



Chubb BOP Enhancements

Chubb's business owner's policy (Chubb BOP) is designed specifically for small businesses with up to \$30M in revenue. With broad insurance protection for property and liability exposures, Chubb BOP serves as the foundation for your client's insurance portfolio.

Property Features and Benefits	\$50,000 Limit Option	\$100,000 Limit Option	\$250,000 Limit Option	\$500,000 Limit Option
Automatic Blanket Limit	\$50,000	\$100,000	\$250,000	\$500,000
Accounts receivable	Included*	Included*	Included*	Included*
Electronic data (other than computer virus)	Included*	Included*	Included*	Included*
Fine arts	Included*	Included*	Included*	Included*
Fire department service charges	Included*	Included*	Included*	Included*
Fire extinguisher system recharge expense	Included*	Included*	Included*	Included*
Leasehold interest - bonus payments, prepaid rent, sublease profit, 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 property	Included; up to \$2,500/tree	Included; up to \$2,500/tree	Included; up to \$2,500/tree	Included; up to \$2,500/tree
Pair and set	Included*	Included*	Included*	Included*
Patterns, molds, and dies	Included*	Included*	Included*	Included*
Personal effects	Included*	Included*	Included*	Included*
Valuable papers and records	Included*	Included*	Included*	Included*

Automatic Limits of Insurance for Additional Property Coverages

Appurtenant buildings and structures	\$50,000	\$50,000	\$100,000	\$100,000
Business personal property enhancements - 1,000 ft. from premises, glass that you are required to maintain, and personal property in portable storage units	Included in applicable limit of insurance for personal property	Included in applicable limit of insurance for personal property	Included in applicable limit of insurance for personal property	Included in applicable limit of insurance for personal property
Computer fraud, funds transfer fraud	\$5,000	\$5,000	\$10,000	\$10,000
Contractual penalties	\$2,500	\$5,000	\$10,000	\$15,000
Debris removal	\$25,000	\$50,000	\$100,000	\$500,000
Deferred payments	\$5,000	\$10,000	\$25,000	\$50,000

*included in automatic blanket limit

Property Features and Benefits	\$50,000 Limit Option	\$100,000 Limit Option	\$250,000 Limit Option	\$500,000 Limit Option
Automatic Limits of Insurance for Additional Property Coverages				
Electronic data recovery costs (computer virus)	\$10,000	\$10,000	\$10,000	\$10,000
Employee dishonesty	\$25,000	\$25,000	\$25,000	\$25,000
Fine jewelry	\$5,000	\$5,000	\$10,000	\$10,000
Food contamination - business income and extra expense	\$25,000	\$25,000	\$25,000	\$25,000
Forgery or alteration	\$25,000	\$25,000	\$25,000	\$25,000
Hired car physical damage	\$10,000	\$20,000	\$50,000	\$75,000
Identity theft expense	\$15,000	\$15,000	\$15,000	\$15,000
Installation - any job site and in transit	\$5,000	\$10,000	\$25,000	\$50,000
Loss of master key	\$5,000	\$10,000	\$15,000	\$25,000
Mobile communication property	\$15,000 with \$2,500 deductible	\$15,000 with \$2,500 deductible	\$25,000 with \$2,500 deductible	\$25,000 with \$2,500 deductible
Money and securities	\$5,000/\$5,000	\$10,000/\$10,000	\$15,000/\$15,000	\$25,000/\$25,000
Newly acquired property - buildings	\$500,000	\$1,000,000	\$2,500,000	\$5,000,000
Newly acquired property - business personal property	\$250,000	\$500,000	\$1,000,000	\$2,500,000
Ordinance and law - undamaged part	Included in applicable limit of insurance for building	Included in applicable limit of insurance for building	Included in applicable limit of insurance for building	Included in applicable limit of insurance for building
Ordinance and law - demolition cost	\$25,000	\$50,000	\$100,000	\$100,000
Ordinance and law - increased cost of construction	\$25,000	\$50,000	\$100,000	\$100,000
Outdoor signs	\$15,000	\$25,000	\$50,000	\$75,000
Paved surfaces	\$15,000	\$15,000	\$25,000	\$25,000
Personal property off-premises	\$15,000	\$25,000	\$50,000	\$75,000
Pollutant clean-up and removal	\$10,000	\$15,000	\$25,000	\$50,000
Precious metals	\$25,000	\$25,000	\$50,000	\$50,000
Preparation of loss fees	\$10,000	\$10,000	\$15,000	\$20,000
Preservation of property	Included in applicable limit of insurance for building or personal property	Included in applicable limit of insurance for building or personal property	Included in applicable limit of insurance for building or personal property	Included in applicable limit of insurance for building or personal property
Refrigeration breakdown expense - vehicles	\$10,000	\$15,000	\$25,000	\$50,000
Reward coverage	\$5,000	\$5,000	\$10,000	\$10,000
Temperature or humidity change	\$15,000	\$25,000	\$50,000	\$50,000
Tenants' building and business personal property	Included in applicable limit of insurance for building or personal property	Included in applicable limit of insurance for building or personal property	Included in applicable limit of insurance for building or personal property	Included in applicable limit of insurance for building or personal property
Unauthorized business card use	\$5,000	\$5,000	\$10,000	\$10,000
Off-premises utility damage	\$25,000	\$25,000	\$50,000	\$50,000
Valuation				
Brands and labels	Yes	Yes	Yes	Yes
Green standards	Included	Included	Included	Included
Marring and scratching	Included	Included	Included	Included
Personal property of others - replacement cost when required by contract	Yes	Yes	Yes	Yes

