

CHUBB®

Insurance Solutions for Data Centres

Data centres power the digital economy, driving innovation, connectivity, and real-time data access across industries. As they evolve into scalable and intelligent ecosystems, data centres face unique risks - from maintaining the reliability and resilience of digital services with robust secure infrastructure, to balancing their energy-intensive operations with sustainability priorities.

Chubb offers a comprehensive suite of insurance solutions to support data centres across different designs and stages of development. Whether it's setting up shell and core infrastructure for colocation facilities or operating hyperscale data centres, we help clients manage their complex exposures with robust risk management solutions.

Coverage solutions

Construction phase

Construction All Risks (CAR) & Delay in Start-Up (DSU)

Covers physical loss or damage occurring during the course of construction and safeguards against financial losses due to project delays caused by such events.

Project Cargo

Covers physical loss or damage to critical equipment and materials during the transportation phase.

Construction Third-Party Liability

Addresses third party liability claims for property damage, bodily injury, or accidental death caused by construction activities.

Professional Indemnity

Provides coverage for designers, architects, engineers, contractors, and developers against liabilities arising from professional errors or negligence.



Construction and operational

Environmental Impairment Liability

Provides coverage for gradual as well as sudden and accidental pollution incidents, whether during construction or ongoing operations.

Terrorism

Covers physical property damage, business interruption and extra expenses caused by an act of terrorism.

Operational phase

Property Damage & Business Interruption

Covers physical damage to the data centre building, machinery and equipment as well as compensating for income loss and additional expenses incurred during operational disruptions.

PremierTech Coverage

Technology Errors & Omissions (E&O/PI)

Provides coverage for operators and facility managers against liabilities arising from service errors or contract breaches.

General Liability

Covers third-party liability claims for bodily injury and property damage, including third-party property damage claims arising from cyber incidents.

Cyber

Assists in responding to and remediating cyber incidents. Coverage includes Incident Response Expenses, Data and System Recovery Costs, Cyber Extortion and Privacy Liability.

Who we insure



Owners



Facility managers



Contractors



Suppliers



Tenants



Cloud service providers

Claims scenarios



Fire during testing and commissioning of a colocation data centre - CAR

During testing and commissioning of a colocation data centre, a short circuit of the batteries in the Uninterruptible Power Supply (UPS) system caused a fire. Although quickly extinguished by the sprinkler system, smoke damage damaged the UPS electrical components, requiring replacement and delaying project completion.



Electrical fire at the site - Construction Third-Party Liability

A contractor improperly installed electrical systems, causing a fire that damaged completed sections of a facility under construction. The incident resulted in project delays, repair expenses, and liability claims from the data centre owner for financial losses due to missed operational deadlines and reputational harm.



Cyber incident causing 3rd party property damage – PremierTech General Liability

A cyber incident at a data centre resulted in unauthorised access to the building management system controlling cooling systems. This caused overheating and damage to servers in a tenant's suite. The tenant subsequently filed a claim for equipment replacement costs and business interruption losses.



Service interruptions - PremierTech Technology Error & Omissions

A data centre operator working with a large conglomerate conducted extension works on its uninterrupted power supply. During the process, emergency generators caused gas accumulation and overheating which led to a fire, a power outage, and significant downtime. This resulted in a claim for compensation due to service interruptions.



Backup power system emissions – Environmental Impairment Liability

A data centre's diesel generators released excessive emissions during routine testing, violating environmental regulations. This resulted in fines, cleanup costs, as well as liability claims from residents in the vicinity for health and environmental damages.



Negligent design of a cooling system - Professional Indemnity

An engineering firm's cooling system design for a data centre failed to meet specifications, causing overheating, equipment damage and costly redesigns. The data centre owner filed a negligence claim against the engineers for financial losses, repair expenses, and project delays.

Why choose Chubb?



Specialist Expertise

30+ years in Asia Pacific delivering expertise in underwriting, claims and risk engineering to technology and real estate businesses.



Claims Service

Chubb's award-winning claims team is consistently acknowledged as one of the best in the market.



Global Services

Offering a full spectrum of risk management solutions across 54 countries and territories.

Find the right insurance solution for your data centre: www.chubb.com/hk-en/

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