



CHUBB®

# Chubb Business Pack for PSC Insurance



# Chubb Business Pack offering for PSC Insurance



1. Bespoke  
**Business Pack  
Wording** for PSC  
Insurance



2. DIC applies for  
policies  
transferred from  
Chubb Business  
Pack on SCTP to  
Sunrise



3. **Chubb  
Marketplace** via  
Sunrise to manage:

- Full policy lifecycle (new business, renewals, endorsements and cancellations)
- Documentation (quotes, policy schedules, COC)
- Referrals
- Commission and discounting authority



4. Dedicated SME  
Referral  
**Underwriters &  
Relationship  
Manager** for each  
brokerage



5. PSC Business Pack  
**Commission of 24%**

# Chubb Marketplace



- ✓ Supports new business, endorsement, renewal, cancellation and referrals
- ✓ Produces quotes, policy schedules and COC
- ✓ Occupation selection via rapid lookup
- ✓ Improved rating model
- ✓ Accessible through Sunrise Exchange using your standard Sunrise login via Winbeat and other broking systems

**CHUBB** Policy

**POLICY COVERAGE**  
Management liability - New - In Progress

Policy Number	Quote Ref	Transaction	Status	Original Inception Date
	AUML00238520	New	In Progress	04/08/2020

D & O Liability ✓

Employment Practices Liability ✓

Crime ✓

Statutory Liability ✓

Kidnap Ransom & Extortion ✓

Cyber ✓

Would you like a combined Maximum Aggregate Limit of liability for the Liability coverage sections: No

[Return to Policy Processing](#)

[Previous](#) [Next](#)

[Add/Edit Risk Details](#)

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# Business Pack Target Occupations



## Admin & Support Services

- Business Administration Services
- Office Administration Services
- Instant Print Shop
- Employment Agencies (exc. Labour Hire)
- Residential Cleaning Service



## Financial Services

- Mortgage Brokers
- Stock Brokers
- Financial Planning Services
- Miscellaneous Financial Investment Activities
- Insurance broker



## Arts & Recreation Services

- Agents and managers for artists, athletes, entertainers, and other public figures
- Independent artists, writers, and performers
- Health studios, physical fitness
- Pilates studios
- Yoga studios



## Healthcare

- General Practitioner (Medical Doctor)
- Dentist
- Chiropractor
- Offices of All Other Miscellaneous Health Practitioners
- Specialist Medical Services



## Education & Training

- Professional and Management Development Training
- Education Consultants
- Language Schools
- Musical Instrument Lessons
- Tutoring Services (Academic)



## Manufacturing

- Coffee Roasting
- Shoe Manufacturing
- Fabricated Structural Metal Manufacturing
- Food Product Machinery Manufacturing
- Sign Manufacturing

# Business Pack Target Occupations



- Solicitors
- Accountant
- Fashion design services
- Business management consulting services
- Photography services



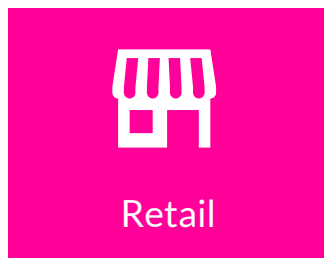
- Handyman
- Glass & glazing contractors
- Electrician
- Internet installation
- Carpet layer



- Property Owner – Factory, Industrial
- Property Owner (office)
- Property Owner - Retail (exc. arcades & malls)
- Property Owner – Medical Practice
- Formal Wear and Costume Rental



- Office Furniture Wholesalers
- Cooking Equipment, Commercial, Wholesalers
- Hardware Wholesalers
- Clothing wholesalers
- Confectionery Wholesalers



- Home Furnishings Retail
- Hardware Retail
- Health Food Retail
- Bottle Shop
- Chemist
- Gift Shop

Note: This target occupation list is a summary only.

