



Exporters Package Portfolio



Who's going global? Who's not!

In the United States, international trade now accounts for one-third of the U.S. Gross Domestic Product. No question, we are living in a global economy. International commerce isn't limited to the Fortune 500, either. Most small and mid-sized companies are doing business overseas, whether by exporting goods and services or simply having their employees travel abroad. Today, companies of every size—including yours—need world-class insurance to protect them against these increased risks. You need insurance that can grow with you as you expand your activities in foreign markets.

State-of-the-Art Protection

Chubb's *Exporters Package Portfolio* provides state-of-the-art, worldwide insurance protection for today's risks. The portfolio can be tailored to meet the needs of individual clients, offering many insurance products for any company with goods, services or people going overseas. Insurance products range from property and liability to kidnap/ransom and ocean cargo. Here are highlights of the portfolio's products:

- **General Liability** applies to foreign occurrences and includes protection for U.S. occurrences when suit is brought outside of the United States and Canada. Members and partners of limited-liability companies and partnerships that are named insureds are automatically insureds with respect to the conduct of the named insured's business. Newly acquired and formed joint ventures are insured to the extent of the first-named insured's interest.
- **Foreign Voluntary Workers Compensation insurance** is primary and protects a firm's U.S. employees while traveling outside the U.S. and Canada, including 24/7 medical assistance services and repatriation insurance for their spouses and any children traveling with them.
- **Commercial Auto Liability** applies on a primary basis for nonowned or hired autos (other than long term) with no compulsory self-insured retention required.
- **Property insurance** includes protection, at unscheduled locations and while in transit, for laptop computers, sales samples and personal property at trade shows
- **Blanket Accident insurance** provides 24-hour protection for travel outside the United States and Canada.

There are six additional insurance products available to meet the unique needs of each client. These products help minimize potential gaps in existing insurance programs.

- **Business income**
- **Crime**
- **Political risk**
- **Kidnap/ransom and extortion**
- **Open ocean cargo**
- **Products withdrawal expense**



Coverages

Features

Benefits

General Liability

- \$1,000,000 per occurrence/\$2,000,000 general aggregate for:
 - Bodily Injury
 - Property Damage
 - Damage to Premises Rented to You
- \$1,000,000 Personal Injury/Advertising Injury aggregate
- \$1,000,000 Products/Completed Operations aggregate
- \$250,000 Employment-Related Practices aggregate (outside U.S. only)
- \$250,000 Employee Benefit Programs Errors or Omissions aggregate
- \$10,000 Medical Expense

- Policy applies to foreign occurrences and includes coverage for a U.S. occurrence with a foreign suit
- Partnerships and limited-liability companies are insureds
- Joint ventures are insured to the extent of the first-named insured's interest
- Vendors of the insured's products are automatically included as insureds
- Personal Injury/Advertising Injury aggregate does not erode the general aggregate
- Employment-Related Practices protects against injury arising out of a violation of employment-related discrimination laws

- Separate aggregates mean more limits of insurance are available to pay covered losses
- Protection is provided for potential gaps left by a domestic-only insurance program
- Foreign losses do not erode the domestic products liability aggregate
- Employment-Related Practices and Employee Benefit Program insurance fills the incidental needs of insureds transitioning from exporting to providing overseas services or manufacturing

Foreign Voluntary Workers Compensation

- \$1,000,000 Employers Liability
- \$250,000 per person/\$500,000 per policy for Repatriation Expense, including accompanying spouse and children
- Insurance 24/7 for work-related injuries sustained during travel outside the U.S.

- Foreign voluntary workers compensation insurance is primary
- State or country-of-hire benefits apply
- Employee assistance provided by MEDEX available 24/7

- There is no need to collect from the foreign jurisdiction where the injury occurred before receiving benefits
- Repatriation expenses for accompanying spouse and children

Commercial Auto

- \$1,000,000 Bodily Injury and Property Damage
- \$10,000 Auto Medical Payments
- \$2,500/\$10,000 Physical Damage for nonowned autos

- No exclusions for high-valued or high-powered autos
- No exclusions for multiple-passenger vehicles
- Liability applies on a primary basis on nonowned or hired vehicles (other than long term)

- No compulsory self-insured retention is required for nonowned or hired vehicles
- Physical Damage fills potential gaps between car rental agreements and credit cards

Property

- \$100,000 at any location or in transit, including flood and earthquake
- \$25,000 Accounts Receivable
- \$25,000 Electronic Data Processing Equipment
- \$25,000 Electronic Data
- \$10,000 Mobile Communications Property
- \$10,000 Communications Property
- \$5,000 Money and Securities – off premises
- \$25,000 Fine Arts
- \$25,000 Valuable Papers
- \$2,500,000 Neighbors and Tenants liability

- Valued on a replacement-cost basis, including customs duties
- Written on a no-coinsurance basis
- Includes personal property of others in your care, custody or control
- Expanded definitions for Electronic Data Processing (EDP) property
- Protection for laptop computers, sale samples and personal property at trade shows
- Single, streamlined contracts for Accounts Receivable, Money and Securities, Fine Arts and Valuable Papers

