

## Press Release



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### **Chartis Expands XSEnhanced<sup>SM</sup> Commercial Umbrella Program With Retail Industry Enhancement**

NEW YORK – January 25, 2010 – Chartis today announced the introduction of XSEnhanced<sup>SM</sup>: Retail, the second in the XSEnhanced<sup>SM</sup> suite of industry-specific commercial umbrella coverages developed by its Excess Casualty Division. XSEnhanced: Retail addresses many of the unique exposures facing the retail industry by offering enhancements such as:

- An expanded definition of “insured” to include any vendor acting as a distributor or seller of the insured’s products, with coverage for bodily injury or property damage arising out of the sale or distribution of the insured’s product(s) in the normal course of the vendor’s business;
- Coverage for bodily injury or property damage arising out of professional services performed by or on behalf of the insured, including wrongful acts performed by any employed lawyer; and
- Expanded definitions to provide third-party discrimination or humiliation coverage.

In addition, insureds have complimentary access to CrisisResponse<sup>®</sup> and RiskTool. CrisisResponse provides immediate claims support, professional assistance and first dollar coverage outside the umbrella limit in the event of a crisis. Specifically, CrisisResponse offers:

- Up to \$250,000 indemnification for crisis management costs, such as medical care, temporary living and psychological counseling for distressed employees;
- Up to \$50,000 indemnification for public relations expenses, allowing access to an extensive network of public relations and crisis management firms; and
- A product recall enhancement that amends the definition of CrisisResponse costs to include indemnification of expenses incurred by the recall, inspection or disposal of an unsafe or contaminated product in connection with a crisis situation.

RiskTool enables policyholders to obtain ready-to-use best practice assessments, identify workplace risks to reduce employee injuries, and build and monitor risk management programs online. RiskTool features training resources designed specifically for the retail industry, including health and safety guidance for warehousing and delivery, a handbook on regulated products and a product recall checklist.

“XSEnhanced: Retail is our latest effort to help select sectors comprehensively address their casualty insurance needs,” said Chris Kopser, President of Chartis’ Excess Casualty Division. “We now have two

products available in our XSEnhanced suite and look forward to introducing more industry-specific solutions in the coming months.”

The XSEnhanced suite currently includes XSEnhanced: Restaurants and XSEnhanced: Retail. For more information about XSEnhanced, please contact your insurance broker or send an e-mail to [excess.casualty@chartisinsurance.com](mailto:excess.casualty@chartisinsurance.com). You can also visit [www.chartisinsurance.com](http://www.chartisinsurance.com).

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### **About Chartis**

Chartis is a world leading property-casualty and general insurance organization serving more than 40 million clients in over 160 countries and jurisdictions. With a 90-year history, one of the industry’s most extensive ranges of products and services, deep claims expertise and excellent financial strength, Chartis enables its commercial and personal insurance clients alike to manage virtually any risk with confidence.

Chartis is the marketing name for the worldwide property-casualty and general insurance operations of Chartis Inc. For additional information, please visit our website at <http://www.chartisinsurance.com>. All products are written by insurance company subsidiaries or affiliates of Chartis Inc. Coverage may not be available in all jurisdictions and is subject to actual policy language. Non-insurance products and services may be provided by independent third parties. Certain coverage may be provided by a surplus lines insurer. Surplus lines insurers do not generally participate in state guaranty funds and insureds are therefore not protected by such funds.

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