

# Integrity+ by Chubb for Advanced Manufacturing Companies

Cyber. Tech. Cloud. Risks.

CHUBB®



## **Flexible Insurance Protection for Your Expanding Business**

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While manufacturing today involves many traditional operations, information technologies are embedded deeply in the manufacturing process. Today, data and information are as important as the manufactured product itself.

To compete, you offer solutions to your customers, leveraging real-time data to improve the safety and reliability of your products. At Chubb, we understand that exposures related to digital integration vary by individual risk and by industry. That's why we created *Integrity+* by Chubb. This integrated insurance solution is specifically designed to enable you to purchase the specialized insurance you need as your business develops new technologies or enters new industries.

## **Look Beyond Traditional Insurance**

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Standard general liability and property insurance are essential for manufacturers. These policies respond to physical injuries or physical damage resulting from accidents. But not all digital losses are

physical. Some simply result in interruption of business operations—for which the insured may be legally liable. *Integrity+* provides additional insurance protection for these non-physical digital losses.

## **Integrity+ is designed specifically to meet the needs of Advanced Manufacturing Companies...**

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- Help satisfy customer and supplier contractual insurance requirements.
- Integrates with Chubb's General Liability insurance to help minimize gaps.
- Includes a broad duty to defend and defense of your customers, vendors or others if you assumed such responsibility before a loss in a written business contract.
- Additional insurance is available to help protect you in the event of delay exposures, including the return of amounts paid for your products or your services.
- Additional insurance is available for bodily injury and damage to tangible property for professional exposures.

## Integrity+ by Chubb: An Integrated Financial Risk Solution

*Integrity+* provides insurance to help protect and preserve manufacturing companies' most important relationships—with customers, vendors, employees, sub-contractors and shareholders.

With *Integrity+*, you can select from among four integrated Coverages. Each is designed to work on a stand-alone basis or together—to create solutions customized for your business needs:

Coverages	Claimant	Provides insurance protection for:
Errors and Omissions Liability	Insured's customer	Financial injury due to an actual or alleged product or service defect or contract performance failure.
Destructive Programming Liability	Vendors, suppliers of other third parties, other than insured's customer	Damages and claimants costs sustained by a third party resulting from destructive programming from an actual or suspected failure to perform your obligations under a written contract that authorizes you to use a third party's system.
Cyber Liability	Third parties other than insured's customer	Damages and claimant costs sustained by a third party (other than your customer) for injury caused by <i>unauthorized access or use</i> of software, data or other information in electronic form.
Disclosure of Confidential Information, Intellectual Property (IP) Infringement, and Reputation Disparagement	Third parties other than insured's customer	Damages and claimant costs sustained by a third party (other than your customer) resulting from actual or suspected disclosure of confidential information, intellectual property infringement, or reputation disparagement.

*Integrity+* includes a variety of First Party Additional Coverages for the following expenses incurred in connection with an actual or suspected privacy data breach:

- Privacy Notification
- Forensics
- Remediation and Crisis Management
- Investigation and Defense of Regulatory Actions

These Additional Coverages are included in a Blanket Limit of Insurance that gives you the flexibility to apportion your insurance dollars to where you need them most at the time of loss. Additional limits can also be purchased.

*Integrity+* also offers an array of Other First Party Additional Coverages with separate first party limits of insurance for:

- Cyber-Threat
- Cyber-Reward
- Fines and Penalties
- Confidential Information Breach

Take action today!  
To learn more  
about *Integrity+* by  
Chubb, contact your  
insurance agent or  
broker. You may also  
visit us online at  
[www.chubb.com](http://www.chubb.com).

## Chubb Insures the E&O Risks of all Kinds of Manufacturing Companies

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For nearly half a century, Chubb has been responding to the insurance needs of companies ranging from manufacturers of automobile parts to makers of industrial equipment to providers of turn-key manufacturing solutions. We also serve regulated industries, including avionics and medical device manufacturers, and companies that support distribution industries like oil, gas and telecommunications. Chubb has customized insurance solutions for forward thinking and technologically focused businesses that span numerous industries.

### More Chubb Insurance Solutions for Advanced Manufacturers

In addition to the E&O and cyber liability insurance protection found in *Integrity+*, Chubb offers integrated insurance products to address the unique risks faced by advanced manufacturing businesses:

- Aircraft Products
- Business Income and Extra Expense
- Commercial Auto
- Commercial Crime
- Directors and Officers Liability
- Employment Practices Liability
- Environmental
- Excess and Umbrella Liability
- Fiduciary Liability
- General and Products Liability
- Kidnap Ransom and Extortion
- Machinery Breakdown
- Product Recall
- Professional Liability (for licensed professions)
- Workers' Compensation

## Why Choose Chubb?

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As an advanced manufacturer, you want insurance from a carrier that understands your complex and evolving risk management and insurance needs.

- **State-of-the-art solutions.** With Chubb, you can relax knowing you have broad, global insurance customized to meet your business insurance needs.
- **Flexible and integrated.** You can purchase only the Insurance you need. Our coordinated approach gives you a single point of access to multiple insurance products—each developed to respond in a specific way to physical and digital risks.
- **Deep industry expertise.** We draw on our more than 50 years of experience providing insurance to manufacturers to address their complex risks. Today, you gain the experience of our claims and risk engineering specialists to handle the changing needs of a dynamic industry.
- **Cyber and data security risk services.** Chubb's Cyber team is ready to help you prevent and prepare to respond to actual or potential incidents. Services include online intelligence and pre-event evaluations. You can also receive Cyber Response Coaching, along with a list of dedicated service providers, to help you manage the complex regulatory and legal processes in the event of a privacy data breach.

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

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 [chubb.com](http://chubb.com). Insurance provided by Federal Insurance Company and its U.S. based Chubb underwriting company affiliates. All products may not be available in all states. This communication contains product summaries only. Coverage is subject to the language of the policies as actually issued. Surplus lines insurance sold only through licensed surplus lines producers. The exposure scenarios set forth herein are hypothetical and are offered solely to illustrate the types of situations that may result in claims under applicable policies. These exposure scenarios are not based on actual claims and should not be compared to an actual claim. They are not intended to represent any position at all regarding whether or not a particular policy actually or potentially covers a particular scenario. The precise coverage afforded by any insurer is subject to the terms and conditions of the policies as issued. 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 any applicable laws.

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