

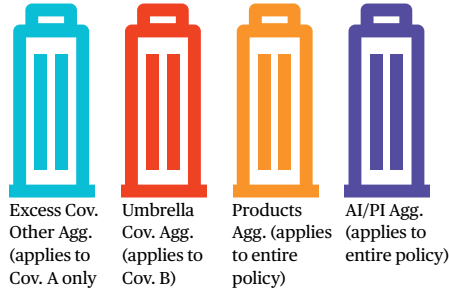
Umbrella Aggregate Limits

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

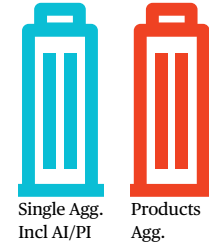


Chubb

Commercial Excess & Umbrella Insurance Policy



Typical Competitor Stand Alone Policy



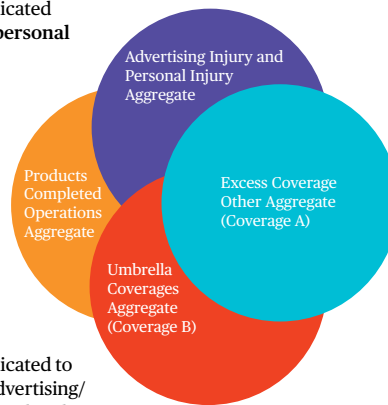
Separate aggregate limits mean more limits of insurance available to pay covered losses.

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)

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