

## Welcome to Westchester®

Westchester is the E&S specialty product group within Chubb that serves both the large corporate, middle and small market segments.

[View all products >](#)

[Westchester Binding: Support for Small Business Policyholders >](#)

[COVID-19 Westchester Broker Communication >](#)

For complex risks

### Brokerage

Westchester Brokerage products meet the needs of brokers whose clients have complex, difficult-to-place risks in the areas of property, casualty, professional risk, product recall, inland marine and environmental insurance.

[Learn more >](#)



For small business risks

### Binding

Westchester Binding products meet the needs of brokers whose clients own diverse small businesses and require coverages that include artisans, liquor liability, lessors risk, one-to-four family dwellings, umbrella, truckers, and micro professional lines.

[Go to binding >](#)



For niche risks

### Programs

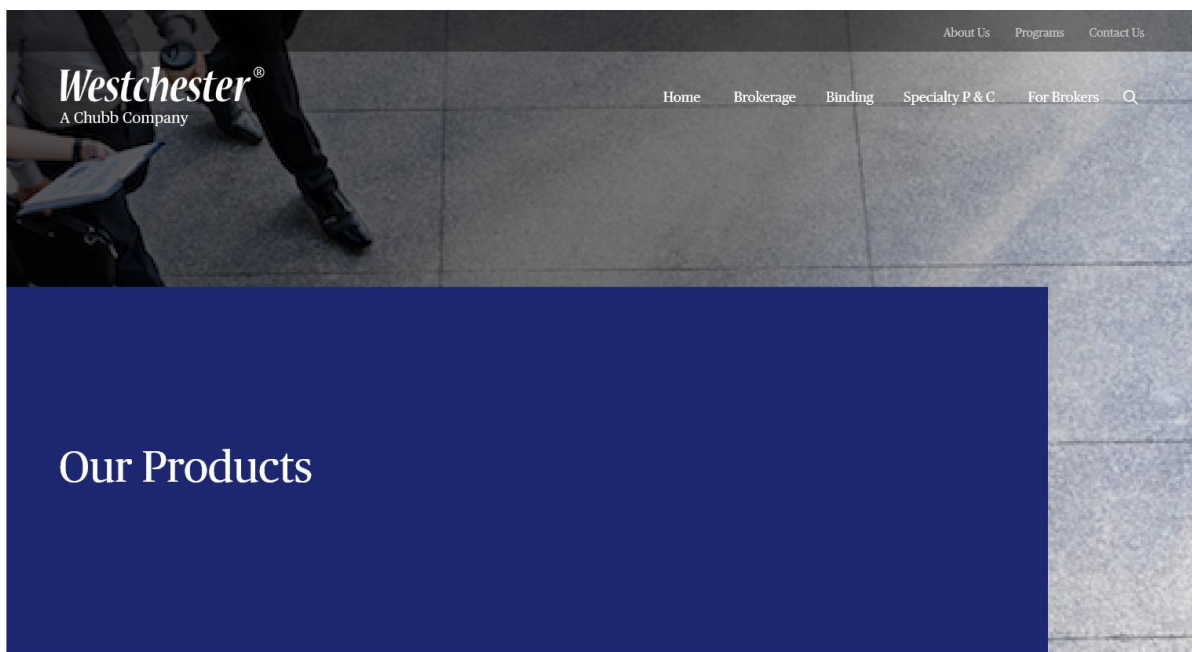
Westchester Programs provides coverage for such niche areas as pet insurance, self-storage, fine dining restaurants, real estate, security guards and fairs and festivals.

[Go to programs >](#)

## About WESTCHESTER

Westchester is one of the largest and most diverse excess and surplus lines commercial property and casualty insurance underwriters in the United States. Focused on the wholesale distribution channel, Westchester provides innovative specialty products for property, specialty casualty, environmental, professional risk, inland marine, product recall, small business, binding and programs. The business is further distinguished by exceptional financial strength, underwriting excellence and superior claims handling expertise. The material on this page contains product summaries intended for use solely by properly licensed insurance professionals. The insurance policy actually issued contains the terms and conditions of the contract. All products may not be available in all states and surplus lines products can be offered only through licensed surplus lines producers. Insurance provided by Westchester Fire Insurance Company and its U.S. based Chubb underwriting company affiliates. Chubb is the marketing name used to refer to subsidiaries of Chubb Limited providing insurance and related services. For a list of these subsidiaries, please visit our website at [www.chubb.com](http://www.chubb.com). Westchester is a division of Chubb, the world's largest publicly traded property and casualty insurer. With operations in 54 countries, Chubb provides commercial and personal property and casualty insurance, personal accident and supplemental health insurance, reinsurance and life insurance to a diverse group of clients. Parent company Chubb Limited is listed on the New York Stock Exchange (NYSE: CB) and is a component of the S&P 500 index. Chubb maintains executive offices in Zurich, New York, London and other locations, and employs approximately 30,000 people worldwide. Additional information can be found at: [www.chubb.com](http://www.chubb.com)