- Customs duties on imported personal property may be 100% to 200% of the replacement value of the article
- EDP limits of insurance can be customized to suit an insured's business needs
- A variety of sublimits provides protection for incidental exposures that might otherwise be overlooked
- Neighbors and Tenants liability fulfills contractual obligations of lease agreements that are mandated in countries following the Napoleonic Code

Coverages

Features

Benefits

Business Income

- \$50,000 at any location
- Written on a no-coinsurance basis
- Includes all forms of income, even royalties
- Includes contingent and interdependent locations
- Definition of business income includes royalties without utilizing separate forms and limits
- Dependent business income exposures automatically included
- Insureds can use their combined Business Income/Extra Expense limits of insurance as needed (for example, full limit can be used for Extra Expense loss)

Blanket Accident

- \$100,000 per accident, 24-hour business and pleasure
- \$10,000 Excess Medical Expense
- Family Coverage, Bomb Scare and Hijacking/Skyjacking extensions
- Excess Medical Expense includes loss by sickness
- Excess Medical Expense fills potential gaps created by coinsurance and deductibles for employees and their accompanying spouses and children

Crime

- \$5,000 Employee Theft
- \$5,000 Depositors Forgery
- One-year discovery period
- Higher limits available
- Insureds are protected against potential gaps as they expand overseas

Kidnap/Ransom and Extortion

- \$100,000 Extortion, Delivery and Expense
- Experienced negotiators available
- Higher limits available
- Limit provides peace of mind for employers and employees

Open Ocean Cargo

- \$100,000 any one conveyance, any one accident
- Addresses incidental exposures
- Protection is provided when an insured makes an occasional international shipment

Product Withdrawal Expense

- \$20,000 annual aggregate
- Pays expenses associated with communications, transportation and destruction of insured products
- Limit helps the insured gain control of defective products

Political Risk

- \$50,000 Expropriatory Conduct, Deprivation
- Protects business property such as goods at trade shows or exhibitions
- Policy fills a potential gap in property insurance programs

As a Business Grows

As a business grows, the *Exporters Package Portfolio* can easily be supplemented with other insurance products offered through Chubb. These products, crafted specifically for each stage of a business's development, provide tailored insurance with higher limits to meet changing needs. For example, *Exporters Package Portfolio* provides open ocean cargo to insure incidental or occasional shipping needs. When a firm begins to ship overseas on a regular basis, a separate ocean cargo policy from Chubb may be purchased. As overseas business travel is expanded, the limit for Kidnap/Ransom insurance may be insufficient. No problem. Clients can purchase a separate Kidnap/Ransom policy. Our flexible approach helps protect companies from having potentially dangerous gaps in their insurance programs.

Count on Chubb

Protect your company by insuring your global ventures with Chubb—the multinational insurance carrier that delivers a powerful combination of underwriting expertise, state-of-the-art products, outstanding client service, well-known integrity and world presence. Chubb's Multinational Risk Group include industry-leading commercial underwriters who are specialists in a broad range of disciplines and geographic regions. Chubb is consistently among the carriers ranked highest for service quality in the annual Goldman Sachs survey of U.S. insurance agents and brokers.¹ Our international capabilities have been honed over decades of worldwide insurance experience, and we consistently earn high ratings from A.M. Best for financial stability and from Standard & Poor's for claims-paying ability. Chubb's reputation for integrity reaches back more than a century.

Put the power of Chubb's Exporters Package Portfolio to work for your company. Contact your agent, broker or local Chubb commercial underwriter to learn more.



Chubb Group of Insurance Companies
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1. Goldman Sachs U.S. Research Property/Casualty Insurance Rate Survey of Producers, February 24, 2005

Chubb refers to the member insurers of the Chubb Group of Insurance Companies: Federal Insurance Company, Vigilant Insurance Company, Great Northern Insurance Company, Pacific Indemnity Company, Northwestern Pacific Indemnity Insurance Company, Texas Pacific Indemnity Insurance Company, Executive Risk Indemnity Inc., Executive Risk Specialty Insurance Company, Quadrant Indemnity Company, Chubb Custom Insurance Company, Chubb Indemnity Insurance Company, Chubb Insurance Company of New Jersey, Chubb National Insurance Company, Chubb Insurance Company of Australia, Limited, Chubb Insurance Company of Canada, Chubb Insurance Company of Europe, S.A., Chubb Argentina de Seguros, S.A., Chubb do Brasil Companhia de Seguros, Chubb de Colombia Compañía de Seguros, S.A., Chubb de Chile Compañía de Seguros Generales, S.A., Chubb de Mexico, Compañía de Seguros, S.A. de C.V., Chubb de Mexico, Compañía Afianzadora, S.A. de C.V. Not all insurers do business in all jurisdictions.

This literature is descriptive only. Actual coverage is subject to the language of the policies as issued.

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