



# Many Risks, One Chubb.



## Key features of our well-rounded insurance solutions

Here is a high-level overview of some risks and exposures your middle market clients may not be aware of, the coverage options that can help solve them, our value-added services, and why Chubb is a leading insurer they can trust.

### Industry-specific risks and exposures

- There are a number of exposures within the technology, professional services, and manufacturing industries:
  - For technology, this includes cyber attacks, fraud, and global risks
  - For professional services, this includes the potential to provide inaccurate advice, employee travel injuries, and foreign regulations
  - For manufacturing, this includes employee accidents, accusations of workplace discrimination, and pollution
- **For further insights on these risks and exposures, please download our Industry Overviews and Case Studies at [chubb.com/onechubb](http://chubb.com/onechubb)**

### Our range of coverage options

- Our coverage options are tailored to the various risks each of these three industries face
- The coverage options identified below have been chosen to complement one another and clients' existing policies, and are a selection of the many options we offer:
  - Technology: Cyber, Crime, Multinational
  - Professional services: Business Travel Accident, Miscellaneous Professional Liability, Multinational
  - Manufacturing: Occupational Accidental Death & Dismemberment, Environmental – Pollution Liability, Employment Practices Liability
- **Find out more about each option and its coverage features at [chubb.com/onechubb](http://chubb.com/onechubb)**

### Our value-added services

- Our value-added services are extensive and can help mitigate risks and prevent losses
- Highlights include:
  - A global network of underwriters
  - Claims specialists in 200+ territories
  - Access to Worldview®: innovative online tool that allows your clients to monitor the status of their entire global program in real time
  - Chubb's Complimentary Risk Guide: combats social engineering fraud
  - And much more

### Why Chubb?

- Chubb is the world's largest publicly-traded property and casualty (P&C) insurer – with professionals and operating subsidiaries in 54 countries and territories
- 200 distinct commercial insurance and reinsurance products and services
- Capabilities and expertise in over 200 countries and territories. Plus 48 regional US offices
- Industry-leading risk engineering services with more than 400 risk engineers worldwide

Are you looking to provide clients with additional layers of protection?

Please reach out to your Chubb contact.

# What questions can you ask clients to help identify their exposures?

The following questions can be useful to uncover coverage gaps which our coverage options could help mitigate and prevent.

## TECHNOLOGY

### Cyber

- Does your business have a significant online presence?
- Do you handle users' sensitive personal and financial information?
- Do you handle data that could be valuable to hackers or other businesses?

### Crime

- Does your facility store an inventory of products?
- Do you have employees who handle the company's finances?
- Does your company work with external vendors?

### Multinational

- Do you have offices overseas?
- Do you work with businesses or suppliers from other countries?
- Do your employees travel outside the US for work?

## PROFESSIONAL SERVICES

### Business Travel Accident

- Do your employees travel overseas on business?
- Do you have a plan in place if your employee gets sick or injured while traveling overseas?
- Is the death benefit under workers compensation sufficient for your white collar employees?

### Miscellaneous Professional Liability

- Do you deliver work to tight deadlines and schedules?
- Do you hire subcontractors to perform certain services for you?
- Do you sign service agreements with clients requiring confidentiality?

### Multinational

- Do you have offices overseas?
- Do you work with businesses or suppliers from other countries?
- Do your employees travel outside the US for work?

## MANUFACTURING

### Occupational Accidental Death & Dismemberment

- Do your employees perform hazardous occupational work?
- Is the death benefit under workers compensation sufficient for your white collar employees?
- Do they work long hours, which could make mistakes more likely?

### Environmental - Pollution Liability

- Do you have facilities within a close proximity to a town, city or neighborhood?
- Do you have facilities within a close proximity to other businesses?
- Are your facilities vulnerable to fires or explosions?

### Employment Practices Liability

- Do you work in a high pressure environment?
- Have you terminated any employees' contracts recently?
- Has your workplace received accusations of discrimination before?