



ForeFront Portfolio 3.0SM Miscellaneous Professional Liability Insurance

Think your customers would never sue you?
Are you sure?



If your company provides services to others and doesn't meet their expectations, it may be held accountable for its actions. Does your company's promotional material detail specific services? Does your company sign service contracts in which it accepts the liability of your clients arising out of your work? If yes, your company may have an exposure to an errors and omissions lawsuit.

According to the *Chubb 2010 Private Company Risk Survey*, 12% of executives said that an errors and omissions lawsuit would *cause the most financial damage to their company*.

That's why Chubb created *ForeFront Portfolio 3.0SM Miscellaneous Professional Liability Insurance* specifically for private companies like yours.

Why your company needs miscellaneous professional liability insurance:

- Your clients may require you to carry professional liability insurance. This coverage is increasingly becoming a common requirement.
- Your company may sign contracts in which it accepts the liability of your clients if such liability arises out of your actions.
- A lawsuit can be brought by any third party who is impacted by your service—not just your immediate client—so *the broader the exposure, the greater the need for insurance protection*.
- A large proportion of lawsuits today may be meritless, but they must still be defended. In Chubb's experience, defense expenses typically comprise most of the costs associated with professional liability lawsuits.
- Having coverage can actually be a marketing tool when your company is competing against other firms to win a service contract.

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Even when a company believes it has rendered its services properly, an unhappy client can bring a claim.
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ForeFront Portfolio 3.0 Miscellaneous Professional Liability Insurance highlights:

- 100% defense costs coverage is available in most circumstances for covered claims, worldwide.
- Enhanced reporting provision when renewed with Chubb.
- Coverage for personal injury.
- Duty to defend policy.

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Responds to allegations including:

- Error in performance of service.
- Negligent acts or advice.
- Failure to perform a service.
- Failure of a third party, for whom your company is legally responsible, to perform professional services.
- Breach of contract.
- Misrepresentation of services.

And insures:

- The company.
- Directors and officers.
- Members of the board of managers or management committee.
- In-house general counsel.
- Full-time, part-time, seasonal, leased, and temporary employees.
- Volunteers and interns.

With additional advantages:

- Our private company underwriters are positioned throughout the United States and have experience underwriting a broad range of professional firms.
- We employ a flexible underwriting approach to unique risks requiring customized coverage solutions.

Why ForeFront Portfolio 3.0?

A long-time leader in providing insurance to private companies, Chubb created *ForeFront Portfolio 3.0 Miscellaneous Professional Liability Insurance* as one of a suite of nine insurance solutions under *ForeFront Portfolio 3.0*.

The coverage parts in *ForeFront Portfolio 3.0* work as standalone policies or seamlessly together in order to minimize gaps and reduce overlaps in insurance coverage.

For more information, contact your insurance agent or broker or visit us online at www.chubb.com.

Key Features

Chubb's *ForeFront Portfolio 3.0 Miscellaneous Professional Liability Insurance* policy offers some of the broadest coverage available in the marketplace, including the following:

100% defense costs coverage is available in most circumstances for covered claims.

Enhanced reporting provision when renewed with Chubb.

Coverage for consequential bodily injury and property damage, including emotional distress resulting from personal injury.

Chubb has the duty to defend, providing you with access to law firms and counsel with professional liability expertise.

Why Chubb?

Since 1975, we've devoted ourselves to helping to protect private companies like yours. We were a pioneer in providing privately owned companies with an integrated insurance solution to address their professional and management liability exposures.

We cultivate a deep understanding of private company needs through the biannual *Chubb Private Company Risk Survey*, the only survey of its kind in the industry.

Our reputation for fair claims handling and superior service offers you additional peace of mind.

Our financial stability and ability to pay claims rate among the best in the insurance industry.



Chubb Group of Insurance Companies | www.chubb.com

Chubb refers to the insurers of the Chubb Group of Insurance Companies. Not all insurers do business in all jurisdictions. This literature is descriptive only. Actual coverage is subject to the language of the policy as issued. Chubb, Box 1615, Warren, NJ 07061-1615.

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