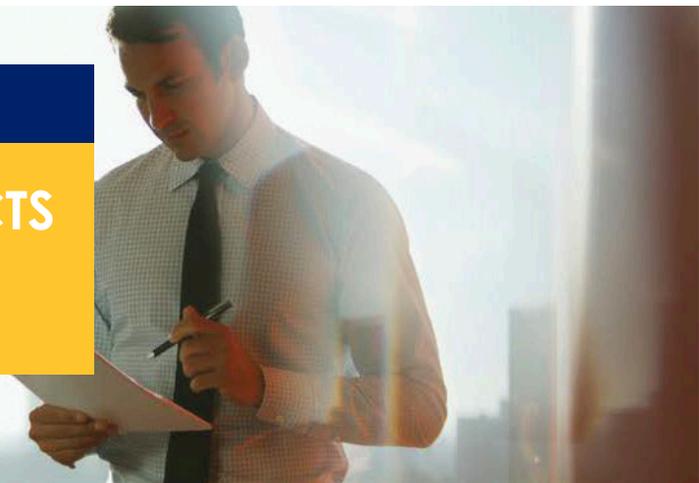


PROPERTY & CASUALTY PRODUCTS

– COMMERCIAL SPECIALTY



Product Offering	BOP / Commercial Specialty
ALL CLASSES & SEGMENTS	<ul style="list-style-type: none"> • TIV \$2.5 mil - higher limits available with referral <ul style="list-style-type: none"> – Dwellings & Condo Associations – \$1 mil – Churches – \$1 mil – \$1 mil in following states regardless of segment class: AL, AR, KS, LA, MS, NE, OK, TN, WV • Non-coastal risks or any risk with no building coverage and less than \$500,000 BPP: full wind/hail coverage with no separate deductible • Coastal risks: no wind/hail capability • Mon-line GL available (no mono-line property) • GL limits up to \$1,000,000/2,000,000 • Business Income offered on an actual loss sustained basis up to \$250,000 cap for no additional charge (higher limits available with underwriter review) • Business owners package coverage form automatically includes over 15 unique coverage enhancements
1-4 Family Dwellings	<ul style="list-style-type: none"> • TIV per risk subject to loss no more than \$1 mil
Apartments	<ul style="list-style-type: none"> • Not available
Artisan Contractors	<ul style="list-style-type: none"> • Trade contractors with up to \$500,000 in payroll and \$1M in sales • Blanket Additional Insured form automatically included at no cost • Primary/noncontributory wording and waiver of subrogation can be added • Premier Craftsman Endorsement provides coverage for tools, installation floater, and property of others for \$150 • Limited class code availability in: AR, CA, IL, OR, SC • Not available in: AK, CO, HI, LA, WA, WV

Product Offering	BOP / Commercial Specialty
Childcare	<ul style="list-style-type: none"> • Available in PA, NJ, & CA
Churches	<ul style="list-style-type: none"> • Churches or other houses of worship, any denomination eligible • Risks can occupy up to 30,000 square feet and have up to 1,000 active members • Coverage options include Counseling Services Professional Liability and Abuse & Molestation Liability up to policy limits. • Incidental operations including parsonages, food banks, youth programs, thrift stores, and shelters are eligible • \$1mil property TIV
Community Associations	<ul style="list-style-type: none"> • BOP targets homeowner associations, with preferred pricing provided on risks with 500 units or less • Condo associations on BOP – limited to no more than 4 units • Coverage available for association owned property (mailboxes, fences, poolhouses, etc.)
Fitness Centers	<ul style="list-style-type: none"> • Health or exercise centers including commercial gyms, yoga studios, and cross fit centers • On-staff personal trainers are eligible • Abuse and Molestation and Professional Liability coverage is available on select accounts • On-site child-sitting services are acceptable
Fraternal Club	<ul style="list-style-type: none"> • Private club with non-profit status • Alcohol sales, major entertainment, and bouncers eligible (note: liquor liability is excluded from BOP and quoted stand-alone, separately on the same Fast Track platform)
Lessor's Risk	<ul style="list-style-type: none"> • Preferred occupancies: low-hazard occupancies (office, service, retail, mixed use, restaurants with fire protection measures) • Eligible risks can be up to three stories in height • Commercial risks up to 25,000 square feet
Non Profit (Other than Social Service)	<ul style="list-style-type: none"> • Classes Include: Charitable Organizations, Professional and Trade Associations, Booster Clubs, Foundations, Chamber of Commerce, PTO/ PTA, & Membership Organizations

Product Offering	BOP / Commercial Specialty
Professional Office	<ul style="list-style-type: none"> Over 100 classes available
Restaurants, Bars, Taverns	<ul style="list-style-type: none"> Only risks with less than 30% liquor sales eligible (note: liquor liability is excluded from BOP and quoted stand-alone, separately on the same Fast Track platform)
Retail Business	<ul style="list-style-type: none"> Over 100 classes available
Schools	<ul style="list-style-type: none"> Specialty instruction schools and programs (over 25 different types of schools available) Targeting: art schools, tutoring centers, music schools, dance schools, and language schools Professional Liability and Abuse & Molestation is available on certain classifications Not eligible: full time schools or daycares
Social Service	<ul style="list-style-type: none"> Non-profit operations providing the following services: counseling and referral services, youth community programs, vocational workshops, shelters/transitional housing, thrift stores, and historical/ horticultural societies Social Services Professional Liability offered Abuse & Molestation Liability up to policy limits
Truckers	<ul style="list-style-type: none"> Owner operated or small trucking operations with up to \$500,000 in office payroll Typical target operations include: <ul style="list-style-type: none"> Risks transporting sand, gravel, livestock or equipment Blanket Additional Insured endorsement is available

Non-BOP Commercial Specialty Product	Description
Vacant Building/Land **Vacant Building & Land not quoted via Fast Track platform within Select Binding authority is quoted in the Worldview Solutions system	<ul style="list-style-type: none"> • Property and General Liability on a package or monoline basis. • Completely vacant or partially vacant commercial and residential properties • Renovations valued up to \$250,000 • No length of vacancy restriction • Special Form and Replacement Cost coverage • Three, six, nine month terms are available as well as annual policies.
Liquor Liability	<ul style="list-style-type: none"> • Targets a broad range of hospitality risks, including bars, taverns, restaurants, retail/convenience/liquor stores, private fraternal clubs, caterers and more • Up to 100% alcohol sales eligible • Risks with bouncers and entertainers are eligible • Full Assault & Battery coverage is either included or available for an additional charge • Defense cost outside limits • Both licensed and unlicensed exposures can be handled, with limits up to \$1M/\$2M
Special Events	<ul style="list-style-type: none"> • Provides General Liability and/or Liquor Liability for one day or multi-day events, including parties, concerts, trade shows, sporting events, parades, fundraisers, weddings and more • Up to \$3M/\$3M limits on eligible events • First additional insured at no charge • Coverage included for volunteers • Lower host pricing available for up to 500 attendees
Umbrella	<ul style="list-style-type: none"> • We provide coverage over General Liability, Auto Liability, and Employers Liability • Coverage is available standalone on most classes, or over our primary policy. • Close to 300 eligible classes. • Coverage is written on admitted paper. • Policy limits up to \$5 million available, with a \$500 minimum premium per layer.

This material contains product summaries intended for use solely by properly licensed insurance professionals. The insurance policy actually issued contains the terms and conditions of the contract. All products may not be available in all states and surplus lines products can be offered only through licensed surplus lines producers. Insurance provided by Westchester Fire Insurance Company and its U.S. based Chubb underwriting company affiliates. 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.