

Do-It-Yourself Client Cross-Sell



Thank you for your interest in Chubb's client cross-sell programs. We are excited to help you grow your business by providing designed emails that can be sent to shared clients directly from your brokerage email account. The following cross-sell programs are available and are designed to put you in touch with clients who might need your help with additional personal lines coverages.

- [Auto](#)
- [Cyber](#)
- [Personal Excess \(Up-Sell\)](#)
- [Overland Water Coverage](#)
- [Valuables](#)

Instructions:

To leverage cross-sell emails available for a product type, please use the following instructions.

To copy and paste the email template into a new message:

1. Review information provided on subsequent pages of this document for your selected product type. Click the "Cross-Sell Email" link for the product.
2. From the web browser, click Ctrl + A to select the entire cross-sell email template, then select Ctrl +C to copy the text.
3. Open a new email message using your preferred email service provider (Outlook, Gmail, etc.).
4. In the new email message, click Ctrl + V to paste the email into the message.

To update the template with your brokerage information:

5. To replace [Broker name], simply select the text, beginning with the bracket, and type your name. Do the same for [Brokerage name.]
6. Right click on the email address and select "Edit hyperlink." Edit the text to display and "mailto:" your email address.
7. To update the phone number, select the existing phone number (555-555-5555) and type in your phone number.
8. Scroll to the end of the email and select the text that reads "[Insert brokerage disclaimer and unsubscribe link here]" and link to or paste the brokerage's disclaimer and unsubscribe link.
9. To ensure your email communications comply with all applicable laws and regulations, you should:
 - Permit recipients to opt out of future emails from you through the unsubscribe link and honour opt-out requests.
 - Make sure to include your postal address in the email disclaimer specific to the brokerage.
 - Visit [Canada's Anti-Spam Legislation](#) website to ensure you are following requirements for email communications.
10. For compliance purposes, please use the subject line provided for the selected product email.
11. In the Bcc line of the email, enter email addresses of clients who meet target criteria or copy and paste email addresses from an Excel file. DO NOT copy email addresses in the "To:" or "Cc" fields - otherwise, they will be viewable by other clients.
12. Send to brokerage client list.

Client Cross-Sell Chubb Auto

Please reach out to your local Chubb representative with any questions you might have.

With Chubb Auto, your clients can expect a seamless experience, so their day-to-day can go on like nothing ever happened. Leverage the following cross-sell campaign to help your clients experience the Chubb difference for their auto.

Target Clients:

- Existing Chubb homeowner clients who do not currently insure their auto with Chubb

Auto Cross-Sell Campaign Steps:

- **Day 1:** Send initial email to clients, leveraging the following:
 - Email template: [Auto Cross-Sell Email](#)
 - Recommended subject line: **In these challenging times, expect a seamless experience with Chubb Auto**
 - Instructions to send on page one of this document
- **Day 5:** Place a follow-up call to each client. Consider leveraging the general talking points included at the end of this document as well as the following specific to Chubb Auto:
 - With Chubb, you can choose to purchase Agreed Value coverage where the value of your car is determined and guaranteed before a loss.
 - If you're in an accident, Chubb always pays for your vehicle to be repaired with Original Equipment Manufacturer parts, so your car is restored to a similar look, feel, and function as before.
 - You have access to Chubb claims adjusters who are uniquely trained to pay the highest attention to style and safety to get your car back to pre-claim condition.
 - There's no per-day limit on rental cars, up to \$5,000 total, if you need a temporary car while yours is being fixed.
 - Plus, when you combine your existing Chubb homeowner's policy with auto coverage, you can save on your premiums.
- **Day 14:** Send a follow-up email to clients, removing clients who may have responded and leveraging the following:
 - Email template: [Auto Follow-Up Cross-Sell Email](#)
 - Recommended subject line: **These days, it's nice to be able to depend on Chubb Auto**
 - Instructions to send on page one of this document
- **Day 21:** Consider following up with a call to each client you haven't heard back from. Leverage the talking points included for auto above.
- **Days 1-21:** Throughout the cross-sell campaign, consider posting related content on the brokerage's social media accounts, including LinkedIn and Facebook.
 - You can find shareable content at www.chubb.com/expectmorecanada, like [Rules of the Road for Safe Driving](#) and [2 Important Things You Can Do To Keep Your Teen Drivers Safe](#).

Client Cross-Sell Chubb Cyber

Please reach out to your local Chubb representative with any questions you might have.

With all the ways technology has enhanced our lives, comprehensive cyber protection helps clients avoid the lasting impact of emerging concerns - like identity theft, hacking, cybercrime, and cyberstalking or harassment. Leverage the following cross-sell campaign to help your clients experience the Chubb difference for their cyber protection.

