

Real Estate & Hospitality Practice

North America Major Accounts



The Real Estate and Hospitality Industry Practice (RE&H) offers a complete suite of comprehensive property and casualty solutions for RE&H exposures, backed by Chubb's financial strength, global capacity, risk engineering service and claims expertise.

Deep Expertise and Superior Service

- Chubb's **financial stability** is rated AA by Standard & Poor's and A++ by A.M. Best.
- **Cored industry-focused underwriting unit**– because we use highly trained, industry-focused specialists, we understand your exposures from the start and then

partner with you to learn about your unique risks in depth.

We translate that knowledge into tailored risk management programs for your company across all lines of business.

- **Risk Engineering**–flexible industry-focused solutions, services and resources to help customers identify exposures and minimize the likelihood of losses.
- **Claims handling**–renowned Chubb claims service for certain lines of business, as well as the ability to offer services with select TPAs with dedicated claims staff handling.
- **RMIS capabilities**–cutting edge RMIS systems by our partner TPAs puts key loss trending information at your fingertips.

Target Classes of Business

Real Estate	Hospitality
<ul style="list-style-type: none"> • Building owners • Commercial property managers • Financial institutions RE programs • Fund managers/fiduciaries (REIF) • Global Real Estate Service Firms • Parking operators* • Real Estate Investment Trusts (REIT) • Residential property managers* 	<ul style="list-style-type: none"> • Casinos • Golf courses • Hotel Brands • Hotel Operators • Hotel Owners • Luxury resorts • Race tracks* <p>*Casualty only</p>

Property

- Shared and Layered programs with ability to provide limits up to \$650M on primary or first excess layer basis. Full catastrophe capacity available including up to \$50M of critical catastrophe capacity with ability to write domestic or global programs.
- Forms and endorsements—Chubb will consider the use of broker or other carrier forms for certain property risks where allowed by law and subject to underwriting review.
- Catastrophe-only coverage and Deductible Buy Down coverage available worldwide.
- Ground up (single carrier) programs with ability to provide limits up to \$650M, including up to \$50M in critical catastrophe capacity worldwide. Preference for schedules of real estate having no more than 50 percent in habitational locations.

Builders' Risk

- Up to \$300M in capacity, with ability to provide critical catastrophe limits in excess of \$30M.

Primary Casualty

- **Product lines**—Workers Compensation, General Liability and Automobile Liability
- **Program structures (monoline or multiple lines)**—Guaranteed cost, deductible, retrospectively rated, self-insured, captive and other insured-owned facilities.
- **Medical bill review**—Through our selected TPAs there is a thorough evaluation of all medical bills to make certain that payments are commensurate with the treatment provided. Our TPAs provide these services at competitive rates, with little to no upcharge or additional fees for these services, potentially saving our customers on their loss costs.

Excess Casualty

- Up to \$50M in limits and enhanced coverage options for RE&H clients in the form of robust, easy to understand endorsements. Specialty coverage extensions for commercial building owners, investors and managers available.

Foreign Casualty

- Chubb ATLAS CMP provides customized insurance and risk management solutions for U.S.-based and multinational customers with large or complex operations and exposures outside the U.S. Solutions include U.S. Controlled Master Program policy with admitted local policy placement(s), flexible program structures and tailored risk transfer options.

Environmental

- Premises Pollution Liability Portfolio Insurance Policy offers broad-based pollution coverage. Capacity available up to \$50M per occurrence/aggregate limits, inclusive of legal defense costs.
- Chubb Incident ALERT - our award-winning complimentary program developed to assist clients find and dispatch qualified incident response contractors, monitor cleanup costs and mitigate potential liabilities associated with environmental releases.

Directors & Officers

- Tailored coverage to public or private companies addressing unique exposures based on company structure and ownership.
- Limits available up to \$25M

Fiduciary Liability

- Coverage to public or private companies addressing organization and individual liability risks involving benefit plans.
- Limits available up to \$25M

Employment Practices Liability

- Coverage to public or private companies addressing organization and individual liability risks such as discrimination, harassment and potential third-party liability.
- Limits available up to \$25M

Commercial Crime

- Coverage to public or private companies for employee theft, premises or transit risk, and unique exposures like third-party liability, "social engineering fraud", computer fraud or fund transfer fraud.
- Limits available up to \$25M

Kidnap / Ransom Extortion

- Coverage for ransom and extortion risk, and for unusual exposures such as recall expense, wrongful detention or cyber extortion.
- Limits available up to \$25M

Errors & Omissions

- Customized to fit RE&H firms' exposure resulting from errors & omissions in the rendering of services.
- Coverage can be enhanced to include real estate-specific sub-limited coverage for exposures such as Fair Housing Act violations, property damage in the use of a lockbox, as well as to address unique ownership structures.

Privacy & Network Security

- Designed to serve as a full suite of coverages based on cyber exposures, including technology-related business interruption, data breach response, deletion of data, and liability.
- Access to Chubb's Data Breach Team and Data Breach Coach - a distinctive offering that is designed to respond efficiently to data breach incidents to control the damage to a company.

Other Available Products:

- Accident & Health
- Transactional Risk: Representations & Warranties Insurance
- OCIP Wraps

How to Get Started & More Information

Visit <http://www.chubb.com>

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