

## Industry Enhanced Programs



Risk Management offers a series of specialized coverage enhancements in support of its National Accounts programs for Retail, Government Contractors, Hospitality & Gaming and Financial Institutions industry segments. These customized primary casualty solutions, combined with industry-leading loss control services, provide the protection these specialty industries need to confront their complex risk environments.

### Retail

- Statutory Workers' Compensation for firms with high concentrations of employees
- Auto Liability for hired/non-owned exposures
- Garagekeepers Legal Liability
- Druggists' Liability
- Limited Third Party Discrimination coverage
- Professional Liability for Interior Design Errors & Omissions
- Printers Errors & Omissions
- Product Recall Expense offered in conjunction with other Chartis divisions

### Hospitality & Gaming

- Liquor Liability for restaurants and bars
- Professional Liability coverage for health clubs, spas, beauty salons and day care centers
- Innkeepers Legal Liability, Garagekeepers Legal Liability and Valet Coverage
- Specialized endorsements to help organizations realize the risk mitigating impacts of sovereign immunity

### Financial Institutions

- Statutory Workers' Compensation for firms with high concentrations of employees
- Auto Liability for hired/non-owned exposures
- Contingent Liability coverage for exposures associated with financed vehicles, real estate and equipment
- Bodily Injury, Property Damage and Personal Injury associated with trusts, guardianships or estates for which insured acts in a Fiduciary capacity

### Government Contractors

- Guaranteed Cost options for ease of cost allocation to individual contracts
- Early close-outs to help circumvent charge-backs to closed contracts
- Project-specific policies may be available
- Products Liability may be available
- Coverages for International exposures, including Defense Base Act, offered in conjunction with other Chartis divisions

**Flexibility to Create the Solutions that Fit...**

Continued

## Flexible Program Structures

Tailor-made programs are customized to meet your specific needs and priced to reflect your individual loss experience and appetite for risk. Our flexible approach offers:

- High Deductible Programs
- Self Insured Retentions
- Retrospectively Rated Programs
- Captives
- Guaranteed Cost
- Aggregate Stop Coverage
- Corridor Deductibles
- Clash Coverage

## Alternative Collateral Options

- Letter of Credit
- Collateral Trust
- Cash Collateral
- Rent-A-Captive
- Deductible Buy Back Policies

## Loss Control

Covering your loss exposure is only part of the solution. At Chartis, we take a proactive approach to help mitigate and prevent losses through the integrated services of our Global Loss Prevention team. From Ergonomic and Terrorist Threat Assessments to Fleet Safety Programs, we design loss control solutions to meet your specific exposures.

## RiskTool System

The RiskTool System is a comprehensive loss prevention and risk management solution that allows users to identify, analyze and manage their operational exposures. Designed exclusively for our policyholders, this web-based system provides a fully customizable platform to:

- Monitor and predict loss exposures with advanced analytics and reporting features
- Build and manage risk management programs such as safety policies and audits
- Standardize loss control practices across an organization
- Access extensive training resources and global risk information

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## Contact

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Chartis is a world leading property-casualty and general insurance organization serving more than 45 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 [www.chartisinsurance.com](http://www.chartisinsurance.com).

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