

Commercial Excess Follow Form Insurance

A litigious environment. Multimillion-dollar jury awards. Escalating defense costs.

You need an insurance program that helps provide protection against these threats to your company's balance sheet. It's never been more important to insure your business with an insurance company that understands today's complex risks and can offer a strong excess liability program.

When selecting an excess insurer, it's important to consider the policy's terms and conditions. Take a look at what our excess policy offers.

Insuring Agreement	
Features	Benefits
Follow form policy adopts the provisions of the controlling underlying insurance, with limited exceptions	<ul style="list-style-type: none"> • Provides responsive excess insurance for exposures covered by policies you designate, regardless of their position in your layered excess program. • Offers greater flexibility by adapting to various or unique primary and excess insurance policies, such as miscellaneous professional/errors & omissions, global, aviation, marine and others. • Adopts the varied triggers of controlling underlying insurance such as occurrence, claims made and reported occurrence. • Policy contains few definitions to more closely follow the controlling underlying insurance. • Policy is silent with regard to punitive damages.
Protection is not restricted by the exclusions, definitions or other provisions of intervening layers of insurance	Responds to the loss at our attachment point based on our provisions and those of the controlling underlying insurance.
Pays on behalf of the insured	Less disruptive to your cash flow. Avoids your having to pay losses first and seek reimbursement afterward.
Defense and Supplementary Payments	
Features	Benefits
Defense and supplementary payments are provided in addition to the limits of insurance when such is the case with all underlying insurance	Preserves your policy limits for payment of claims.
Supplementary payments include pre- and post-judgment interest	Provides a more complete response to judgments against you.
Limits of Insurance	
Features	Benefits
Application of limits is consistent with your underlying program	Provides you with excess limits of insurance that apply in the same manner as your underlying policies. If, for example, all underlying insurance limits apply unaggregated per location, per job site or per policy, ours will too.
Recognizes underlying limits erosion for coverage that is broader than ours	Could provide you with first-dollar drop-down insurance protection for your next loss.
No "Other" (non-products) aggregate limit if none is applicable to all underlying insurance	Puts unrestricted limits at your disposal to meet non-products liability claims (such as auto liability) if no aggregate is applicable to all underlying insurance.
No requirement for reinstatement or replacement of eroded or exhausted underlying limits	Frees you from the necessity and expense of rebuilding your underlying insurance program should it be eroded or exhausted by claims.

Limits of Insurance (continued)	
Features	Benefits
Insurance will respond directly over reduced or exhausted underlying limits of insurance when all other applicable underlying insurance does the same	Provides potential first-dollar protection for successive losses occurring within our policy period.
Financially solid capacity	Provides peace of mind that the insurance you purchase from us today will be there to pay future liability claims.

Coverage Territory	
Features	Benefits
Follow form protection	Protects you wherever controlling underlying insurance protects you.

Who Is an Insured	
Features	Benefits
All insureds in controlling underlying insurance are protected	Helps maintain continuity of insurance protection in your excess liability program.

Conditions	
Features	Benefits
Failure to maintain underlying insurance or insolvency of underlying insurer(s) will not invalidate the policy	Ensures that the insurance you purchased will be available as if underlying insurance was maintained.
Return premiums are calculated pro-rata (not short-rate)	No premium penalty should you need to cancel the insurance.
Includes broadened notice and knowledge of occurrence, offense, claim or suit	Does not hold you responsible for failing to notify us, unless your officer knows. Notice to our licensed agent is notice to Chubb.
Waivers of subrogation are recognized, if executed before loss	Honors your business decision to waive the liability of others for loss.

For an insurance company that understands the complexity of excess liability protection, look to Chubb with confidence.

To learn more about how Chubb can help manage your excess needs, now and in the future, please contact your local Chubb underwriter.

Chubb. Insured.SM