



Chubb Small Commercial Offers Broad Protection



Have you seen the commercial with the guy on a bench complaining that he didn't get full replacement cost for his totaled car? He says it wasn't that he didn't choose the right plan, but that he chose the wrong insurance company. My wife has told me I may no longer yell back, "No, you chose the wrong plan!" every time that commercial runs. If his plan didn't come with new car replacement coverage, he should have gotten it as an endorsement as it is implied it was available.

We all know that two policies from two different carriers will rarely be identical. Some auto policies will include new car replacement while others don't or only as an endorsement. Some business owner policies will cover non-owner aircraft (with crew) while the typical BOP does not and may not even offer it as an endorsement. Chubb's broader protection in its BOP means that non-owned aircraft (with crew) is covered, but that's not all and they have prepared a [coverage sheet](#) to lay it out for you. It contains policy features, most broken down by four limit options, and a comparison vs. the typical policy.

To see a full list of all Chubb's eligible classes, please view the Chubb SCI [appetite guide](#).

Chubb offers:

- BOP with Blanket limit options of \$50-100-250-500k
- Workers Comp (*Some states excluded*)
- Management & Misc. Professional Liability

Other available features include:

- Blanket insurance coverage for building and business personal property
- Hired/non-owned auto
- Privacy liability and data breach (cyber)
- Foreign liability including kidnap and ransom
- Electronic data liability
- Employee benefits liability
- Employment Practices Liability (EPL)
- Equipment breakdown
- ERISA
- Stop gap
- Water back-up and sump overflow

Chubb Small Commercial Insurance (SCI) leverages superior underwriting expertise and world-renowned claims, account services, and financial strength to offer solutions for small businesses with up to \$10M in revenue. Chubb recognizes that not all coverages fit the needs of every business and that is why they have crafted a customizable suite of state-of-the-art insurance products to fit your client's specific needs. Available in all states except AK FL, HI & LA.

Our other Small Commercial carriers:

The product and eligibility may have been revised or discontinued since the original article was written. Review the Information page for each product on Big "I" Markets for current content and instructions.



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- **Travelers Select®:** Travelers Select Accounts offers a robust variety of coverages for small businesses. A proprietary BOP product, Master Pac®, Workers' Compensation, Commercial Automobile, and Commercial Umbrella are available, with a broad array of industry-specific coverage options and coverage extensions. Travelers is available in all states except AK, FL, HI, LA, RI & TX.
- **CNA Small Business:** CNA Small Business currently offers a market for a broad variety of businesses, representing Healthcare, Financial Institutions, Professional Services, Business Services, Technology, Retail, Real Estate, Wholesalers and Manufacturing. BOP, Workers Compensation, Commercial Automobile, and Umbrella and Miscellaneous Professional Liability products are available. CNA is available in all states except AK & HI.

ACORD Applications and 3-year loss runs will be required.

If you have any questions about Chubb or the **Small Commercial** product, please contact Big "I" Markets Commercial Underwriter Tom Spires at tom.spires@iiaba.net.