



Many Risks, One Chubb.

CASE STUDY: PROFESSIONAL SERVICES

Insuring the growing pains of going international

About Optivox Consulting

Optivox Consulting is a digital marketing agency based in Miami. They focus on providing data analytics and performance marketing to brands all over North America.

With their success in North America, they quickly expanded into other areas overseas and established new facilities in the local areas. Recently, they set up offices in Brazil, Sydney, and Lisbon.

But as they enter new markets, they find themselves exposed to more risks than they ever thought possible.

Additional coverage options that will deliver a more robust insurance plan for Optivox Consulting include:

Business Travel Accident

- With new locations abroad, employees are traveling internationally more often
- Employees traveling on business may need help if they become ill, injured, or concerned for their safety
- Helps Optivox Consulting meet their duty-of-care obligation for their employees, whether traveling locally, out of state, or out of the country

Miscellaneous Professional Liability

- The business provides consultancy services to external clients and could be subject to allegations that it did not properly deliver on these services
- They could make recommendations that fail to deliver the right results
- If a lawsuit occurs, defense costs could be damaging to their recently expanded agency

Multinational

- Their existing Workers Compensation, Property, and Extortion coverage only applies domestically
- They're working in many countries, which makes Chubb's 24/7 Multinational solution a great fit
- Translation services are available for easy claims handling

You've read the case study. Now learn more about the coverage details. Visit chubb.com/onechubb/professionalservices

To learn how we can help you grow your business, reach out to your Chubb contact.

The claim scenarios described here are hypothetical and are intended to show the types of situations that may result in claims. These scenarios are not based on actual claims and should not be compared to an actual claim. Whether or to what extent a particular loss is covered depends on the facts and circumstances of the loss, the terms and conditions of the policy as issued and applicable law.

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