

# Retroactive Limits of Liability Insurance



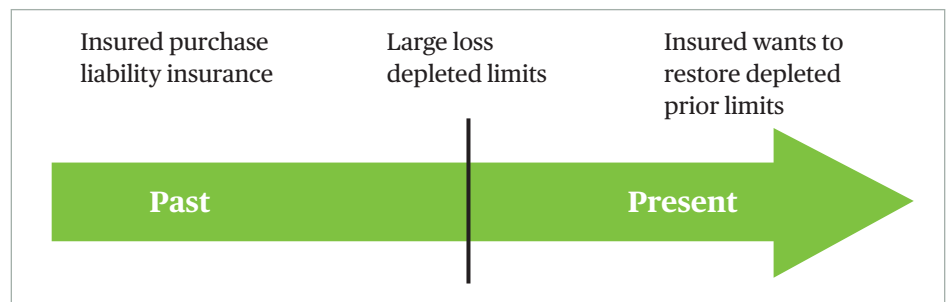
Mergers, acquisitions and business discontinuations are facts of business life - and sources of potential exposures that standard general liability insurance may not address. With **Continuum from Chubb<sup>SM</sup>** liability insurance solutions, you can help reduce gaps in insurance protection that may occur in the wake of these business transitions.

## Who Needs Retroactive Limits of Liability Insurance?

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When it comes to liability insurance, limits are typically established and purchased many years before they may actually be needed. So, while it is important to maintain adequate liability limits for future losses, it's also wise to re-evaluate insurance limits available to address losses that may have occurred in the past. Given changing market conditions in your industry and emerging legal trends, the limits you originally purchased may now be woefully inadequate.

Retroactive Limits of Liability insurance, part of **Continuum from Chubb<sup>SM</sup>**, was designed for such circumstances. Here's an example of how the policy works:



**Continuum from  
Chubb<sup>SM</sup>...because  
the past cannot  
be undone and  
the future cannot  
be predicted.**

**Chubb's Retroactive Limits of Liability can help fill in gaps like these.  
And Continuum solutions offer the following features:**

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- **Multiple-year past injury periods and future claim reporting periods, often up to 10 years**
- **One aggregate policy limit, regardless of the length of the claim reporting or injury period**
- **Worldwide insurance available**

To learn more about the Continuum suite of insurance solutions, contact your agent or broker.

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

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