

Chubb Benchmarq® for Manufacturing Clients

Appetite Guide

Chubb Benchmarq® offers specialised coverage for lower middle market clients with revenue or declared values of up to AUD \$50 million. This Appetite Guide is an indication only of whether various risk groups are within Chubb's appetite in relation to the Chubb Benchmarq broadform liability and commercial property insurance policies for manufacturing clients.

Manufacturing Group	Broadform Liability	Commercial Property
Commercial & Household Products Manufacturing		
Sporting goods & recreation equipment	Projectiles, firearms and weapons not in appetite	
Baby products - eg. prams, car seats, baby carriers, bassinets etc.		
Toys & hobby equipment	Projectiles, drones, ride-on toys, trampolines and bicycles not in appetite	
Office furniture		Storage configuration, fire protection and commodity minimum standards
Household & domestic appliances		
Household furniture - eg. beds, couches, tables, chairs etc.	Baby furniture (eg. cots) and bunk beds not in appetite	Storage configuration, fire protection and commodity minimum standards
Clothing & apparel		Storage configuration, fire protection and commodity minimum standards
Medical equipment & supplies	Can be written via Chubb Life Sciences wording	Subject to EPS % and type
Electrical Equipment & Products Manufacturing		
Computers & peripheral equipment		
Electrical equipment and electronic products		
Electrical lighting equipment		
Audio & video equipment		

● Within appetite ● Will be considered ● Out of appetite ● Specialised Chubb product

Please note that a green rating indicates that the risk falls within Chubb's appetite, an amber rating suggests that the risk can be considered but may have specific underwriting requirements, and a red rating indicates that the risk is outside of Chubb's appetite and is not target business. A 'Purple' rating means there is another specialised Chubb product available for this type of risk.

Manufacturing Group	Broadform Liability	Commercial Property
Machinery Manufacturing		
Lifting equipment and hoists	Elevator and lift manufacturing not in appetite	
Construction & mining machinery		
Motor vehicles and related components		
Trailer, camper & caravan products		
Ship and boat building	Can be written via Chubb Marine Services Liability wording	
Transportation equipment	Scooters, skateboards and bicycles not in appetite	
Commercial & industrial machinery		
Fabricated metal products	Scaffolding not in appetite	
Prefabricated metal building & balustrades		
Metal windows, doors, handrails and balustrades		
Sheet metal work		
Structural steel products		
Rolled steel & shape products		
Ornamental & architectural metal work	Manufacture of composite paneling not in appetite	
Foundries		
Metal containers & tanks		

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Manufacturing Group	Broadform Liability	Commercial Property
Non-Metallic Manufacturing		
Wood product manufacturing		Storage configuration, fire protection and commodity minimum
Oil, gas, petroleum & coal products		
Paper and paper product		
Plastic & rubber products		
Textiles, fabric		
Leather & allied products		
Chemical products including pesticides/ herbicides, fertilisers, industrial chemicals etc.		
Food & beverage	Food manufacturing non preferred, high % of contractor/labour hire payments not in appetite	Subject to EPS % and type
Hardware and supplies including tools and building supplies	Scaffolding not in appetite	

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