



Chubb Now Offers Restaurant Coverage

In a restaurant if one customer spills their drink and a few seconds later another customer slips and is injured no reasonable judge or jury would find the restaurant negligent. When does negligence occur? What if the spill isn't cleaned up for 10 minutes, 30 minutes, or over an hour before someone is injured?

Any business is legally negligent when:

1. Management was aware or should have been aware of the wet floor
2. A sensible manager would know the wet floor could cause customers to fall
3. Management neglected to take reasonable steps to warn customers and dry the floor
4. The business management's negligence directly caused the slip and fall injuries
5. The injuries are real and verifiable
6. The injured party didn't contribute to the circumstances that caused the fall



In the fast-paced world of the food services industry, accidents are bound to happen, even for the most prepared business owners. From customer and employee injuries to property damage and the loss of business income, small businesses in the food services industry are exposed to risks every day.

Chubb understands these unique exposures and now offers a robust Chubb BOP and umbrella solution for small businesses with up to \$30M in revenue in the following classes:

- Banquet halls
- Buffets
- Casual dining
- Caterers
- Commissaries
- Delicatessens
- Fast food
- Fine dining
- Food concession or refreshment stands
- Food trucks
- Pizza parlors
- Sandwich shops
- And more!

Available coverages include:

- Chubb BOP
- Umbrella
- Workers' compensation
- Commercial auto
- Cyber Enterprise Risk Management (ERM)
- Management & professional liability

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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Please note, all products may not be available in all states.

Chubb's business owner's policy (Chubb BOP) is designed specifically for small businesses. With broad protection for property and liability exposures, Chubb BOP serves as the foundation for your clients' insurance portfolio.

Appetite

Chubb BOP helps protect small businessowners with up to \$30M in revenue, in more than 500 business classes across the following industries:

- Artisan contractors
- Clubs and associations
- Cultural institutions
- Financial services
- Healthcare
- Real estate
- Retail stores
- Service businesses
- Technology
- Wholesale businesses

[Check out the full list of eligible businesses.](#)

Coverage

Chubb BOP is developed from our renowned commercial package, Customarq, to provide superior coverage tailored for small businesses. This state-of-the-art policy is crafted to address industry specific risks with multiple features for property and liability insurance.

Optional enhancements:

- Property enhancements including a unique automatic blanket limit of insurance concept that ties together valuable property coverages
- Liability enhancements including broad named insured and blanket additional insureds
- Privacy and data breach
- Animal bailee coverage
- Earthquake (in selected states)
- Employment practices liability
- Foreign liability including kidnap and ransom
- Electronic data liability
- Equipment breakdown
- Water back-up and sump overflow
- Professional liability insurance for beauty parlors, dental labs, florists, funeral directors, hearing aid establishments, optical establishments, printers, and veterinarians
- Crime, including forgery and alteration, money and securities, as well as employee dishonesty

Why Chubb?

Chubb SCI leverages superior underwriting expertise with world renowned claims, account services, and financial strength. Your clients work hard to grow their business, so they need an insurance company that can grow with them. Chubb's longstanding tradition of excellence makes us an easy, and wise, choice.

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Optional Solution - Customarq Package

If your client is in need of a tailored solution, consider our commercial Customarq Package. Using Customarq, agents and brokers can choose to submit business either online or through their local Chubb branch. To learn more about the solutions offered by Chubb's Commercial Insurance division, please visit chubb.com.

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:

- **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 Underwriters Claire McCormack at claire.mccormack@iiaba.net 703-706-5415 or Tom Spires at tom.spires@iiaba.net 703-706-5470.