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## Our Products

### Specialty Property & Casualty Products

International Advantage.NET

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Advantage Package Policy

[Learn more](#)

Motor Truck Cargo

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## Our Products

**Binding Products**  
For small business risks

**Brokerage Products**  
For complex risks

**Program Offerings**

**Specialty Property & Casualty Products**

[Commercial Lines](#) ▾

[Professional Lines](#) ▾

[Select Binding](#)

[Middle Market](#)

[Binding Products](#) < [Commercial Lines](#)

## 1-4 Family Dwelling

The 1-4 Family Dwelling product from Westchester Binding offers competitive pricing to real estate investors, who can purchase package or monoline general liability coverage for owned single or multi-family dwellings that are rented to others.

[Fast Track](#) >

[Marketing Sheet](#) >

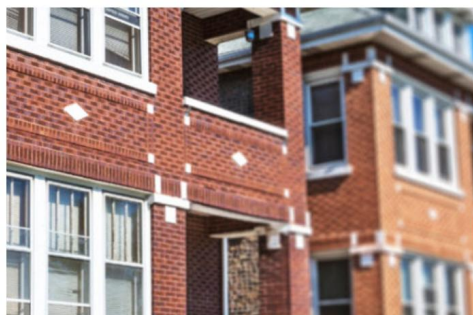
[Contact Us](#) >

### Applications

[1-4 Family Dwelling](#)

Quote and issue in minutes with Fast Track<sup>SM</sup>

Please send submissions to : [micropc@westchester.com](mailto:micropc@westchester.com)



### Coverage

- Available via **Fast Track**<sup>SM</sup> the Quote/Bind/Issue Platform
- Package coverage form automatically includes over 15 unique coverage enhancements
- Ability to offer special cause of loss and replacement cost coverage
- Ability to consider single locations and schedules of multiple locations

### Limits

- Up to \$1,000,000/\$2,000,000 in general liability limits

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## About Westchester

We've made major changes that make us better than ever

Change is a constant and we've made major changes recently, while maintaining our exacting standards. Most importantly, when our parent company purchased Chubb in late 2015, we returned to being a wholesale only business.

Of course, we're a bit more than that. What we offer is what we call "the complete wholesale solution." Because, while difficult-to-place risks are very important in wholesale, brokers also need to place niche risks, and find coverage for clients with small businesses. So you can place a big, complex client with us; a unique or unusual client; and a client with, let's say, a musical festival to insure. We cover it all.

But that's not all. Because we're committed to you and your clients' needs, we'll go out of our way to create innovative products that didn't exist before -- just to keep your business humming along. We think we're pretty good at that (some of you have told us that we are, too).

Bottom line: We've changed for the better -- to better meet your needs. But nothing will change for the business you've already placed with us. Same world-class coverage. Same world-class service. We promise.



### Leadership

Our business leaders are eager to understand your needs and concerns, your ideas and suggestions. We invite you to communicate with us by clicking below.

[Meet our executives >](#)



