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# Small Business Spotlight:

# What We've Written Lately

At Chubb, we take an all-encompassing approach to small business accounts — emphasizing our expertise across broad, state-of-the-art products.

In this way, we provide tailored products and services to meet the evolving needs of customers, agents and brokers alike. Here are some examples of accounts we have written:

Because the future of small business has Chubb behind it.



## Technology

Class description	Premium	Lines of business	Why Chubb?
Computer programming and software development	\$12,000	<ul><li>Chubb BOP</li><li>Workers' Compensation</li></ul>	<ul> <li>Research and development property</li> <li>Business personal property</li> <li>Tailored property insurance</li> <li>Crime insurance</li> <li>Business income</li> <li>Valuation</li> </ul>
Software research and development — pre-revenue, no sales	\$10,000	<ul> <li>Chubb BOP</li> <li>Umbrella</li> <li>Workers' Compensation</li> </ul>	Start-ups covered     Research and development property     Product contamination     Product replacement and recall expense     Temperature or humidity change     Valuation — finished stock valuation / commodity stock valuation

## Manufacturing

Class description	Premium	Lines of business	Why Chubb?
Food products manufacturer	\$65,000	<ul> <li>Chubb BOP</li> <li>Umbrella</li> <li>Workers' Compensation</li> <li>Cyber</li> </ul>	<ul> <li>Ability to quote \$10M in revenue</li> <li>Multi-state quote proposals</li> <li>Actual loss sustained business income limits</li> <li>Product liability</li> <li>Product recall</li> <li>\$100K of flood insurance</li> <li>Food and product contamination</li> <li>Spoilage coverage</li> <li>Additional insureds automatically included</li> <li>Ability to offer \$10M in Umbrella</li> </ul>

## CHUBB

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#### Manufacturing

Class description	Premium	Lines of business	Why Chubb?
Textile products manufacturer	\$25,000	<ul><li>Chubb BOP</li><li>Umbrella</li><li>Workers' Compensation</li></ul>	<ul> <li>Ability to offer a Foreign         Package extension on the         Chubb BOP for overseas travel</li> <li>Ability to offer business income         and extra expense on an actual         loss sustained basis</li> <li>Stated limit option available</li> </ul>

#### **Professional Services**

Class description	Premium	Lines of business	Why Chubb?
Funeral directors	\$8,000	<ul><li>Chubb BOP</li><li>Umbrella</li><li>Cyber</li></ul>	<ul> <li>Ability to offer Professional Liability on the Chubb BOP</li> <li>Ability to quote and issue a monoline Cyber ERM policy</li> </ul>
Financial services — financial and investment planners	\$6,000	Chubb BOP	Monoline General Liability
		• Auto	<ul> <li>The ability to add the following optional coverages:</li> </ul>
			<ul> <li>Hired and non-owned auto</li> </ul>
			<ul> <li>Business income and extra expense waiting period</li> </ul>
			- Privacy liability
			- Data breach
			<ul> <li>Employment-related practices liability</li> </ul>
			<ul> <li>Employee benefits</li> </ul>
			<ul> <li>Water backup sump overflow</li> </ul>
			<ul> <li>Personal Injury Protection</li> </ul>
			<ul> <li>Uninsured and underinsured motorist coverage limits up to \$1M</li> </ul>

Risks subject to full underwriting review and acceptance; premiums may vary. Reasons listed for why an insured chose Chubb based on perceptions of Chubb employees from communications with producers.

## Get your small business customers in the spotlight

Start quoting by logging into Chubb Marketplace. For more information, contact your Chubb Small Business territory sales leader.

Chubb is the marketing name used to refer to subsidiaries of Chubb Limited providing insurance and related services. For a list of these subsidiaries, please visit our website at www.chubb.com. Insurance provided by ACE American Insurance Company and its U.S. based Chubb underwriting company affiliates. All products may not be available in all states. This communication contains product summaries only. Coverage is subject to the language of the policies as actually issued. Surplus lines insurance sold only through licensed surplus lines producers. Chubb is the world's largest publicly traded property and casualty insurance, personal accident and supplemental health insurance and life insurance to a diverse group of clients. Chubb Limited, the parent company of Chubb, is listed on the New York Stock Exchange (NYSE: CB) and is a component of the S&P 500 index.