

Chubb's Commercial Automobile insurance policy offers comprehensive coverage tailored to the unique risks associated with commercial vehicle operations. The policy utilizes the latest Insurance Service Office (ISO) multi-state forms and endorsements, including enhancements such as coverage for subsidiaries, newly acquired organizations, employees, and lessors as insureds. It also includes provisions for fellow employees, rented vehicles, auto loan/lease gaps, and mental anguish resulting from bodily injury. The policy features a high-value vehicle endorsement, which provides agreed value coverage for premium passenger vehicles, and an endorsement that expands the definition of "employee" to include non-equity partners in partnerships and LLCs.

Chubb emphasizes risk engineering services, employing dedicated risk engineers with industry qualifications to assess and minimize loss potential through tailored fleet services and risk management tools. These services include a motor vehicle record toolkit, driver training programs, and annual stewardship reports summarizing services rendered. Claims handling is streamlined with specialized teams for bodily injury liability and physical damage, access to pre-screened auto vendors, and a special investigations unit for suspected fraud. Policyholders can track claims progress online and utilize the Chubb Mobile Estimate app for quick damage assessments.

The policy also outlines various claims scenarios, illustrating Chubb's commitment to effective claims resolution, including defense and indemnity in complex situations. Chubb's integrated solutions encompass scalable insurance products tailored to specific business risks, including auto, umbrella, liability, package, inland marine, and workers' compensation. Overall, Chubb's Commercial Automobile insurance is designed to provide robust coverage, expert risk management, and superior claims service, backed by the company's financial strength and global reach.