Target Clients:

- Existing Chubb homeowner clients without Chubb Cyber protection

Cyber Cross-Sell Campaign Steps:

- **Day 1:** Send initial email to clients, leveraging the following:
 - Email Template: [Cyber Cross-Sell Email](#)
 - Subject Line: **Now, more than ever, it's important to protect yourself from cyberthreats**
 - Instructions to send on page one of this document
- **Day 5:** Place a follow-up call to each client. Consider leveraging the general talking points included at the end of this document as well as the following specific to Chubb personal cyber protection.

With Chubb, you'll have resources at your disposal to assist if you:

- Accidentally click on a malicious link, or receive a threat to release your personal information or restrict access to your personal data.
 - Are affected by a cyberbullying incident.
 - Lose funds or your network is destroyed by a cyberattack.
 - Have to deal with an incident in which your personal data is stolen, lost, or accessed by a cybercriminal, and it defames your character or compromises your security.
- **Day 14:** Send a follow-up email to clients, removing clients who may have responded and leveraging the following:
 - Email template: [Cyber Follow-Up Cross-Sell Email](#)
 - Recommended subject line: **If you're at home and online, here's how to protect yourself and your family**
 - Instructions to send on page one of this document
 - **Day 21:** Consider following up with a call to each client you haven't heard back from. Leverage the talking points included for cyber above.
 - **Days 1-21:** Throughout the cross-sell campaign, consider posting related content on the brokerage's social media accounts, including LinkedIn and Facebook.
 - You can find shareable content at www.chubb.com/expectmorecanada, like [3 Reasons to Recycle Your Electronics](#) and [5 Reasons to Back Up Your Computer - and How to Do it](#).

Client Up-Sell Chubb Personal Excess

Please reach out to your local Chubb representative with any questions you might have.

Sometimes things go wrong - a car accident, a guest slips and falls on your property, a lawsuit. Chubb offers some of the highest limits of liability protection available to make sure your clients have comprehensive, not patchwork, protection for when the unexpected happens.

Target Clients:

- Existing Chubb personal excess clients with lower limits, such as \$1-3 million in coverage.

Personal Excess Up-Sell Campaign Steps:

- **Day 1:** Send initial email to clients, leveraging the following:
 - Email template: [Personal Excess Cross-Sell Email](#)
 - Subject line: **Do you have the right amount of personal liability insurance in place?**
 - Instructions to send on page one of this document
- **Day 5:** Place a follow-up call to each client. Consider leveraging the general talking points included at the end of this document as well as the following specific to Chubb Personal Excess Liability:
 - Coverage is available for Chubb clients worldwide, wherever life takes them - at home or abroad.
 - Chubb includes defence costs for a covered lawsuit. Even if it's groundless, false or fraudulent, Chubb will provide legal counsel and coverage for defence expenses.
 - They can feel confident behind the wheel. Clients can choose to purchase additional coverage to protect them if they're in an accident with an uninsured or underinsured driver.
 - Coverage is available for Chubb clients and their families from situations like lawsuits involving accusations of libel, slander, or negligent infliction of bodily injury – including cases originating from social networks, websites or blogs.
- **Day 14:** Send a follow-up email to clients, removing those who may have already responded and leveraging the following:
 - Email template: [Personal Excess Up-Sell Follow-Up Email](#)
 - Subject line: **In times like these, make sure you protect the people and the life you love.**
 - Instructions to send on page one of this document
- **Day 21:** Consider following up with a call to each client you haven't heard back from. Leverage the talking points included for personal excess above.
- **Days 1-21:** Throughout the cross-sell campaign, consider posting related content on the brokerage's social media accounts, including LinkedIn and Facebook.
 - You can find shareable content on www.chubb.com/expectmorecanada, like the "[Chris L. Testimonial](#)."

Client Cross-Sell Chubb Overland Water Coverage

Please reach out to your local Chubb representative with any questions you might have.

Dramatic weather patterns and land development are reducing the earth's capacity for water absorption and increasing the risk of floods. That's why even if you don't live near the water, protecting your home from unexpected flooding is important. Help ensure your clients are adequately protected from overland water damage. Leverage the following cross-sell campaign to help your clients experience the Chubb difference for Overland Water Coverage.

Target Clients:

- Existing Chubb homeowner clients who do not currently have an Overland Water Coverage endorsement with Chubb.

Overland Water Coverage Cross-Sell Campaign Steps:

