

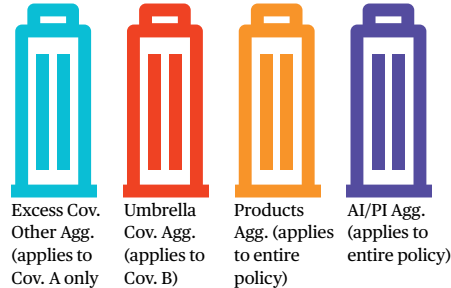
Umbrella Aggregate Limits

An opportunity for more limits of insurance
Are you getting the most from your umbrella policy?



Chubb

Commercial Excess & Umbrella Insurance Policy



Typical Competitor Stand Alone Policy



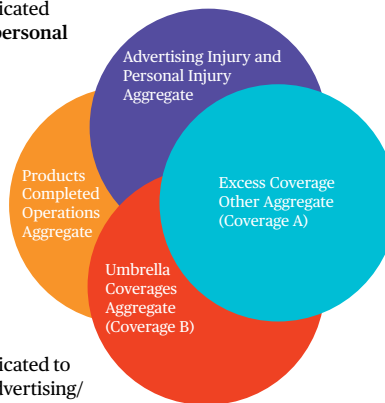
Separate aggregate limits mean more limits of insurance available to pay covered losses.

A key feature of the Chubb Commercial Excess & Umbrella Insurance policy is the provision of **separate aggregate limits of insurance** which **do not impair or erode** each other. With **separate aggregate limits**, you get more insurance where and when you need it.

A separate aggregate limit dedicated to all **advertising injury and personal injury** losses under the policy

A separate aggregate limit dedicated to all **products/completed operations** losses under the policy

A separate aggregate limit dedicated to **umbrella** losses (other than advertising/ personal injury or product/completed operations)



Under **Coverage A**, aggregate limits (other than advertising/ personal injury or product/ completed operations) apply separately and in the same manner as each policy in the Schedule of Underlying Insurance (e.g., separate per location, per project and per policy aggregate limits)

Under **Coverage A**, no aggregate limit applies if the underlying insurance does not apply an aggregate (e.g., auto liability insurance)

Chubb. Insured.SM

Chubb is the marketing name used to refer to subsidiaries of Chubb Limited providing insurance and related services. For a list of these subsidiaries, please visit our website at www.chubb.com. In Canada, Chubb operates through Chubb Insurance Company of Canada and Chubb Life Insurance Company of Canada. All products may not be available in all Canadian jurisdictions. In the United States, insurance is provided by ACE American Insurance Company and its U.S. based Chubb underwriting company affiliates. This communication contains product summaries only. Coverage is subject to the language of the policies as actually issued. Chubb is the world's largest publicly traded property and casualty insurance group. With operations in 54 countries, Chubb provides commercial and personal property and casualty insurance, personal accident and supplemental health insurance, reinsurance and life insurance to a diverse group of clients. Chubb Limited, the parent company of Chubb, is listed on the New York Stock Exchange (NYSE: CB) and is a component of the S&P 500 index.. Form 07-01-0149 (Rev. 6/16 Canada)