



# INNOVATOR<sup>SM</sup> from Chubb

## Product Highlights

### TARGET CUSTOMERS\*

*Innovator from Chubb* is designed for emerging information technology businesses that have been in the marketplace for five years or less and have revenues up to \$10 million. These businesses are primarily engaged in the following:

- > Computer programming services
- > Prepackaged software development
- > Data processing and data preparation services
- > Online information retrieval services
- > Computer maintenance and repair
- > Internet, such as tool/website developers, multimedia services, Internet service providers and Internet access providers
- > Other computer-related services

### CORE PROGRAM FEATURES

Worldwide insurance protection for:

- > Business property
- > Business income and extra expense
- > General liability

### OPTIONAL INSURANCE PRODUCTS

- > Electronics and information technology errors & omissions
- > Property/business income and extra expense growth guard protection
- > Worldwide umbrella liability, including errors & omissions
- > Workers compensation, including foreign voluntary
- > Commercial automobile, including foreign hired and non-owned

### PREMIUMS

- > Core program premiums for as low as \$1,100
- > Guaranteed cost general liability policy

### SERVICE FEATURES

- > Internet application can be completed quickly
- > Two-business-day turnaround on quotes
- > Direct billing service, if desired

Fast. Easy. Smart.

\* Businesses that do not qualify for *Innovator from Chubb* will be reviewed for more appropriate Chubb offerings.

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## Features

### INNOVATOR from Chubb COVERAGE FEATURES

<b>Blanket Property</b>	Includes: Business Personal Property, Business Income and Extra Expense, Electronic Data Processing Property, Research & Development Property, and Personal Property of Others
<b>Laptop Computers</b>	
At Any Location Worldwide	\$25,000 automatic limit; higher
In Transit	limits available
<b>Additional Property</b>	\$100,000 automatic blanket limit
Accounts Receivable	
Consequential Loss	
EDP Property	
Extra Expense	
Leasehold Interest/Undamaged	
Improvements & Betterments	
Personal Property of Employees	
Valuable Papers	
<b>Any Other Location</b>	\$50,000 automatic worldwide blanket
Personal Property	limit applies to any other location,
EDP Property	exhibition, fair or trade show
	and in transit
<b>Business Income with Extra Expense</b>	<b>Automatic Worldwide Sublimits:</b>
Dependent Business Premises	\$100,000
Newly Acquired Premises	\$100,000
Loss of Utilities (includes Internet)	\$ 15,000
Contractual Penalties	\$ 5,000
Pollutant Cleanup or Removal	\$ 5,000
Computer Virus	Included in blanket limit
New Product Delay	Included in blanket limit
Coinurance	No, if adequately valued
Period of Restoration	Up to 12 months, including extended
	period of recovery
<b>Valuation</b>	Functional replacement cost for
	Personal Property and EDP Property



Chubb Group of Insurance Companies  
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### INNOVATOR from Chubb COVERAGE FEATURES

<b>Newly Acquired Property</b>	
Building	\$1,000,000/90 days
Personal Property	\$ 500,000/90 days
EDP Equipment	\$ 250,000/180 days
EDP Media	\$ 25,000/180 days
<b>Employee Dishonesty, Money &amp; Securities</b>	
Employee Dishonesty	\$25,000 (higher limits available)
Money & Securities On Premises	\$10,000
Money & Securities Off Premises	\$ 5,000
<b>General Liability</b>	
Per Occurrence/General Aggregate/	\$1,000,000/\$2,000,000
Products Aggregate	\$1,000,000
Worldwide coverage territory	Included
Automatic coverage for vendors, lessors of	Included
premises, lessors of leased equipment, employees	(including leased workers) and volunteers
Expense for policyholder's defense costs	Included
outside policy limit	
Broad knowledge, notice of occurrence and	Included
unintentional failure to report an occurrence	
Property damage to rented real property with no	Included
specified perils and full occurrence limit	
Employee Benefits Liability	Included
<b>Optional Products</b>	
Electronic and Information	\$1,000,000 per claim;
Technology Errors & Omissions	\$1,000,000 aggregate limit
- Worldwide Coverage Territory	Included
- Additional Limits	Available by buying an
	umbrella policy
Growth Guard Protection	Automatically increases
	property limits up to 100%
	during policy period
Commercial Umbrella	Can purchase up to
	\$5,000,000 additional limits
Workers Compensation	Includes foreign voluntary
Commercial Auto	Includes owned, leased,
	non-owned and hired autos

Chubb refers to the insurers of the Chubb Group of Insurance Companies: Federal Insurance Company, Great Northern Insurance Company, Northwestern Pacific Indemnity, Pacific Indemnity Company, Texas Pacific Indemnity Company, Vigilant Insurance Company, Chubb Indemnity Insurance Company, Chubb Insurance Company of New Jersey, Chubb National Insurance Company. Not all insurers do business in all jurisdictions. This literature is descriptive only. Actual coverage is subject to the language of the policies as issued.

Form 36-01-0028 (Rev. 8/01)