Property Features and Benefits	\$50,000 Limit Option	\$100,000 Limit Option	\$250,000 Limit Option	\$500,000 Limit Option
Removal of insurance to value - provision	Yes	Yes	Yes	Yes
Replacement cost on same or similar site	Yes	Yes	Yes	Yes
Seasonal increase	33%	33%	33%	33%

Business Income Features and Benefits				
Actual loss sustained	Yes	Yes	Yes	Yes
Business income extension for websites	\$10,000	\$25,000	\$50,000	\$50,000
Business income from dependent property - worldwide	\$50,000	\$100,000	\$100,000	\$250,000
Extended business income	90 Days	90 Days	120 Days	120 Days
Newly acquired property - business income	\$100,000	\$250,000	\$250,000	\$250,000
Ordinance or law - increased period of restoration	Included in BI / EE limit of insurance	Included in BI / EE limit of insurance	Included in BI / EE limit of insurance	Included in BI / EE limit of insurance
Ordinary payroll	365 days	365 days	365 days	365 days
Utility services business income and extra expense	\$25,000	\$25,000	\$50,000	\$50,000

Liability Features and Benefits Available	Typical Industry Policy
Additional insured - other persons or organizations pursuant to contract or agreement	Not included
Additional insured - lessor of leased equipment	Not included
Additional insured - managers or lessors of premises	Not included
Additional insured - vendors	Not included
Definition of bodily injury includes humiliation, mental anguish, and mental injury resulting from physical injury	No
Coverage territory - worldwide coverage territory for covered lawsuits brought in the U.S., it's possessions or territories, Canada, or Puerto Rico	Yes, but only in limited circumstances
Damage to premises rented to you (all risk) - \$1,000,000	Fire only and limited to \$50,000
Damage to property - exception for equipment loaned or rented to insured	Not available
Knowledge of an occurrence or offense by an agent or employee other than an executive officer is not knowledge of the insured	Not available
Failure of an agent or employee other than an executive officer to notify us of an occurrence or offense will not affect insurance afforded to the insured	Not available
Medical expenses - 3 years to report expenses	Yes, but limited to one year from date of accident
Non-owned aircraft - with crew	Not available
Non-owned watercraft under 55 ft.	Yes, but limited to less than 51 ft.
Per location general aggregate limit with combined total aggregate limit	Yes, but not with combined total aggregate limit
Personal injury including discrimination, harassment, and segregation	Not available
Primary provision included in other insurance	Yes
Supplementary payments - bail bonds and bonds to appeal judgments - no sublimit	Yes, but limited to \$250 bond cost
Unintentional failure of an employee (other than an executive officer) to disclose hazards will not void policy	Not available
Waiver of subrogation required by contract	Yes, available as endorsement
Who is an insured - employees (including for CPR and first aid) and volunteer workers	Yes, but not for CPR and first aid
Who is an insured - existing subsidiaries including unscheduled partnerships, joint ventures, and limited liability companies automatically included as insureds to end of policy period	Yes, but limited to 90 days and no coverage for unscheduled partnerships, joint ventures, or limited liability companies

Other Available Features and Benefits

Blanket insurance coverage for building and business personal property

Electronic data liability

Employee benefits liability

Employment Practices Liability (EPL)

Equipment breakdown

ERISA

Foreign liability including kidnap and ransom

Hired/non-owned auto

Privacy liability and data breach (cyber)

Stop gap

Water back-up and sump overflow

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