assets

+ **Crime**
  - Whether precious metals are present on applicant or client premises

The ForeFront Portfolio is available on Marketplace on a state by state basis. [Click here to see the map.](#)