

Benchmark Package

The “Marq” of Excellence

Chubb’s Benchmark Package policy sets a new industry benchmark for package policies and is designed to meet the needs of a wide range of commercial clients. With broad insurance protection for property and liability exposures, Benchmark Package serves as the foundation for your client’s insurance portfolio. We’ve enhanced our property and liability insurance offerings, resulting in protection that is broader than the standard industry package policy*. The following shows coverages and limits that are automatically included.

Benchmark Package Enhancements

Property

Coverage	Automatic \$50,000 Blanket Limit	Automatic \$100,000 Blanket Limit	Automatic \$250,000 Blanket Limit	Automatic \$500,000 Blanket Limit
Blanket Limit of Insurance				
Accounts Receivable	Included	Included	Included	Included
Electronic Data Processing Property	Included	Included	Included	Included
Fine Arts	Included	Included	Included	Included
Leasehold Interestm - Bonus Payment	Included	Included	Included	Included
Leasehold Interest - Prepaid Rent	Included	Included	Included	Included
Leasehold Interest - Sublease Profit	Included	Included	Included	Included
Leasehold Interest - Tenants' Lease Interest	Included	Included	Included	Included
Leasehold Interest - Undamaged Tenants' Improvements and Betterments	Included	Included	Included	Included
Non-owned Detached Trailers	Included	Included	Included	Included
Outdoor Trees, Shrubs, Plants, or Lawns	Included	Included	Included	Included
Pair and Set	Included	Included	Included	Included
Public Safety Service Charges	Included	Included	Included	Included
Research and Development Property	Included	Included	Included	Included
Valuable Papers	Included	Included	Included	Included

Coverage	Automatic \$50,000 Blanket Limit	Automatic \$100,000 Blanket Limit	Automatic \$250,000 Blanket Limit	Automatic \$500,000 Blanket Limit
Additional Coverages - Policy Level				
Any Other Location	\$15,000	\$25,000	\$50,000	\$75,000
Arson or Theft Reward	\$25,000	\$25,000	\$25,000	\$25,000
Computer Theft and Funds Transfer Fraud	\$25,000	\$25,000	\$25,000	\$25,000
Credit Card Forgery	\$25,000	\$25,000	\$25,000	\$25,000
Deferred Payments	\$5,000	\$10,000	\$25,000	\$50,000
Depositor's Forgery	\$25,000	\$25,000	\$25,000	\$25,000
Employee Theft	\$25,000	\$25,000	\$25,000	\$25,000
Exhibition, Fair, or Trade Show	\$10,000	\$15,000	\$50,000	\$75,000
Goods In Transit (Ocean Cargo)	\$50,000	\$50,000	\$50,000	\$50,000
In Transit	\$15,000	\$25,000	\$50,000	\$50,000
Installation Any Job Site	\$5,000	\$10,000	\$25,000	\$50,000
Installation In Transit	\$5,000	\$10,000	\$25,000	\$50,000
Mobile Communication Property	\$5,000	\$10,000	\$15,000	\$25,000
Money and Securities Off Premises	\$5,000	\$10,000	\$15,000	\$25,000
Money Orders and Counterfeit Paper Currency	\$25,000	\$25,000	\$25,000	\$25,000
Newly Acquired Premises or Newly Acquired or Constructed Property - Building	\$500,000	\$1,000,000	\$2,500,000	\$5,000,000
Newly Acquired Premises or Newly Acquired or Constructed Property - Electronic Data Processing Property	\$250,000	\$500,000	\$1,000,000	\$2,500,000
Newly Acquired Premises or Newly Acquired or Constructed Property - Fine Arts	\$10,000	\$15,000	\$25,000	\$50,000
Newly Acquired Premises or Newly Acquired or Constructed Property - Personal Property	\$250,000	\$500,000	\$1,000,000	\$2,500,000
Newly Acquired Premises or Newly Acquired or Constructed Property - Personal Property Existing Premises	\$25,000	\$50,000	\$100,000	\$100,000
Paved or Concrete Surfaces	\$25,000	\$25,000	\$25,000	\$25,000
Pollutant Clean-up or Removal	\$10,000	\$15,000	\$25,000	\$50,000
Preparation of Loss Fees	\$2,500	\$5,000	\$10,000	\$25,000
Unintentional Errors or Omissions	\$25,000	\$25,000	\$25,000	\$25,000
Additional Location Coverages				
Debris Removal	\$25,000	\$50,000	\$100,000	\$500,000
Fungus Clean-up or Removal	\$10,000	\$15,000	\$25,000	\$50,000
Loss of Master Key	\$5,000	\$10,000	\$15,000	\$25,000
Loss Prevention Expenses	\$5,000	\$10,000	\$15,000	\$25,000
Money and Securities On Premises	\$5,000	\$10,000	\$15,000	\$25,000
Processing Water	\$2,500	\$5,000	\$10,000	\$25,000

