

## Press Release



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### **Chartis Enhances Commercial Umbrella Program With XSEnhanced<sup>SM</sup> To Meet Universal Casualty Needs Of Selected Industries**

*Introduces XSEnhanced<sup>SM</sup>: Restaurants As First Industry Enhancement*

NEW YORK – October 29, 2009 – Chartis today announced the introduction of XSEnhanced<sup>SM</sup>, developed by its Excess Casualty Division as a suite of coverage enhancements to its commercial umbrella program with tailored coverages for specific industries. The first in the suite to be introduced to the market is XSEnhanced<sup>SM</sup>: Restaurants, which will address many of the exposures of the food service industry in a single coverage endorsement. XSEnhanced<sup>SM</sup>: Restaurants coverage enhancements include:

- An amendment to the definition of the products-completion operations hazard to include bodily injury or property damage that takes place on the premises of the insured.
- An expansion of the list of personal injury and advertising injury offenses to include third-party discrimination coverage.
- Coverage for bodily injury or property damage arising out of fungus, mold, mildew, yeast bacteria or viruses found on or contained in an edible good or product.
- Coverage for bodily injury or property damage arising out of pesticides, herbicides and fungicides.

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

- Up to \$250,000 indemnification for crisis management costs, such as medical care, temporary living, retention of experts to review food safety procedures, coordination with local health departments and psychological counseling for distressed employees;
- Up to \$50,000 indemnification for public relations expenses. Policyholders can access an extensive network of public relations and crisis management firms, including experts in foodborne illness crises; 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 food service industry, including training in emergency planning and fire prevention; training documents about particular hazards such as burns, product liability and microbial food-borne illness; and training programs from government agencies, such as the Center for Disease Control.

“XSEnhanced: Restaurants is a one-stop solution that proactively addresses the everyday casualty risks facing companies in the food service industry,” said Chris Kopser, President of Chartis’ Excess Casualty Division. “Additionally, by giving clients access to value-added services such as CrisisResponse and RiskTool, we are helping them further mitigate risks, and potentially avoid a claim altogether.”

For more information about XSEnhanced: Restaurants, 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.