# Risk Profile

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- **Turnover up to \$10 million**
- **Up to 20 locations**
- **Combined Property Damage & Business Interruption values**
  - Up to \$7.5 million any one location (lower for certain occupations e.g. manufacturing \$5m)
- **Flood is an optional extension**
- **Allowable cover combinations:**
  - Property Damage; or
  - Public & Products Liability; or
  - Public & Products Liability and General Property or;
  - Public & Products Liability and Cyber;
  - Public & Products Liability and Glass;
  - Public & Products Liability and Tax Audit;
  - All other sections require Property Damage to be taken.



CHUBB®

# Business Pack - Features and Benefits for PSC Insurance



# Policy Features & Benefits

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## Property Damage

- Limit of Liability set at 120% of Sums Insured
- Full Accidental Damage Limit
- Underinsurance clause waived where sum insured matches an approved valuation report no older than 12 months prior to commencement of policy period
- Removal of Debris, Landscaping and others are included in the Limit of Liability
- Flood – Optional
- Bushfire and Named Cyclone 72hr exclusion waived where Policy commences immediately following another covering the same risk, or on the day contracted to purchase or lease the Insured Location
- Property in the Open Air - \$25K
- Fusion \$10K
- Capital Additions lesser of \$500k (or 20% of LoL)





# Policy Features & Benefits

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## Money:

- Blanket limit including outside of Business Hours whilst in a securely locked safe or strong room
- Employee Dishonesty - \$5k
- Temporary Repairs & Security - \$10k
- Seasonal Increases 50%
- Public Holidays Extension 100%
- Removal of Debris following Forensic Investigation \$2,000

## Theft:

- Automatic full limit (Contents & Stock) for majority Office/Healthcare risks
- Temporary Repairs & Security - \$10K
- Removal of Debris following Forensic Investigation \$5,000
- Seasonal Increase 50%



# Policy Features & Benefits

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## Business Interruption

Options available:

- Gross Profit / Gross Revenue / Weekly Revenue / Rent Receivable (if taking GP) / Additional increase in Cost of Working only

Additional Increase in Cost of Working:

- standard \$25,000, option to increase to \$400,000 without referral

Claims Preparation Expenses:

- standard \$25,000, option to increase to \$100,000 without referral

Extension of Indemnity Period

- Additional 3 months provided when Declared catastrophe Extension under Property Damage Section applies

Underinsurance clause:

- Waived where Sum Insured has been calculated (within 2 months of inception date of the relevant Policy Period) using BI calculator and GST exclusive sales income figure from most recent 12 month BAS statement.



# Policy Features & Benefits

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## Machinery Breakdown

- Cover 'Limit in any One Loss' basis
- Cover for damage to other property as a result of the breakdown
- Increased Cost Of Working – \$5,000 up to 30 days

## Electronic Equipment Breakdown

- Blanket Cover (no need to itemise)
- Deterioration of Stock - optional extension
- Increased Cost Of Working – optional extension



# Policy Features & Benefits

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## General Property

- Worldwide cover as standard
- Accidental Damage cover as standard
- Items above \$2,500 need to be specified
- Theft of Property of Others - \$2,000 any one policy period

## Public & Products Liability

- Standard limits of \$5m, \$10m, \$20m
  - Care custody and control
  - Standard \$250,000 limit

