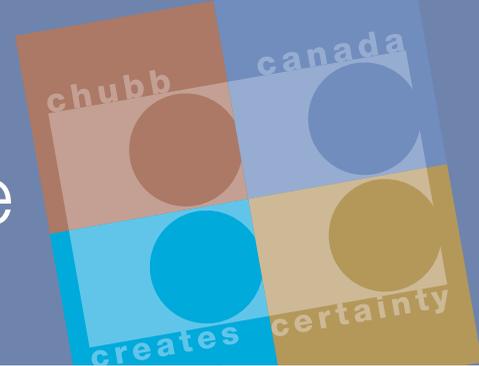


Chubb Miscellaneous Professional Liability Insurance Creates Certainty



BECAUSE NO PROFESSIONAL IS SAFE

Individuals who perform a professional service for others can be held legally accountable for their actions. A lawsuit can be brought against any professional for alleged or actual mistakes. Even if no error was made, simply defending these suits can be costly. In this litigious world, where many people believe there's always a lucrative "deep pocket" to sue, no professional is immune.

An increasingly litigious society isn't the only reason professionals are facing potentially severe financial losses from allegations of negligence. Competition has driven many professionals to offer a wide variety of services that may go beyond their core expertise, dramatically increasing their exposure to claims.

Fortunately, Chubb offers miscellaneous professional errors and omissions (E&O) liability insurance for more than 40 categories of professionals. Our miscellaneous professional liability coverage is designed to help protect professionals against a broad range of professional liability exposures.

LAWSUITS HAPPEN TO EVEN THE BEST PROFESSIONALS

Professionals can be sued for a host of alleged or actual mistakes. Here are two examples.

Negligent Consulting Advice

A management consultant was hired by the president of an auto parts distributor to help the organization with staffing, budgets, and executive decision making. The contract was worth \$150,000. The consultant implemented a reorganization strategy in which management roles and delegation were redefined, spending controls were initiated, and a new staffing model was developed to address the organization's needs. However, 18 months after the reorganization, the client alleged that the spending control solution and staffing model had a negative impact on its bottom line when the expense of hiring and training new employees was accounted for. The client sued the management consultant for negligence in rendering a flawed solution to its problem, seeking \$150,000 (the cost of the contract) as well as lost profits. The cost to defend the case will exceed \$75,000. An adverse outcome at trial could add more than \$150,000 to the bill.

Mailing Error

A direct marketing agency was hired by a bank to send pre-approved credit card applications to two groups. One group had an excellent credit history and was to be offered low-interest, high-limit credit. The other group had a poor credit history and was to be offered high-interest, low-limit credit. The direct marketer sent the "excellent credit" applications to the group with a poor credit history and the response to the mailing was immense. The bank sued the direct marketer for negligence over the mailing error. The direct marketer paid over \$1million to settle the case.

COVERAGE FEATURES

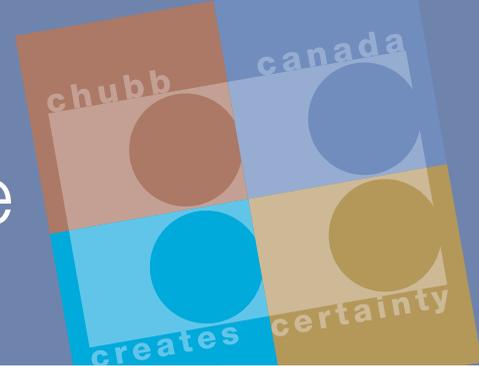
- **Broad definition of claim**, including defence for written demands for monetary or non-monetary relief and for arbitration proceedings.
- **Broad definition of professional services**, tailored for each risk.
- **Coverage for subsidiaries.**
- **Duty to defend** policy language for covered claims, even if the allegations are groundless, false, or fraudulent.
- **Extended to cover** personal injury and copyright infringement exposures.



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PROFESSIONAL CLASSES OF BUSINESS CHUBB CAN INSURE:*

Answering Services	Contest Managers	Interpreters And Translators	Third Party Administrators
Appraisers	Court Reporters	Management Consultants	Title Agents
Auctioneers	Credit Bureaus	Marketing Consultants	Training Consultants
Auction Houses	Employment Agencies	Printers	Trustees In Bankruptcy
Call Centers	Executive Search Consultants	Process Servers	Web Page Designers
Claims Adjusters	Forensic Investigators	Project Managers	
Collection Agents	Franchisors	Property Managers	
Consultants	Freight Forwarders	Public Relations Firms	
Consumer Research	Human Resource Consultants	Tax Preparers	

**This is only a partial list.
Please contact us with
questions on other classes.*

CHUBB STANDS APART

How does Chubb stand apart from other carriers when it comes to E&O liability insurance coverage?

Customized coverage: We underwrite each account independently so that coverage is always tailored to meet its unique liability needs.

Financial stability: Chubb's financial stability and ability to pay claims rate among the best in the insurance industry, as attested by Standard & Poor's and A.M. Best Company, the leading insurance rating services.

Dependable service and claims handling: We are dedicated to prompt, efficient, and fair handling of claims. In fact, Chubb has earned an unparalleled reputation for handling claims in the insurance business.

Local underwriting presence: Chubb's national branch office network assures customers of having experienced underwriters with local marketplace insight.

Chubb offers the following professional liability products:

- *Directors & Officers Liability*
- *Fiduciary Liability*
- *Multimedia Liability*
- *Employed Lawyers Professional Liability*
- *Internet Liability*
- *NewsMediaSM Liability*
- *Employment Practices Liability*
- *Lawyers Excess Professional Liability*
- *Kidnap/Ransom and Extortion*
- *Miscellaneous Professional Liability*
- *Fidelity Insurance*

For additional information about Chubb Miscellaneous Professional Liability Insurance contact us at one of our regional offices:

Branch Offices

Toronto

Phone: (416) 863-0550
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Montréal

Phone: (514) 938-4000
Fax: (514) 938-2288

Calgary

Phone: (403) 261-3881
Fax: (403) 269-2907

Vancouver

Phone: (604) 685-2113
Fax: (604) 685-3811



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Chubb Insurance Company of Canada

For promotional purposes, Chubb refers to member insurers of the Chubb Group of Insurance Companies: Federal Insurance Company, Vigilant Insurance Company, Great Northern Insurance Company, Pacific Indemnity Company, Northwestern Pacific Indemnity Company, Texas Pacific Indemnity Company, Executive Risk Indemnity Inc., Executive Risk Specialty Insurance Company, Quadrant Indemnity Company, Chubb Custom Insurance Company, Chubb Indemnity Insurance Company, Chubb Insurance Company of New Jersey, Chubb National Insurance Company, Chubb Atlantic Indemnity, Ltd., Chubb Insurance Company of Australia, Limited, Chubb Insurance Company of Canada, Chubb Insurance Company of Europe S.A., Chubb Argentina de Seguros, S.A., Chubb do Brasil Companhia de Seguros, Chubb de Colombia Compania de Seguros S.A., Chubb de Chile Compania de Seguros Generales S.A., Chubb de Mexico, Compania Afianzadora, S.A. de S.V., Chubb de Mexico, Compania de Seguros, S.A. de S.V., Chubb de Venezuela Compania de Seguros C.A., PT Asuransi Chubb Indonesia. Not all insurers do business in all jurisdictions.

This literature is descriptive only. Whether or not or to what extent a particular loss is covered depends on the facts and circumstances of the loss and the terms and conditions of the policy as issued. Claims examples are based on actual cases, composites of actual cases, or hypothetical situations. Actual coverage is subject to the language of the policies as issued.

