

Property & Liability Insurance for Asset Managers

Risk is central to your business.
We understand.

CHUBB®



Every day, asset managers face an ever-expanding array of complex financial exposures. You can't overlook anything – and that includes your property and liability insurance coverage.

That's why it's smart to have a financially strong, experienced insurer in your corner that understands your business risks and has years of experience paying claims on behalf of firms like yours.

Tailored Insurance Solutions You Can Count On

Chubb can offer asset managers like you a well-rounded insurance program that can both protect your operations and help you manage the costs associated with lawsuits. Our property and casualty multi-lines capability can streamline the insurance process for you and help you avoid the complications of dealing with multiple insurers.

Protecting Your Operations

Property – A fire could damage or destroy your firm's buildings, and reconstruction could mean meeting new building ordinances, such as a requirement for a modernized sprinkler system.

- Insurance pays the replacement cost to rebuild the building, including the cost to comply with ordinances or laws, up to the policy limit.

For more than 40 years, asset management firms have been choosing Chubb for their insurance needs, including:

- Broker dealers
- Fund of funds
- Hedge fund managers and funds
- Investment advisers and consultants
- Mutual funds, exchange-traded funds, and closed-end funds
- Private equity firms and funds
- Real estate investment trusts (REITs) and private real estate funds
- Venture capital firms and funds
- Wealth management firms and family offices

Financial Institutions

Business Income and Extra Expense –

A catastrophic storm could cause damage to your main data center, crippling your sales and trading operations for minutes, hours or days.

- An all-risk property/business income perils insurance policy helps protect your firm from the impact of lost revenues.
- Extra expense coverage allows for emergency generators to be put into place, enabling your firm to bring operations as close to normal as quickly as possible.

Workers Compensation—An employee could trip and fall on a sidewalk on your firm's property and suffer an injury requiring extensive health care and rehabilitation services.

- In addition to paying the claim, insurance provides access to services such as a thorough slip-and-fall loss prevention program, which includes an analysis of the loss, review of exposures, testing of floor characteristics, and an evaluation of current management practices and procedures.

Commercial Automobile – An employee renting an automobile for business purposes could be involved in an accident resulting in a total loss to the rental vehicle.

- Insurance covers any liability for injuries to others, as well as direct damage to the rented automobile.

Multinational Solutions – While traveling outside the United States to meet with prospective clients, an employee could be injured in an accident or be taken ill.

- Foreign Voluntary Workers Compensation insurance offers 24/7 protection for employees traveling on business outside the United States.
- The policy covers medical assistance services and repatriation expenses for the employee and accompanying spouse and children.

Guarding Against Lawsuits

General Liability – During negotiations on a complex financial transaction, an employee could inadvertently slander a third party.

- Insurance covers defense expenses and settlement costs or damage awards associated with a liability lawsuit.

Excess/Umbrella Liability – A 75-foot boat rented to entertain a major client could crash into a dock, injuring passengers. The general liability carrier might only insure non-owned watercraft up to 55 feet in length.

- A Chubb umbrella policy includes non-owned watercraft of all sizes and could respond.

Preventing Losses Before They Occur

With Chubb, your firm benefits from a wide array of flexible, state of the art risk management and loss control services and tools designed to help you incorporate loss prevention into your operational strategies. Our products, tools, and services include:

- Business continuity
- Ergonomics
- Fleet safety
- Infrared thermography
- OSHA-based services
- Slip, trip and fall guidance
- Workplace violence resources

Why Chubb

Our Company	Our People	Our Products and Services
<p>Strength and Stability</p> <ul style="list-style-type: none"> • Our financial stability and ability to pay claims rate among the best in the insurance industry. • We've maintained A.M. Best's highest ratings for more than 75 years. 	<p>Deep Problem-Solving Expertise</p> <ul style="list-style-type: none"> • Our experience gives us an in-depth understanding of the asset management business and your exposures. 	<p>Tailored Solutions</p> <ul style="list-style-type: none"> • Our specialized, flexible, standout products and services are tailored to the asset management industry and designed to help you grow your institution. • Our hallmark package policy, <i>Customarq Classic</i>, sets the standard for the industry.
<p>Leadership</p> <ul style="list-style-type: none"> • Chubb has helped protect banks and other financial institutions from risk with innovative insurance products since 1907. • Our underwriters and claim analysts are experienced working with asset managers and funds. 	<p>Superior Claims Service Worldwide</p> <ul style="list-style-type: none"> • We've earned an enviable reputation for outstanding service and fair claims handling. • Our service is consistently rated among the best in the insurance industry by agents and brokers.¹ • Specialized services include in-house fraud investigators, litigation management protocols, and designated workers compensation recovery unit to pursue potential subrogation. 	<p>Global Claims Management</p> <ul style="list-style-type: none"> • In the event of a claim, our Multinational Claim Unit (MCU) acts as a single point of contact no matter where a claim occurs. Our MCU, working in cooperation with our own examiners located around the world, coordinates the handling of claims in more than 140 languages.
<p>Innovation for The Asset Management Industry</p> <ul style="list-style-type: none"> • First insurer to develop a package insurance policy of multiple property / casualty coverages. • First insurer to develop a cyber crime / liability product for financial institutions. • Unique global extension option extends insurance coverage to overseas operations. 	<p>Dedication To Your Needs</p> <ul style="list-style-type: none"> • Our underwriters, loss control specialists, and claim analysts are happy to meet with you and your insurance advisor. • We're conveniently positioned in many of the world's most important financial centers. 	<p>Assistance for Customers and Agents</p> <ul style="list-style-type: none"> • Our online ClaimView tool gives our customer and the agent an up-to-the-minute "snapshot" of any claim, helping us identify and analyze loss trends. The information allows us to work with you in mitigating future losses with our state-of-the-art RMIS Dimensions risk management information system.

1. Goldman Sachs U.S. Research, annual *Property/Casualty Insurance Rate Survey of Producers*.

Additional Solutions from Chubb

Employees, shareholders, customers, creditors, competitors, government agencies, and other third parties all can bring a wide range of actions, any of which can significantly impact your bottom line. Even employees are a constant threat to your institution's bottom line through fraud, extortion, and other criminal activities.

To round out an asset management firm's insurance program, Chubb also offers an array of professional and management liability coverages, as well as protection from criminal acts:

- Cyber Crime
- Cyber Liability
- Directors and Officers Liability
- Employment Practices Liability
- Errors and Omissions Liability
- Fidelity Bond
- Fiduciary Liability
- Kidnap Ransom and Extortion
- Mail
- Outside Directorship Liability
- Workplace Violence Expense

Call Today

For more information about Chubb Financial Institutions and how our insurance solutions can help your firm, contact your trusted agent or broker today. You may also visit us at www.chubb.com.

Chubb. Insured.SM