

Press Release



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Chartis Expands XSEnhancedSM Commercial Umbrella Program With Real Estate Industry Enhancement

NEW YORK – June 7, 2010 – Chartis today announced the introduction of XSEnhancedSM: Real Estate, the third in the XSEnhancedSM suite of industry-specific commercial umbrella coverages developed by its Excess Casualty Division. XSEnhanced: Real Estate addresses many of the unique exposures facing the real estate industry by offering enhancements such as:

- Coverage for bodily injury or property damage arising out of professional services performed by or on behalf of an insured, including wrongful acts performed by an employed lawyer;
- Expanded definitions to provide third-party discrimination coverage; and
- A stand-alone pollution endorsement for additional named perils, such as pesticides, vandalism and carbon monoxide. The pollution endorsement also allows for extended time to report a pollution claim.

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 and psychological counseling for displaced occupants;
- Up to \$50,000 indemnification for public relations expenses, allowing policyholders to access 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 real estate industry, including training on safety regarding carbon monoxide and evacuations, a loss prevention resource library, and audits on emergency action plans and building fire safety.

“XSEnhanced: Real Estate is testament to our continued commitment to bringing industry-specific solutions to the casualty market, and provides comprehensive, flexible underwriting to meet the catastrophic liability protection needs of the real estate industry”, said Chris Kopser, President of Chartis’ Excess Casualty Division.

The XSEnhanced suite currently includes XSEnhanced: Restaurants, XSEnhanced: Retail and XSEnhanced: Real Estate. For more information about XSEnhanced, please contact your insurance broker or send an e-mail to excess.casualty@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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