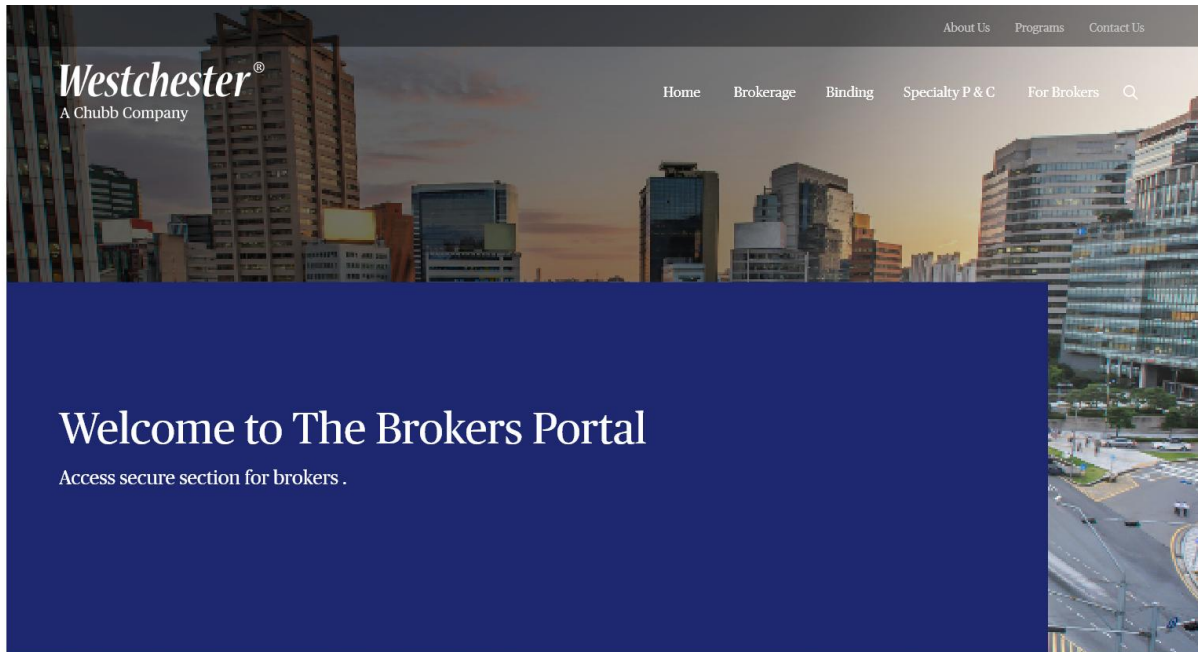
### News & Announcements

To access recent Westchester news, as well as archived information about our company, click below.

[Read more >](#)

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## Welcome to The Brokers Portal

Access secure section for brokers .

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## Westchester fast track: do-it-yourself online

Our easy-to-use online tools provides unsurpassed functionality along with a comprehensive platform to perform daily tasks including:

- . Obtaining new business quotes
- . Binding quotes on behalf of clients
- . Managing renewals
- . And much more.

[Access secure section >](#)

[Login to producer portal >](#)

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## Contact Us

Let us know how we can help you!

### Product Lines

Casualty

Environmental

Inland Marine

International Advantage

Middle Market

Product Recall

Professional Risk

Programs

Property

Select Property

Business Development  
Team

Offices

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## Our Leadership



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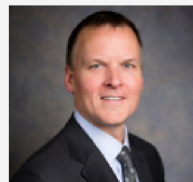
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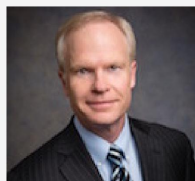
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## Industry claims satisfaction survey ranks CHUBB as most preferred insurer for property, management and professional liability claims handling

Only carrier to be ranked number one in more than one category  
WHITEHOUSE STATION, N.J., Jan. 16, 2018 /PRNewswire/

Brokers and risk managers who conduct business with Chubb are the most satisfied in the industry when it comes to property, management and professional liability claims handling, according to the [Advisen Claims Satisfaction Survey](#) recently released by Advisen, an industry-leading provider of insurance data, media and technology solutions for the commercial property and casualty insurance market.

Chubb claims services and processes valued most by survey participants included: good communication, equitable settlements, expertise, national footprint, flexibility around contentious and complex issues, and accessibility.

In 2017, Chubb was the only carrier to be recognized by brokers as the number one carrier for claims handling in more than one category, including management, professional liability and property. The company also placed in the top three in almost every business category surveyed.

"Exceptional service and expertise are hallmarks of the Chubb brand," said Paul Krump, President of North America Commercial and Personal Insurance for Chubb. "We take great pride in providing industry-leading services and solutions and are constantly looking for ways to make it easier for partners to do business with us. This type of recognition further reinforces our commitment to the business and helping clients meet very specific needs."

### About Advisen's Claims Satisfaction Survey

The 2017 Advisen Claims Satisfaction Survey Report details how the industry is handling claims and identifies the carriers and TPAs that provide the highest quality claims services based upon a variety of claims handling best practices. The survey was administered by Advisen in September and October of 2017 and sent to 560 respondents, including risk managers and brokers/agents who answered a series of questions about their property, casualty, management/professional liability, and cyber claims experiences.

### About Advisen

Advisen Ltd. equals success for insurance professionals, driving growth and profitability through the broadest platform of analytics and information services. Designed and evolved by risk and insurance experts, and used daily by more than 100,000 professionals, Advisen combines the industry's deepest data sets with proprietary analytics and applications that drive the risk and insurance lifecycle. Advisen is headquartered in New York with offices in London. For more information, visit [www.advisen.com](http://www.advisen.com) or call 212.897.4800.

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