- **Day 1:** Send initial email to clients, leveraging the following:
 - Email template: [Overland Water Coverage Cross-Sell Email](#)
 - Subject line: **Now, more than ever, you need Overland Water Coverage.**
 - Instructions to send on page one of this document
- **Day 5:** Place a follow-up call to each client. Consider leveraging the general talking points included at the end of this document as well as the following specific to Chubb Overland Water Coverage:
 - Higher limits and better protection for your high-value home. Chubb Overland Water Coverage provides up to \$20 million in total property coverage for your home and its contents, with added protection for damage-prone areas like a finished basement home theatre or billiard room.
 - Chubb Claims Adjusters deliver a claims experience that gets you and your family back on your feet quickly.
 - Coverage if you must live away from home due to a covered overland water event. Unlimited Additional Living Expense Coverage covers the additional expenses for your rental or hotel if you must move out of your home while repairs are taking place after a covered Overland Water Coverage loss.
 - Proactive measures. If Environment Canada issues a rainfall or overflow of inland flood warning for where your home is located, Chubb Overland Water Coverage will cover the cost of sandbags or moving your property out of an overland water warning area, up to \$5,000, without any deductible applied.
- **Day 14:** Send a follow-up email to clients, removing those who may have already responded and leveraging the following:
 - Email template: [Overland Water Coverage Follow-Up Cross-Sell Email](#)
 - Subject line: **Why you need Overland Water Coverage these days, more than ever.**
 - Instructions to send on page one of this document
- **Day 21:** Consider following up with a call to each client you haven't heard back from. Leverage the talking points included for Overland Water Coverage above.
- **Days 1-21:** Throughout the cross-sell campaign, consider posting related content on the brokerage's social media accounts, including LinkedIn and Facebook.
 - You can find shareable content at www.chubb.com/expectmorecanada.

Client Cross-Sell Chubb Valuables

Please reach out to your local Chubb representative with any questions you might have.

Your clients' treasures reflect their personal journey. By utilizing the following Chubb Valuable Articles cross-sell campaign, you can help your clients protect their artwork, antiques, jewellery, wine and spirits, and other collectibles, so their special items will last a lifetime and beyond.

Target Clients:

- Existing Chubb homeowner clients without Chubb Valuable Articles coverage

Valuable Articles Cross-Sell Campaign Steps:

- **Day 1:** Send initial email to your clients, leveraging the following:
 - Email template: [Valuables Cross-Sell Email](#)
 - Subject line: **In times like these, protection for your valuables is essential.**
 - Instructions to send can be found on page one of this document
- **Day 5:** Place a follow-up call to each client. Consider leveraging the general talking points included at the end of this document as well as the following specific to Chubb Valuable Articles protection:
 - Chubb focuses on keeping your valuables safe. Their in-house professionals have specialized knowledge in their field and can provide loss prevention and preservation advice.
 - No matter where you or your valuables are in the world, Chubb can help protect your valuables and will cover most causes of loss, with no deductible.
 - They'll automatically cover breakage of fragile possessions like fine china, crystal, or porcelain.
 - If you already have itemized jewellery, fine art, wine, or other collectibles, most newly acquired items are covered for up to 90 days (25% of the itemized coverage).
 - If the market value of an itemized article on your policy before a loss exceeds the amount of coverage for that article, Chubb will pay the market value for that article - up to 150% of the amount of your itemized coverage for that article provided that the item is replaced.
 - Chubb only requires appraisals for individual jewellery pieces valued at \$100,000 or more, fine art items valued at \$250,000 or more, and wine and spirits valued at \$50,000 or more. Otherwise, they just need a detailed description and estimated value.
 - You can decide whether to repair or replace an item at the merchant of your choice or keep the cash.
- **Day 14:** Send a follow-up email to clients, removing those who may have already responded.
 - Email template: [Valuables Follow-Up Cross-Sell Email](#)
 - Subject line: **Now, more than ever, your valuables need full coverage.**
 - Instructions to send are on page one of this document
- **Day 21:** Consider following up with a call to each client you haven't heard back from. Leverage the talking points included for Chubb Valuable Articles coverage above.
- **Days 1-21:** Throughout the cross-sell campaign, consider posting related content on the brokerage's social media accounts, including LinkedIn and Facebook.
 - You can find shareable content, like "[Ronald and Noah's Client Testimonial](#)" and "[Why You Need an Appraisal for Your Collectibles – and How to Get One](#)," at www.chubb.com/expectmorecanada.

Client Cross-Sell General Talking Points

Please reach out to your local Chubb representative with any questions you might have.

The following are general talking points to keep handy when making calls to and having conversations with clients:

- **If no one answers, leave a message:** Hello, this is [your name] from [your brokerage], calling to make sure you're doing okay these days and to see if you had a few minutes to catch up about a couple things. Please give me a call back when you have a minute. My number is [your number]. Thank you.
- **If your client answers the phone:** Hello, this is [your name] from [your brokerage]. I wanted to check and make sure you [and your family] are doing okay and to touch base on a couple things. Do you have a few minutes to talk?
 - If they say no, ask if there is a better time for you to call back.
 - If they say yes, continue: How is everything with you? [Take time to really listen to how they're doing. See if there is anything they need that you can help them with.]
- I also wanted to touch base on an email I sent you [earlier this week/last week] about Chubb insurance. You have Chubb Homeowner's insurance, which protects your house and the things that make it a home. Now, I wanted to talk with you about [Chubb product line] and benefits that other clients have said really make a difference.
- **Close:** Thank you so much for your time today. Stay safe. [Personal close from what you talked about earlier.]

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