## Tax Audit Liability

- \$10,000 & \$25,000 limits available



# Policy Features & Benefits

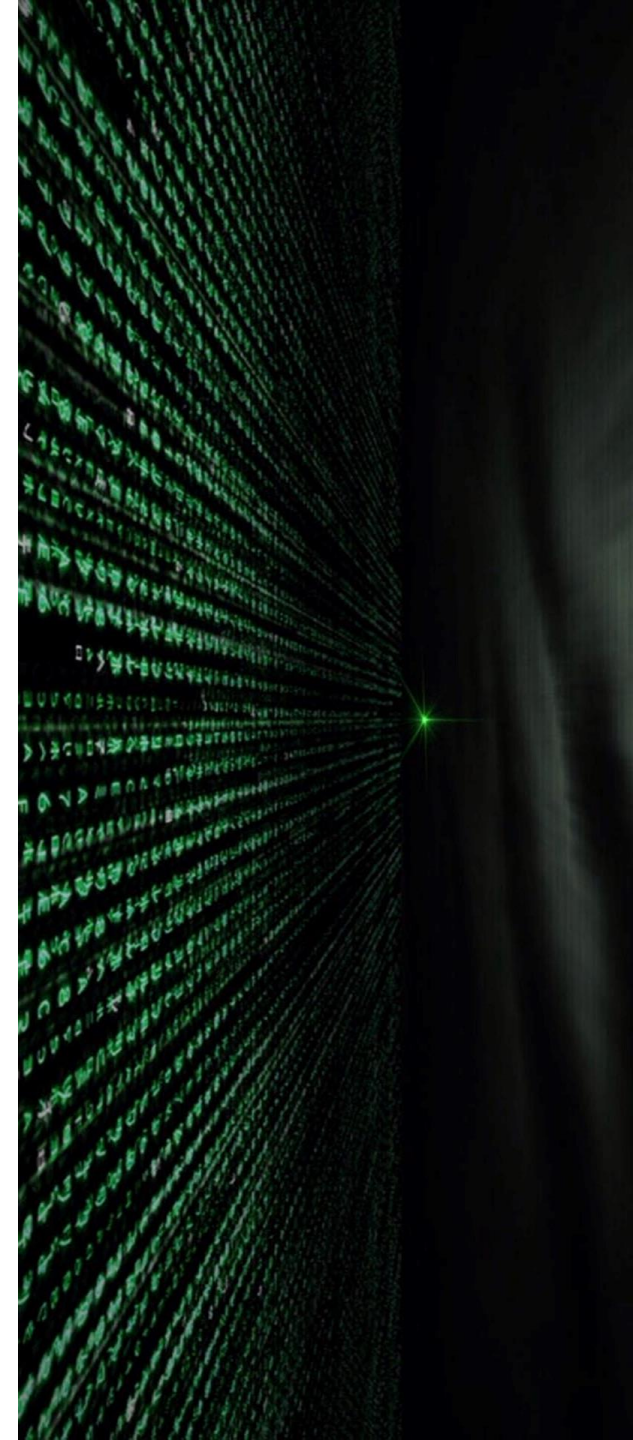
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## Cyber Liability

- Aggregate limit \$100,000
- \$100,000 limits for 3<sup>rd</sup> party covers; Privacy and Network Security Liability plus Media Liability
- \$50,000 limits for 1<sup>st</sup> party covers; Incident Response Expenses, Business Interruption, Data and System Recovery, Cyber Extortion

## Environmental Protect

- Covers liability arising from gradual pollution from the Insured Location
- \$250,000 aggregate limit, claims made and notified cover
- Remediation costs - Associated with the investigation, monitoring and mitigation of a pollution condition, including reasonable legal costs



CHUBB®

A compelling claims offering



# Our Claims Service Proposition



Expert examiners will handle claims and take into account the value and complexity of the claim to ensure the best service is provided.



Our nationwide network of loss adjusters, repairers, restorers and independent experts are available to service claims.



A well practised CAT Plan will ensure service is maintained & help is provided to our customers when they need it most.



Dedicated out of hours service for Chubb customers to ensure that help is available 24/7.



Chubb's best practice guidelines are designed to exceed Code of Practice requirements and the customers expectations.



**Chubb. Insured.<sup>SM</sup>**

# Notify Chubb of a Business Pack claim



Via email

[aus.propertyclaims@chubb.com](mailto:aus.propertyclaims@chubb.com)



Property Damage



Business Interruption



Money



Glass



General Property



Electronic Equipment Breakdown



Machinery Breakdown



Crime

[aus.liabilityclaims@chubb.com](mailto:aus.liabilityclaims@chubb.com)



Public and Products Liability



Environmental Protect

[aus.financiallinesclaims@chubb.com](mailto:aus.financiallinesclaims@chubb.com)



Cyber



Tax Audit



# Your dedicated Cornerstone Head Office team

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# Your Business Pack Underwriting Team

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Thank you