

# Commercial Excess Follow Form Insurance

Did You Know...?

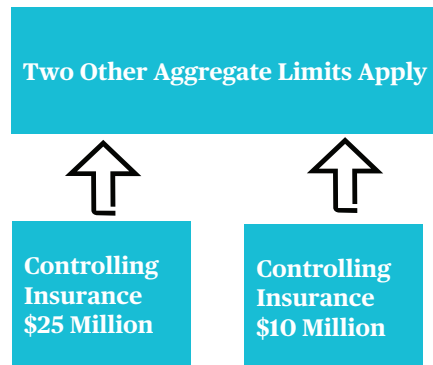


You may know that Chubb understands today's complex liability risks... that we can offer a strong Excess Liability program... and that our Commercial Excess Follow Form insurance policy can be written over other carriers or as part of a suite of integrated Chubb products. But how well do you know the key features of Chubb's Excess Liability policy? Discover why so many businesses rely on Chubb for consistency, breadth of protection, and financial strength.

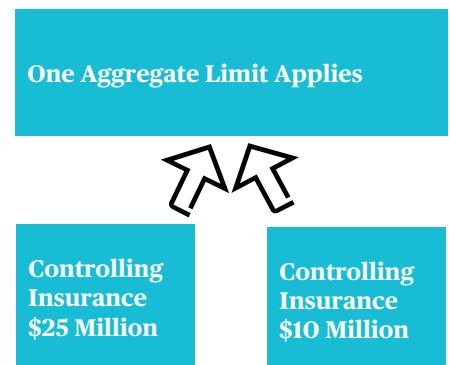
## More Flexibility, More Limits

You can schedule more than one controlling underlying insurance policy onto the Chubb Commercial Excess Follow Form Insurance policy. And when you do, our Other Aggregate Limit will respond separately over each, as long as all other underlying layers (if applicable) respond in the same way

### Chubb's Excess Policy



### Other Excess Policy



### The Takeaway

The ability to schedule more than one controlling underlying policy onto Chubb's Commercial Excess Follow Form

policy affords you more flexibility. And because Chubb's Other Aggregate Limit responds separately over each underlying policy, more total limits are available.

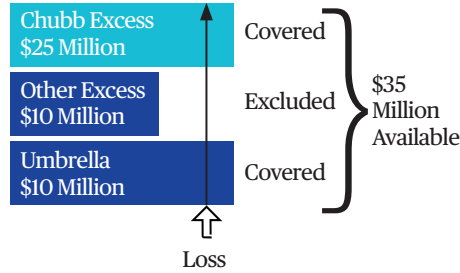
**Maximize Limits, Minimize Insurance Gaps**

Chubb's Commercial Excess Follow Form Insurance policy gives the insured the same scope of protection afforded by the controlling underlying insurance – even when an intervening Excess layer has an exclusion not found in the controlling policy. Some Excess carriers may limit their insurance protection to the narrowest policy below theirs.

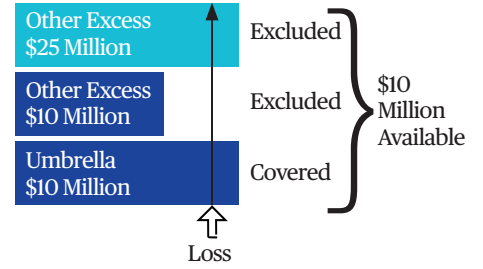
**The Takeaway**

The consistency between the controlling underlying insurance and Excess policy maximizes limits and minimizes the potential for insurance gaps.

**Chubb's Excess Policy**



**Other Excess Policy**



**Broad Drop-down Provision**

Chubb's Commercial Excess Follow Form Insurance policy can drop down over underlying limits that have been eroded or exhausted by exposures we do not insure.

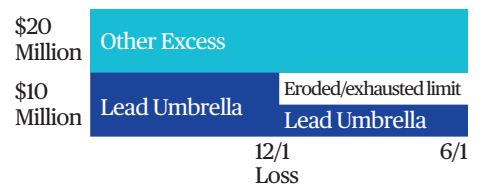
**The Takeaway**

This drop-down provision may prevent a limits gap between the eroded underlying limit and the Excess layer. Chubb Commercial Excess Follow Form Insurance could provide you with first-dollar drop-down insurance protection for your next loss.

**Chubb's Excess Policy**



**Other Excess Policy**



For consistency and stability, count on Chubb. Contact your local underwriter to learn more about Chubb's Commercial Excess Follow Form Insurance policy.

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