Coverage	Automatic \$50,000 Blanket Limit	Automatic \$100,000 Blanket Limit	Automatic \$250,000 Blanket Limit	Automatic \$500,000 Blanket Limit
Business Income Additional Coverages - Policy Level				
Business Income - Any Other Location	\$25,000	\$25,000	\$25,000	\$50,000
Business Income - Dependent Business Premises	\$50,000	\$50,000	\$50,000	\$100,000
Business Income - Exhibition, Fair, or Trade Show	\$10,000	\$10,000	\$10,000	\$25,000
Business Income - Pollutant Clean-up or Removal	\$10,000	\$10,000	\$10,000	\$25,000
Business Income - Preparation of Loss Fees	\$10,000	\$10,000	\$10,000	\$25,000
Lessor - Tenant Relocation Expenses	\$25,000	\$25,000	\$25,000	\$25,000
Business Income Location Additional Coverages				
Business Income - Contractual Penalties	\$10,000	\$10,000	\$10,000	\$25,000
Business Income - Ingress and Egress	\$25,000	\$25,000	\$25,000	\$50,000
Business Income - Loss of Utilities	\$10,000	\$10,000	\$10,000	\$25,000
Additional Property and Business Income Features and Benefits				
Business Income/Extra Expense includes a single combined limit for BI/EE				
Business Income With Extra Expense includes an Extended Period of Restoration for 365 Days				
Building definition includes foundations or supports				
Dependent Business Premises includes worldwide coverage territory				
Equipment Breakdown perils automatically included with no sub-limit				
Loss valuation automatically includes Historic Building features				
Ordinance Or Law provided at policy limits for building and personal property				
Ordinance Or Law includes mandated green standards				
Ordinary Payroll is automatically included in Business Income with no sublimit				

Liability

Liability Features Included

Expected or Intended Injury - Exception for Property Damage Caused by Reasonable Use of Force

Non-owned Watercraft Under 55 Feet

Non-owned Aircraft Exception

Damage to Property - Exception for Equipment Loaned or Rented to the Insured

Electronic Data - Exception for Physical Injury to Tangible Property

Pollution - Exception for Damage to Rented Premises Caused by Hostile Fire

Personal and Advertising Injury Coverage - Contractual Liability Exception for Insured Contracts

Medical Expenses Coverage - Three Years to Report Expenses

Supplementary Payments - Increased Limits

Who is an Insured - Subsidiaries or Newly Acquired or Formed Organizations - Including New and Existing Subsidiaries, Partnerships, Joint Ventures, Limited Liability Companies

Who is an Insured - Employees Including Incidental Healthcare Professional Services

Additional Insured - Controlling Interest

Additional Insured - Lessors of Leased Equipment

Additional Insured - Managers or Lessors of Premises

Additional Insured - Mortgagee, Assignee, or Receiver

Additional Insured - Other Persons or Organizations Pursuant to a Contract or Agreement

Additional Insured - Trade Show Event Lessor

Additional Insured - Vendors

Medical Expense Limit - \$15,000

Knowledge/Notice of Occurrence

Primary and Non-Contributory

Unintentional Failure to Disclose Hazards

Waiver of Subrogation Required by Contract

In Rem

Coverage Territory - Limited Worldwide

Insured Contract Amended - Railroad Limitations Removed

Product Withdrawal Expense - \$50,000

Crisis Assistance - \$50,000

*The comparisons contained herein were prepared solely by Chubb based upon a good faith, objective reading of the language of the basic policy forms and/or endorsements, and highlights selected coverages of the policies referenced as of 1/4/2021 and is subject to change without notice. The comparison is between the forms for the new Benchmark product and ISO forms (CGL CG 00 01 04 13, CP 00 10 10 12 / CP 10 46 10 12 10 12, CP 10 30 10 12, CP 10 30 09 17, CP 15 08 10 12).

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