

# Insurance for Federal Government Contractors

You Help Protect the Nation.  
Are You Protecting Yourself?

CHUBB®



As a provider of products or services to the U.S. government, you face unique risks and have access to unique protections. But that protection may not be as broad as you think. How will you respond if:

- A prime contractor files a lawsuit against your firm, claiming breach of contract?
- An employee is injured on the job at a US-owned military base in Europe?
- Your product injures someone and your firm is sued?
- A fire in your R&D lab causes a nine-month delay in introducing a new product?

Your best defense is an insurer that has helped countless firms like yours manage these risks. Chubb can help you build an insurance program based on your specific business challenges, from nuances of the Federal Acquisition Regulations to unique legal immunities to servicing remote locations. We're committed to providing comprehensive, tailored insurance solutions to a wide range of federal government contractors.

## **Specialized Insurance Solutions**

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If you face significant, diverse hazards every day, an enterprise-wide suite of insurance solutions is key to effectively managing your risks. Consolidating your insurance with Chubb helps you:

- **Simplify your insurance program** and reduce time and costs spent on administration.
- **Reduce protection gaps** with policies that complement each other.
- **Enhance coordination of complex claims** that might otherwise involve multiple insurers.

## **Chubb's Offerings Include:**

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- **General and products liability insurance.** Includes third-party liability for bodily injury or property damage resulting from an alleged design or manufacturing defect for manufacturers of federal government products.
- **Errors & omissions insurance.** Responds to financial injury suffered by the insured's customer due to product defects or deficiencies or a failure/delay

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in performing services. Protection can be customized to meet the specialized insurance and budget requirements of your company. Further, Chubb has developed a customized E&O product enhancement which specifically includes unique products and services often encountered when insuring federal government contractors, such as military or defense-related products or services.

- **Property insurance.** Includes high-valued, government-furnished equipment in your care or possession.
- **Business income and extra expense.** Addresses financial loss resulting from damage to physical property, including loss of income due to new product delay or for-cause terminations.
- **Business travel accident (BTA 360<sup>o</sup> SM).** Provides reliable insurance, 24 hours a day, 7 days a week, while your employees are under contract and working within or outside of the United States.
- **Marine general liability Insurance.** Marine solutions are available from Chubb to help protect federal government contractors from a wide range of marine liability loss exposures.
- **Aviation insurance solutions.** Working with Starr Aviation Agency, Chubb can assist federal government contractors with a broad array of liability products arising from their aviation activities.

### **Understanding Your Business**

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Choose a company that invests in resources who understand your business:

- **Dedicated claims adjusters.** If you experience a claim, you'll want adjusters who understand how to adjust losses that can often involve the federal government.
- **Specialized risk engineers.** Tap into risk engineers who work specifically with government contractors and understand the unique exposures you face. Chubb's expertise can help you integrate on-site safety programs, with enterprise-wide safety plans to mitigate your unique risks.

### **Government Contractor Customer Profile**

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A sampling of the types of government contractors we insure is below.

#### **Military and Homeland Security**

- Electronic countermeasures
- Robotics
- Unmanned systems
- Vehicle up-armoring
- Body armor
- Weapons components

#### **Civilian**

- Employment services
- Research & development
- Cargo screening equipment
- Management consulting
- Contract management

#### **Information Technology**

- Networking and systems management
- Information systems security
- Radar/sonar signal processing
- Software integration and development
- Electronic healthcare records systems
- Telecommunications systems support

#### **Clean Tech**

- Wind, solar, bio-fuel energy producers
- Energy conservation auditors
- Emissions control, monitoring and compliance devices
- Suppliers to alternative energy producers
- Asset efficiency management hardware & software

#### **Learn More**

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Want to know more about how to create an integrated insurance solution designed specifically for federal government contractors? Contact your agent or broker and ask about Chubb's experience and offerings.

**Chubb. Insured.<sup>SM</sup>**