

Growing a healthy future

Insurance innovations for biorenewable solutions

CHUBB®



Knowledge. Experience. Commitment.

In the biorenewables industry, they're not nice-to-haves—they're essential for success. And that's just as true for insurance carriers that help protect biorenewable companies.

By efficiently converting waste or plant material into products or components that are traditionally derived from petroleum or other non-renewable sources, companies in the biorenewables industry are creating a more sustainable future for all of us.

For more than a decade, Chubb has been safeguarding these clean technology enterprises with innovative, flexible, custom-tailored business insurance programs designed to take them from the earliest stages of development through worldwide commercial operations.

Who we insure

We bring global expertise from life sciences, energy, and technology to bear in crafting superior solutions for companies such as:

- Algae and cellulose feedstock providers.
- Producers of ingredients for drugs, dietary supplements, medical foods and other consumer products created from biomass.
- Bio oil, biofuel and biochemical manufacturers.
- Biogas recovery and power generators.

Clean Tech

Global capabilities, local solutions

A renewable products company built a production facility in Latin America to be close to its feedstock source. They chose Chubb when they needed an insurer with experience in providing worldwide liability solutions, including locally admitted insurance.

Room to grow

An algae-to energy demonstration facility came to Chubb for our risk engineering expertise. As they grew into a commercial biorefinery, they stayed for Chubb's alternative energy experience.

Beyond the runway

A company that produced biofuel for jets found that it could significantly boost profits by selling cosmetics made from a byproduct of their process. They turned to Chubb for our knowledge and flexibility to provide liability insurance for their entire product line.

A smarter approach to biorenewables

Biorenewable firms need insurance solutions that are as innovative as their operations. That's why Chubb offers:

- **State-of-the-art, customized solutions**—Choose an insurer that offers the solution you need to keep your business running strong. This may include specialized protection designed for your industry, like contamination insurance, insurance for research and development property and income, and worldwide liability insurance protection.
- **Forward-thinking Risk Engineering**—Tap into risk engineers who truly understand the business and science of biorenewables. Their job is to find opportunities to help protect your company before a loss ever occurs.
- **Long-term commitment**—From feedstock to equipment to contracts, we have cultivated a deep understanding of the science—and business—of biorenewables. We're committed to helping you grow your businesses throughout every phase of your development. No wonder we've earned an endorsement as a property and casualty insurance provider from the Biotechnology Industry Organization (BIO).

Insurance highlights for biorenewable companies

- **R&D property**—For prototypes, written plans, records, formulas, processes or cultures.
- **R&D income**—For continuing expenses, milestone payments or other grants and financial contributions.
- **Equipment breakdown**—For failure of critical and hard-to-replace equipment.
- **Contamination**—For accidental contamination from substances like mold, bacteria and microorganisms.
- **Change in controlled environment**—For perishable property losses due to spoilage or changes in temperature or humidity.
- **Product withdrawal expense**—For expenses incurred by the insured associated with product withdrawals, such as communications, product retrieval and disposal.
- **Condemnation of stock**—For stock that has not suffered direct loss or damage, but has been condemned by a regulatory authority.
- **E&O**—for financial injury your customers experience due to deficiencies in your product or your failure to perform services; customizable for federal government contractors.

Discover why biorenewable companies choose Chubb. To learn how Chubb can help find a solution that's right for your biorenewable company, talk to your agent or visit chubb.com.

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